



Equifax Canada Co.

www.consumer.equifax.ca

NITIN KUMAR

22 OLIVE AVE 912,

NORTH YORK, ON M2N7G6

**CONFIDENTIAL INFORMATION
CONSUMER USE ONLY
RE: EQUIFAX REFERENCE NUMBER: 4293841724**

NITIN KUMAR,

Further to your request, a copy of your personal credit file as of 2025/03/27 follows:

Personal Info

Identification

Name Reported		
Current Name	NITIN KUMAR	
Personal File Number	Date Of Birth	Social Insurance Number
4293841724	1990-xx-15	xxx-xx3-790

Phone Number Reported

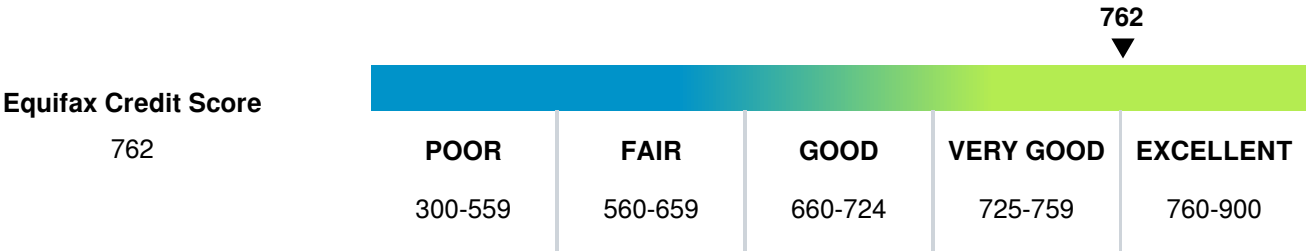
Home	902-989-2948
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Addresses Reported

Type	Last Reported Date	Address	City	Province	Postal Code
Current	2024/05/01	22 OLIVE AVE 912	NORTH YORK	ON	M2N 7G6
Previous	2022/12/01	1920 BRUNSWICK ST #601	HALIFAX	NS	B3J 0C5
Previous	2022/01/01	2237 BRUNSWICK ST	HALIFAX	NS	B3K 2Y9

Credit Score

as of 2025/03/27



You don't just have one credit score. There are many different credit scores provided by different companies that are used to help predict how likely you are to pay your bills on time. The Equifax Credit Score provided above is created using a model developed by Equifax and is intended for your own educational use. It is also commercially available to third parties. Please keep in mind third parties may use a different score when evaluating your creditworthiness.

Also, third parties will consider items other than your credit score, such as information on your credit file and information you provide in your application for credit, when making a determination about of your creditworthiness.

Employment

You currently have no employment records on your credit file.

Accounts

Revolving (3)

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards or lines of credit.

Mortgage (0)

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

Installment (0)

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

Open (1)

Open accounts are those that are not already identified as revolving, mortgage, or installment accounts such as charge cards or telco accounts.

Accounts - Revolving

CIBC CARD SERVICES						
Overview						
Account Number	Phone	Highest Balance	Notes	Member Number	Rating Code	Rating Code Description
***529		\$5,467		650ON00598	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		Account Dates				
Balance	\$322	Opened	2023/07/07			
Credit Limit	\$7,000	Last Reported	2025/03/20			
Payment Due	\$43	Last Payment	2025/03/10			
Actual payment	\$4,898	Date Closed				
Amount Past Due	\$0					
Amount Written Off						
Payment Details						
Months Reviewed		21				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
03/2025	\$322	\$7,000	\$5,467	\$0	\$43	04/2024	\$466	\$5,000	\$2,441	\$0	\$10
02/2025	\$3,661	\$7,000	\$5,467	\$0	\$10	03/2024	\$967	\$3,000	\$2,441	\$0	\$10
01/2025	\$1,236	\$7,000	\$5,467	\$0	\$10	02/2024	\$175	\$3,000	\$2,441	\$0	
12/2024	\$3,944	\$5,000	\$3,944	\$0	\$10	01/2024	\$0	\$3,000	\$2,441	\$0	\$10
11/2024	\$353	\$5,000	\$2,441	\$0	\$10	12/2023	\$441	\$3,000	\$2,441	\$0	
10/2024	\$1,698	\$5,000	\$2,441	\$0	\$10	11/2023	\$0	\$3,000	\$585	\$0	
09/2024	\$683	\$5,000	\$2,441	\$0	\$10	10/2023	\$0	\$3,000	\$585	\$0	
08/2024	\$1,035	\$5,000	\$2,441	\$0	\$10	09/2023	\$0	\$3,000	\$585	\$0	
07/2024	\$2,251	\$5,000	\$2,441	\$0	\$10	08/2023	\$0	\$3,000	\$585	\$0	\$10
06/2024	\$2,388	\$5,000	\$2,441	\$0		07/2023	\$525	\$3,000	\$585	\$0	
05/2024	\$0	\$5,000	\$2,441	\$0	\$10						

