

TransUnion® Online Consumer Solutions

≡ MENU

Your Consumer Disclosure

The Online
Consumer
Disclosure For
Canadians



**SUCCESS! You have gained access
to your Consumer Disclosure**

A consumer disclosure is a detailed report of all the information on your credit file. The consumer disclosure is only available to you. It contains additional data not provided in your

credit report as it appears to creditors and serves as a great credit check.

Need help understanding your Consumer Disclosure?

If you do not understand the displayed information on your credit report we are here to help. Go to the [Understanding your Consumer Disclosure](#) link in the main menu to access a detailed breakdown of the information displayed on a credit report.

Understanding your Consumer Disclosure

Download or print your full Consumer Disclosure (PDF)



**CONSUMERS
RELATIONS CENTRE**
3115 Harvester Road,
Suite 201
Burlington Ontario
L7N 3N8
Toll free: 1800-663-
9980

IMPORTANT!

The information contained in this report is personal and confidential, intended solely for the use of the individual named. No other viewing or use is permitted or legal.

www.transunion.ca

SINA MR MONAJEMI
1003-85 ONEIDA
CRES,
RICHMOND HILL ON
L4B 0H4

TU Case ID : V3026941

This information is designed to answer the most frequently asked questions of personal credit reports. If, after reading the answers to these questions, you believe changes should be made to your report, please make specific notations of these changes on the attached Investigation request form. We will verify the items indicated within approximately 30 days and will update your file to reflect, where appropriate, the new information received. You will be notified with the results of our findings immediately after our investigation is completed. Please note that we must contact the source of the disputed information before any changes to your file can be made. We strongly suggest that you do not apply for credit during the time an item on your file is being investigated. If, following our investigation, we delete, amend or

5. WHAT IS A CREDIT SCORE?

A credit score is an unbiased value that is used by creditors to predict the credit risk of those applying for credit. It is a score that takes into account all information on your credit file and assigns an objective numerical value that represents the risk of granting you credit. TransUnion provides the information to create this score value.

6. DOES THE CREDIT REPORTING AGENCY DECIDE WHETHER I SHOULD BE GRANTED CREDIT?

No! In each case the credit grantor, based on its own requirements for extending credit, makes the decision to grant, or decline the request for credit. TransUnion is not involved in this determination. Credit grantors extend credit based upon their own policies and standards utilizing the information TransUnion provides.

correct any information in the credit file, we will, as required by law, send notice to parties whom a report containing the inaccurate information was given. If the investigation does not resolve your dispute, you may choose to have a statement added to your file. Your statement will be placed directly on your credit file and will provide credit grantors with access to your explanation. A statement can be a maximum of 100 words within Canada. Exception: 200 words within Saskatchewan.

1. WHAT IS A CREDIT REPORTING AGENCY?

Credit reporting agencies help facilitate the process of granting consumers credit in a timely manner. TransUnion collects and stores factual information about your credit and financial history. Credit grantors provide credit reporting agencies with factual information on how the credit grantors' customers pay their bills. The credit reporting agency then assembles this information that is collected from each credit grantor and the credit reporting agency creates a "credit file" based on this consolidated information.

2. HOW DID I BECOME PART OF TRANSUNION'S FILES?

Normally your first credit application, which results in a request for a credit

These standards can vary from one creditor to another.

7. WHO HAS ACCESS TO MY FILE?

Your credit information can only be accessed by those agencies you give consent to. A company must have a legitimate and permissible purpose for accessing your file such as: the extension of credit, employment, tenancy, insurance or collection of debt.

8. WHEN DOES NEGATIVE INFORMATION COME OFF MY FILE?

It is TransUnion's policy to record all information for the maximum time allowed by credit reporting legislation. For example, first-time bankruptcy information reports for 6 to 7 years from discharge date, depending on the province. We encourage you to check your provincial legislation for full details on the reporting periods for negative information.

9. WHY IS A LOAN OR ACCOUNT I HAVE PAID OFF STILL IN MY CREDIT HISTORY?

Your credit file is a record of how you have paid your past obligations. Therefore, information of paid accounts and the manner in which those accounts were handled is included in your credit file and provides potential credit grantors with

report, causes the creation of your credit record in our files. Once a record is established, credit information, such as payment history, supplied by your creditors enables your file to be updated automatically.

3. IS THIS MY ENTIRE CREDIT FILE?

Not all credit grantors that you do business with will report their accounts to credit reporting agencies due to the expense and time involved. As such, a credit report is not necessarily a complete summary of all your finances. There is also more than one credit reporting agency in Canada and a file containing information about your credit and financial history may also be maintained by a source other than TransUnion. We would encourage you to contact them in order to review any credit file that may be held containing information relating to you.

