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My TransUnion Credit Report

Updated on 01/10/2026

I WANT TO

[VIEW CREDIT SCORE](#)[GO TO DISPUTE CENTRE](#)

Default Summary View



▼ ACCOUNTS SUMMARY

Credit Score	591
Credit Accounts	4 View
Balances	\$589
Open Accounts	0
Payments	\$0
Closed Accounts	4
Delinquent	0
Derogatory	2
Inquiries (6 years)	2 View
Public Records	0 View

✓ PERSONAL INFORMATION

[How to Dispute ↗](#)

		Reported
Name	DAVIDPHILIPWEBB	01/10/2026
Also Known As	PHILIPJOSEPHARCAND PHILIPJOSEPHARCHAND PHILLIPARCAND	01/10/2026
Date of Birth	01/30/1961	01/10/2026
Current Address	26 MAIN ST E PO BOX 593STEWIACKENSBN2J0	06/18/2023
Telephone #	647 6127729	01/10/2026
Previous Address	44 CLARE AVEWELLANDONL3C0B7 270 SCARLETT RDTORONTOONM6N4X7	07/04/2019 07/30/2013
Employer	WEBB DYNAMICS	08/01/2008
Previous Employer		
Consumer Statement		

✓ INQUIRIES

[How to Dispute ↗](#)

These inquiries are made by companies with whom you have applied for a loan or credit in the past six years.
 These inquiries can impact your credit rating.

A request for your credit history is called an inquiry. Inquiries remain on your credit report for six years and a minimum of six (6) credit inquiries will be maintained on your credit file.

There are two types of inquiries. Hard inquiries may impact your credit score. Soft inquiries do not.

Creditor Name	Date of Inquiry	Creditor Name	Date of Inquiry
ROYAL BANK VISA	09/12/2025	CAPITAL ONE	04/25/2023
MBNA	07/24/2025	BRANDED GENE	
TANGERINE CREDIT CARD	10/03/2023	AMUR FINANCIAL	12/14/2020
		FIDO SOLUTIONS	02/25/2020

▼ BANKING INFORMATION

Bank accounts closed for derogatory reasons.

Not Applicable

▼ ACCOUNTS

[How to Dispute](#)

The information in your credit report appears in the language in which it is reported to TransUnion by your creditors.

Revolving Accounts

Expand All



Account Name	Balance	Balance Date	Payment
▼ CAPITAL ONE BANK	\$248	12/18/2025	\$0

[Account Details](#) [Payment Status](#) [Creditor Contact](#)

Account Name	CAPITAL ONE BANK
Account Number	5457*****5581
Condition	Derogatory
Responsibility	Individual

Account Name	Balance	Balance Date	Payment
Current Balance	\$248		
High Balance	\$358		
Limit	\$300		
Payment	\$0		
Last Payment	10/27/2023		
Status	Collection / Charge-Off		
Term	Monthly (due every month)		
Loan Type	Revolving Account		
Opened	04/25/2023		
Closed	06/17/2024		
Reported	12/18/2025		
Remarks	Bad Debt Write Off Account Cancelled by Credit Grantor with Derogatory Rating		

Installment Accounts

Expand All



Account Name	Balance	Balance Date	Payment
▼ BANK OF NOVA SCOTIA	\$0	11/02/2013	\$522

Account Details **Payment Status** **Creditor Contact**

Account Name	BANK OF NOVA SCOTIA
Account Number	*****5956
Condition	Closed
Responsibility	Individual
Current Balance	\$0
High Balance	\$31,320
Limit	\$0
Payment	\$522

Account Name	Balance	Balance Date	Payment
Last Payment	10/03/2013		
Status	Current		
Term	Monthly (due every month)		
Loan Type	Installment account		
Opened	09/03/2011		
Closed			
Reported	11/02/2013		
Remarks	Account Closed/Rating Non Derogatory		

Other Accounts

Expand All



Account Name	Balance	Balance Date	Payment
▼ FIDO	\$341	12/31/2025	\$0

Account Details **Payment Status** **Creditor Contact**

Account Name	FIDO
Account Number	
Condition	Derogatory
Responsibility	Individual
Current Balance	\$341
High Balance	\$0
Limit	\$0
Payment	\$0
Last Payment	08/09/2020
Status	Collection / Charge-Off
Term	Monthly (due every month)
Loan Type	Open account
Opened	02/25/2020
Closed	

Account Name	Balance	Balance Date	Payment
Reported	12/31/2025		
Remarks	Third Party Collection/Account Turned over to Collection Agency Account Cancelled by Credit Grantor with Derogatory Rating		

▼ ROGERS COMMUNICATIONS CA	\$0	09/11/2012	\$0
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Account Details **Payment Status** **Creditor Contact**

Account Name	ROGERS COMMUNICATIONS CA
Account Number	
Condition	Closed
Responsibility	Individual
Current Balance	\$0
High Balance	\$0
Limit	\$0
Payment	\$0
Last Payment	08/21/2012
Status	Current
Term	Monthly (due every month)
Loan Type	Open account
Opened	11/03/2011
Closed	
Reported	09/11/2012
Remarks	Closed at Consumer's Request

▼ PUBLIC RECORDS

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