CIBC CARD SERVICES						
Overview						
Account Number	Phone	Highest Balance	Notes	Member Number	Rating Code	Rating Code Description
***871		\$1,977		650ON00598	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		Account Dates				
Balance	\$0	Opened	2022/01/10			
Credit Limit	\$7,000	Last Reported	2025/03/09			
Payment Due		Last Payment	2024/12/27			
Actual payment		Date Closed				
Amount Past Due	\$0					
Amount Written Off						
Payment Details						
Months Reviewed		38				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
03/2025	\$0	\$7,000	\$1,977	\$0		08/2023	\$400	\$2,000	\$1,103	\$0	\$10
02/2025	\$0	\$7,000	\$1,977	\$0		07/2023	\$553	\$2,000	\$1,103	\$0	\$10
01/2025	\$0	\$7,000	\$1,977	\$0	\$10	06/2023	\$239	\$2,000	\$1,103	\$0	\$10
12/2024	\$1,151	\$7,000	\$1,977	\$0	\$10	05/2023	\$58	\$2,000	\$1,103	\$0	\$10
11/2024	\$206	\$2,000	\$1,977	\$0	\$10	04/2023	\$31	\$2,000	\$1,103	\$0	\$10
10/2024	\$78	\$2,000	\$1,977	\$0		03/2023	\$228	\$2,000	\$1,103	\$0	\$10
09/2024	\$0	\$2,000	\$1,977	\$0	\$10	02/2023	\$50	\$2,000	\$1,103	\$0	\$10
08/2024	\$106	\$2,000	\$1,977	\$0	\$10	01/2023	\$699	\$2,000	\$1,103	\$0	\$10
07/2024	\$336	\$2,000	\$1,977	\$0	\$10	12/2022	\$179	\$1,000	\$1,103	\$0	\$10
06/2024	\$91	\$2,000	\$1,977	\$0	\$10	11/2022	\$673	\$1,000	\$1,103	\$0	\$10
05/2024	\$121	\$2,000	\$1,977	\$0	\$10	10/2022	\$298	\$1,000	\$1,103	\$0	\$10
04/2024	\$491	\$2,000	\$1,977	\$0	\$10	09/2022	\$109	\$1,000	\$1,103	\$0	\$10
03/2024	\$192	\$2,000	\$1,977	\$0	\$10	08/2022	\$356	\$1,000	\$1,103	\$0	\$10
02/2024	\$133	\$2,000	\$1,977	\$0	\$10	07/2022	\$717	\$1,000	\$1,018	\$0	\$10
01/2024	\$1,636	\$2,000	\$1,977	\$0	\$10	06/2022	\$589	\$1,000	\$1,018	\$0	\$10
12/2023	\$97	\$2,000	\$1,977	\$0	\$10	05/2022	\$785	\$1,000	\$983	\$0	\$10
11/2023	\$48	\$2,000	\$1,977	\$0	\$10	04/2022	\$547	\$1,000	\$599	\$0	\$10
10/2023	\$147	\$2,000	\$1,977	\$0	\$10	03/2022	\$353	\$1,000	\$353	\$0	
09/2023	\$260	\$2,000	\$1,977	\$0	\$10	02/2022	\$0	\$1,000	\$0	\$0	

CANADIAN TIRE BANK						
Overview						
Account Number	Phone	Highest Balance	Notes	Member Number	Rating Code	Rating Code Description
***920	800-459-6415	\$0	Account paid	481ON01463	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		Account Dates				
Balance	\$0	Opened	2023/01/28			
Credit Limit	\$3,000	Last Reported	2023/08/28			
Payment Due		Last Payment				
Actual payment		Date Closed	2023/08/25			
Amount Past Due	\$0					
Amount Written Off						
Payment Details						
Months Reviewed		7				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Accounts - Mortgage

You currently have no mortgage accounts on your credit file.

Accounts - Installment

You currently have no installment accounts on your credit file.

