

Figure 87 – Comparison between Equifax and Transunion: Years kept on file

Item	Years kept on file	
	Equifax	Transunion
Credit transactions, from the date of last activity	6	6
Judgments, from the reporting date	6	7
Collections, from the first date of delinquency	6	6
Secured Loans, from the date opened	6	5
Bankruptcy, from the date of discharge	6	7
Consumer Proposal, from the date satisfied	3	3
Credit Counseling, from the date paid	3	2