4. WHAT IF I DO NOT AGREE WITH WHAT IS ON MY FILE?

The information reflected on your credit report is a direct extraction from the information provided to TransUnion by credit grantors, federal and provincial government offices and public registries. The details relating to manner of payment, payment pattern and historical status reflect the reported manner in which you paid your accounts.

the needed indication of your ability and willingness to meet debt obligations.

10. WHAT ARE THE DIFFERENT ACCOUNT RATINGS?

TYPES OF ACCOUNTS

- O - Open Account (payment required in full)
- R - Revolving or Option (30 days)
- I - Installment (fixed number of payments)
- M - Mortgage

USUAL MANNER OF PAYMENT

- 0 - Too new to rate; approved, but not used
- 1 - Pays (or paid) within 30 days of billing pays account as agreed
- 2 - Pays (or paid) in more than 30 days, but not more than 60 days
- 3 - Pays (or paid) in more than 60 days but not more than 90 days
- 4 - Pays (or paid) in more than 90 days, but not more than 120 days
- 5 - Account is at least 120 days overdue but is not yet rated a "9"
- 7 - Making regular payments under a consolidation order or similar arrangement
- 8 - Repossession
- 9 - Bad debt, placed for collection; skip
- X - Unknown

TransUnion cannot alter the information reported, unless it is determined to be incomplete or otherwise inaccurate. You have the right to dispute any information contained in your credit file and, at your request, we will conduct an investigation to verify the disputed information.

Information regarding your credit history was first reported to TransUnion on **Apr 07, 2011** and was last reviewed by [*** CONSUMER DISCLOSURE ***] on **Apr 26, 2022**. The information in the remainder of this report represents the contents of your file as of **Apr 26, 2022**. Blank areas indicate that this information was not reported to TransUnion.

Personal Information :

This section includes your Surname, Given Name(s), Middle Name, notification if your Social Insurance Number is ON FILE and Birth Date. Blank areas indicate that this information was not reported to TransUnion.

	Surname	Given Name(s)	Middle Name	Suffix	Social Insurance No	Birth Date
Your Information	MONAJEMI	SINA	MR		ON FILE	Mar 23, 1992

Cross Reference(s) :

The information provides the details of any other names that you have been referenced by.

Type	Surname	Given Name(s)	Middle Name	Suffix
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Address(es) :

This section lists all of the addresses on your file. Your most current Since date address is listed first.

Address	City	Prov	Postal	Type	Own	Since	Telephone Associations
1003 - 85 ONEIDA CRES	RICHMOND HILL	ON	L4B0H4	Home	V	Jan 11, 2022	

Address	City	Prov	Postal	Type	Own	Since	Telephone Associations
49 GLYNN RD	AJAX	ON	L1S2C5	Home		Dec 20, 2021	
28 LILLOOET CRES	RICHMOND HILL	ON	L4C5A7	Home		Sep 20, 2021	
3501 - 65 BREMNER BLVD	TORONTO	ON	M5J0A7	Home		Oct 07, 2020	
8 - 1695 BATHURST ST	TORONTO	ON	M5P3K2	Home		Aug 26, 2019	
211 - 6061 YONGE ST	NORTH YORK	ON	M2M3W4	Home		Jun 24, 2017	
PO BOX 80	JASPER	AB	T0E1E0	Home		Apr 10, 2015	
1 OLD LODGE RD	JASPER	AB	T0E1E0	Home		Dec 13, 2014	
11 - 44 BALLIOL ST	TORONTO	ON	M4S1C1	Home		Jul 09, 2014	
203 - 425 AVENUE RD	TORONTO	ON	M4V2H7	Home		Nov 10, 2012	
303 - 25 WADLAND CRES	ST. JOHN'S	NL	A1A2J5	Home	C	Apr 07, 2011	

Telephone Number(s) :

This section lists all of the telephone numbers on your file:

Qualifier	Number	Extension	Type	Date
Home	647-466-5659		1	Jan 16, 2014
Home	647-217-7462		1	Apr 10, 2013
Home	647-539-2498		1	Dec 21, 2012
Home	226-236-7365		1	Nov 10, 2012
Home	709-237-2103			Apr 07, 2011

Account(s):

This section lists all the accounts that have been reported by various institutions with which you have established a credit relationship. This section will also display up to 24 months of payment history details, if reported.