Accounts - Open

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Overview						
Account Number	Phone	Highest Balance	Notes	Member Number	Rating Code	Rating Code Description
***272	888-288-2106		Closed at consumer request Account paid	650UT00024	O1	Open - Paid as agreed and up to date
Balance And Amounts		Account Dates				
Balance	\$0	Opened	2022/01/07			
Credit Limit	N/A	Last Reported	2024/12/10			
Payment Due		Last Payment	2024/10/21			
Actual payment		Date Closed				
Amount Past Due	\$0					
Amount Written Off						
Payment Details						
Months Reviewed		35				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
12/2024	\$0	N/A		\$0		05/2023	\$114	N/A		\$0	
11/2024	\$0	N/A		\$0		04/2023	\$115	N/A		\$0	
10/2024	\$114	N/A		\$0		03/2023	\$114	N/A		\$0	
09/2024	\$94	N/A		\$0		02/2023	\$137	N/A		\$0	
08/2024	\$136	N/A		\$0		01/2023	\$134	N/A		\$0	
07/2024	\$114	N/A		\$0		12/2022	\$157	N/A		\$0	
06/2024	\$115	N/A		\$0		11/2022	\$76	N/A		\$0	
05/2024	\$114	N/A		\$0		10/2022	\$87	N/A		\$0	
04/2024	\$114	N/A		\$0		09/2022	\$77	N/A		\$0	
03/2024	\$120	N/A		\$0		08/2022	\$60	N/A		\$0	
01/2024	\$142	N/A		\$0		07/2022	\$101	N/A		\$0	
12/2023	\$114	N/A		\$0		06/2022	\$46	N/A		\$0	
11/2023	\$115	N/A		\$0		05/2022	\$46	N/A		\$0	
10/2023	\$114	N/A		\$0		04/2022	\$48	N/A		\$0	
09/2023	\$68	N/A		\$0		03/2022	\$46	N/A		\$0	
08/2023	\$114	N/A		\$0		02/2022	\$50	N/A		\$0	
07/2023	\$114	N/A		\$0		01/2022	\$47	N/A		\$0	
06/2023	\$114	N/A		\$0							

Inquiries

A record of access to your credit file is created by posting inquiries to your credit file. An inquiry will include the name of the entity that accessed your credit file and a phone number that you can call if you have questions about the access. Two types of inquiries may be posted on your credit file; hard and soft inquiries. Soft inquiries are visible only to you and do not affect credit scores. Hard inquiries are visible to any authorized recipient of your credit file and may affect credit scores.

DATE	MEMBER NUMBER	MEMBER NAME	PHONE	MAY AFFECT SCORES
2024/07/12	481AN04056	401 DIXIE HYUNDAI	905-238-8080	Yes
2024/01/26	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2024/01/13	400FX00059	REMITLY	206-535-6152	No
2023/10/17	001PZ40953	MINTZ GLOBAL	514-281-2811	No
2023/10/17	500ZD02797	MINTZ GLOBAL	514-281-2811	No
2023/08/27	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/07/14	481IG01632	THE PERSONAL WEB	888-476-8737	No
2023/07/14	481IG01525	THE PERSONAL	888-476-8737	No
2023/06/01	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/05/17	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/04/20	481BB36914	CIBC FREE CR SCORE	800-465-2255	No
2023/04/13	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/02/26	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/01/23	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2022/12/19	481BB36914	CIBC FREE CR SCORE	800-465-2255	No
2022/12/15	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2022/12/01	481BB27835	CIBC CLIENT ASSESSME	800-465-2422	Yes
2022/09/15	481BB36914	CIBC FREE CR SCORE	800-465-2255	No
2022/09/09	001ZS02970	COMMUNAUTO INC	514-499-8099	Yes
2022/08/23	500ZD08257	AUTH EQUIFAX IDFS CA	770-740-5714	No
2022/08/23	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2022/06/06	481BB36914	CIBC FREE CR SCORE	800-465-2255	No
2022/05/15	616UE00066	NOVA SCOTIA POWER	902-428-6677	No
2022/05/15	500ZD04603	AUTH NOVA SCOTIA POW	902-428-6677	No

2022/05/03	500ZD08836	AUTHDEALER	604-679-5404	No
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Bank Information Reported

You currently have no bank information reported on your credit file.

Public Records

Bankruptcy (0)

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off your outstanding debts.

Consolidated Debt (0)

This is often a strategy to reorganize multiple debts into a single payment to potentially lower the overall interest rate.

Collections (0)

When a debt is in collections, a creditor transfers it to a collections agent to attempt to recover past-due payments.

Debt Recovery (0)

These are past due debts owed by you that were recovered in a court of law.

Judgments (0)

A judgment is a court order where a person in debt pays a specific amount of money by law to a plaintiff.

Bankruptcy

You currently have no bankruptcies on your credit file

Consolidated Debt

You currently have no consolidated debt on your credit file

Collections

You currently have no collections on your credit file

Debt Recovery

You currently have no debt recovery on your credit file

Judgments

You currently have no judgments on your credit file

Secured Loans

You currently have no secured loans on your credit file.

Alerts, Disclosures And Contact History

Service Type	Details	Date Reported	Compliance Date
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2024/01/26	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/08/27	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/06/01	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/05/17	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/04/13	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/02/26	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/01/23	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2022/12/15	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2022/08/23	

Contact Us

You may also contact us via one of these channels:

To request a copy of your credit file or to submit a credit file update, please visit us at:

www.consumer.equifax.ca and click on CREDIT REPORT ASSISTANCE

By phone (automated phone system): 1-800-465-7166

In writing: Equifax Canada P.O. Box 190, Montreal (Quebec) H1S 2Z2

Contact TransUnion

There is another credit reporting agency in Canada:

Consumer Relations Centre

3115 Harvester Road

Suite 201

Burlington, ON L7N 3N8

Tel: 1-800-663-9980

Tel: 1-877-713-3393 (for Quebec)

www.transunion.ca