



Your Equifax® Credit Report and Score

Credit Score Summary

730

Date Credit Report Last Pulled:
File Creation Date:

10/11/2021
02/05/2018

Personal Information

Name: Sujith Gunda
Date of Birth: 1995-06-XX
Address: 303 Spillsbury Drive
Peterborough, Ontario
K9K 2S1

Trades/Accounts

Accounts refer to any open or closed accounts that appear on your credit report such as credit cards, instalment loans, mortgages and mobile phone accounts.

REVOLVING

ROYAL BANK VISA
Reported: October 18, 2021

\$65
Open

Overview

| | |
|-----------------|---------|
| Balance | \$65 |
| High Credit | \$2,000 |
| Past Due Amount | \$0 |

Account Details

| | |
|-----------------|--------------------------------|
| Payment Details | Paid as agreed and up to date. |
| Type | Revolving - open/end account |
| Last Activity | October 14, 2021 |
| Open Date | January 4, 2021 |

SCOTIABANK VISA
Reported: October 29, 2021

\$0
Open

Overview

| | |
|-----------------|---------|
| Balance | \$0 |
| High Credit | \$1,000 |
| Past Due Amount | \$0 |

Account Details

| | |
|-----------------|--------------------------------|
| Payment Details | Paid as agreed and up to date. |
| Type | Revolving - open/end account |
| Last Activity | May 11, 2021 |
| Open Date | June 19, 2018 |

INSTALMENT

SCOTIA BANK TR 56416
Reported: October 30, 2021

\$58,339
Open

Overview

| | |
|-----------------|----------|
| Balance | \$58,339 |
| High Credit | \$60,355 |
| Past Due Amount | \$0 |

Account Details

| | |
|-----------------|---------------------------------------|
| Payment Details | Paid as agreed and up to date. |
| Type | Instalment - fixed number of payments |
| Last Activity | October 29, 2021 |
| Open Date | July 10, 2021 |

OPEN

FIDO

Reported: September 8, 2019

\$0
Closed

Overview

| | |
|-----------------|-----|
| Balance | \$0 |
| High Credit | \$0 |
| Past Due Amount | \$0 |

Account Details

| | |
|-----------------|---|
| Payment Details | Paid as agreed and up to date. |
| Type | Open Account - 30, 60 or 90 day account |
| Last Activity | September 8, 2019 |
| Open Date | May 2, 2018 |

MORTGAGE

There are no mortgage accounts listed on your credit report.

Credit Inquiries

Credit inquiries are requests to check your credit. "Hard inquiries" occur when a potential lender is reviewing your credit because you've applied for credit with them, and may affect your credit score. "Soft inquiries" occur when you're checking your own credit file and/or score (such as checking your score with Borrowell), credit checks made by businesses to offer you a quote, or inquiries made by businesses where you already have an account. "Soft inquiries" do not affect your credit score.

LOCAL INQUIRIES

ROADSPORT CHRYSLER

Reported: July 10 2021

TD AUTO FINANCE CAN

Reported: July 10 2021

CAP ONE

Reported: September 12 2019

FREEDOM MOBILE INC.

Reported: August 23 2019

TD AUTO FINANCE CAN

Reported: December 18 2018

BMO 5286

Reported: December 13 2018

HYUNDAI CAPITAL CDA

Reported: December 12 2018

TD AUTO FINANCE CAN

Reported: December 12 2018

FOREIGN INQUIRIES

There are no foreign inquiries listed on your credit report.

Collections

Any accounts that have been sent to collections, whether the balance(s) have been paid or unpaid. Be careful – when an account gets sent to collections it can have a big impact on your credit score.

COLLECTIONS

There are no collections listed on your credit report.

Legal Items

Any public records on your credit report. This may include items such as a court judgment.

LEGAL ITEMS

There are no legal items listed on your credit report.

Bankruptcies

If you have ever filed for bankruptcy or consumer proposal it would appear here.

BANKRUPTCIES

There are no bankruptcies listed on your credit report.

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