CREDITOR NAME : CAPITAL ONE BANK

DATES

ACCOUNT TYPE

Reported Date	Apr 16, 2022
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Opened Date	Nov 27, 2019
Posted Date	Apr 19, 2022
Closed Date	
First Delinquency Date	
Last Payment Date	

REVOLVING / INDIVIDUAL

TERMS

36/M

PAYMENT HISTORY

Charge Off Date	
Balloon Payment Date	

30	1
60	0
90	0
#M	29

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Apr 2022	1019	100	0	1	36	1174	1000	0	0	
Mar 2022	1008	190	0	1	40	1174	1000	0	0	
Feb 2022	1174	500	29	2	55	1174	1000	0	0	
Jan 2022	1173	500	0	1	24	1173	1000	0	0	
Dec 2021	275	500	0	1	29	1119	1000	0	0	
Nov 2021	1056	193	0	1	30	1119	1000	0	0	
Oct 2021	1013	193	0	1	29	1119	1000	0	0	
Sep 2021	1048	200	0	1	28	1119	1000	0	0	
Aug 2021	1021	75	0	1	29	1119	1000	0	0	
Jul 2021	1073	50	0	1	30	1119	1000	0	0	
Jun 2021	1031	50	0	1	29	1119	1000	0	0	
May 2021	1029	55	0	1	29	1119	1000	0	0	
Apr 2021	1043	65	0	1	29	1119	1000	0	0	
Mar 2021	1095	75	0	1	30	1119	1000	0	0	
Feb 2021	1052	75	0	1	29	1119	1000	0	0	
Jan	1119	50	0	1	30	1119	1000	0	0	

2021										
Dec 2020	994	50	0	1	28	1072	1000	0	0	
Nov 2020	1017	90	0	1	32	1072	1000	0	0	
Oct 2020	821	500	0	1	0	1069	1000	0	0	
Sep 2020	821	500	0	1	0	1069	1000	0	0	
Aug 2020	958	100	0	1	0	1069	1000	0	0	
Jul 2020	971	77	0	1	30	1069	1000	0	0	
Jun 2020	978	200	0	1	27	1069	1000	0	0	
May 2020	994	200	0	1	26	1069	1000	0	0	
Apr 2020	1069	250	0	1	31	1069	1000	0	0	
LEGEND :										

CREDITOR NAME : EASYFINANCIAL SERVICES INC**DATES**

Reported Date	Mar 31, 2022
Opened Date	Aug 21, 2021
Posted Date	Apr 04, 2022
Closed Date	Mar 08, 2022
First Delinquency Date	
Last Payment Date	Mar 08, 2022
Charge Off Date	
Balloon Payment Date	

ACCOUNT TYPE

INSTALLMENT / INDIVIDUAL

TERMS

O/A

PAYMENT HISTORY

30	0
60	0
90	0
#M	8

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Mar 2022	0		0	1	0	7850		0	0	PD /
Feb 2022	7690		0	1	229	7850		0	0	

Jan 2022	7690		0	1	229	7850		0	0	
Dec 2021	7690		0	1	229	7850		0	0	
Nov 2021	7690		0	1	229	7850		0	0	
Oct 2021	7690		0	1	211	7850		0	0	
Sep 2021	7690		0	1	211	7850		0	0	
Aug 2021	7748		0	0	211	7850		0	0	
LEGEND : PD-Paid										

CREDITOR NAME : EASYFINANCIAL SERVICES INC**DATES**

Reported Date	Aug 31, 2021
Opened Date	Jan 21, 2020
Posted Date	Sep 01, 2021
Closed Date	Aug 21, 2021
First Delinquency Date	
Last Payment Date	Aug 21, 2021
Charge Off Date	
Balloon Payment Date	

ACCOUNT TYPE

INSTALLMENT / INDIVIDUAL

TERMS

O/B

PAYMENT HISTORY

30	0
60	0
90	0
#M	20

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Aug 2021	0		0	1	0	4215		0	0	PD /
Jul 2021	2820		0	1	111	4215		0	0	
Jun 2021	2918		0	1	111	4215		0	0	
May 2021	3013		0	1	111	4215		0	0	
Apr 2021	3104		0	1	111	4215		0	0	
Mar 2021	3236		0	1	111	4215		0	0	

Feb 2021	3319		0	1	111	4215		0	0	
Jan 2021	3400		0	1	111	4215		0	0	
Dec 2020	3478		0	1	111	4215		0	0	
Nov 2020	3553		0	1	111	4215		0	0	
Oct 2020	3626		0	1	111	4215		0	0	
Sep 2020	3730		0	1	111	4215		0	0	
Aug 2020	3796		0	1	111	4215		0	0	
Jul 2020	3860		0	1	111	4215		0	0	
Jun 2020	3922		0	1	111	4215		0	0	
May 2020	3982		0	1	111	4215		0	0	
Apr 2020	4039		0	1	111	4215		0	0	
LEGEND : PD-Paid										

CREDITOR NAME : EASYFINANCIAL SERVICES INC**DATES**

Reported Date	Jan 31, 2020
Opened Date	Sep 30, 2019
Posted Date	Feb 03, 2020
Closed Date	Jan 21, 2020
First Delinquency Date	
Last Payment Date	Jan 21, 2020
Charge Off Date	
Balloon Payment Date	

ACCOUNT TYPE

INSTALLMENT / INDIVIDUAL

TERMS

O/B

PAYMENT HISTORY

30	0
60	0
90	0
#M	5

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Jan 2020	0		0	1	0	2600		0	0	PD /

LEGEND : PD-Paid

CREDITOR NAME : GOVERNMENT STUDENT LOANS

DATES

Reported Date	Apr 05, 2022
Opened Date	Oct 23, 2012
Posted Date	Apr 06, 2022
Closed Date	
First Delinquency Date	Aug 31, 2021
Last Payment Date	

Mar 16, 2022

Charge Off Date	
Balloon Payment Date	

ACCOUNT TYPE

INSTALLMENT / INDIVIDUAL

TERMS

109/M

PAYMENT HISTORY

30	1
60	0
90	2
#M	114

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Apr 2022	13845	70	902	5	109	14018		0	0	ST /
Feb 2022	13915	0	739	5	123	14018		0	0	ST /
Jan 2022				X						
Dec 2021				X						
Nov 2021				X						
Oct 2021	13915	123	246	2	123	14018		0	0	ST /
Sep 2021				X						
Aug 2021				X						
Jul 2021	14018	0	0	1	123	14018		0	0	ST /
Jun 2021	14018	0	0	0	0	14018		0	0	ST /
May 2021	14018	0	0	0	0	14018		0	0	ST /
Apr 2021	14018	0	0	0	0	14018		0	0	ST /

Mar 2021	14018	0	0	0	0	14018		0	0	ST /
Feb 2021	14018	0	0	0	0	14018		0	0	ST /
Jan 2021	14018	0	0	0	0	14018		0	0	ST /
Dec 2020	14018	0	0	0	0	14018		0	0	ST /
Nov 2020	14018	0	0	0	0	14018		0	0	ST /
Oct 2020	14018	0	0	0	0	14018		0	0	ST /
Sep 2020	14018	0	0	0	0	14018		0	0	ST /
Aug 2020	14018	0	0	0	0	14018		0	0	ST /
Jul 2020	14018	0	0	0	0	14018		0	0	ST /
Jun 2020	14018	0	0	0	0	14018		0	0	ST /
May 2020	14018	0	0	1	165	14018		0	0	ST /
Apr 2020	14018	0	0	1	165	14018		0	0	ST /
LEGEND : ST-Student loan, X-Unknown										

CREDITOR NAME : GOVERNMENT STUDENT LOANS**DATES**

Reported Date	Apr 05, 2022
Opened Date	Jan 23, 2018
Posted Date	Apr 06, 2022
Closed Date	
First Delinquency Date	Aug 31, 2021
Last Payment Date	

Mar 18, 2022

Charge Off Date					
Balloon Payment					
Date					
Date	Balance	Payment	Past	MOP	Term

ACCOUNT TYPE

INSTALLMENT / INDIVIDUAL

TERMS

153/M

PAYMENT HISTORY

30	1
60	0
90	1
#M	51

			Due			Credit	Limit	Payment	Off	1/2
Apr 2022	21594	50	1273	5	153	25959		0	0	ST /
Feb 2022	19506	0	0	1	177	21657		0	0	ST /
Jan 2022				X						
Dec 2021				X						
Nov 2021				X						
Oct 2021	19349	201	378	2	201	19506		0	0	ST /
Sep 2021				X						
Aug 2021				X						
Jul 2021	19506	0	0	1	201	19506		0	0	ST /
Jun 2021	19470	0	0	0	0	20076		0	0	ST /
May 2021	19470	0	0	0	0	20076		0	0	ST /
Apr 2021	19470	0	0	0	0	20076		0	0	ST /
Mar 2021	19470	0	0	0	0	20076		0	0	ST /
Feb 2021	19470	0	0	0	0	20076		0	0	ST /
Jan 2021	19470	0	0	0	0	20076		0	0	ST /
Dec 2020	19470	0	0	0	0	20076		0	0	ST /
Nov 2020	19470	0	0	0	0	20076		0	0	ST /
Oct 2020	19734	0	0	0	0	20076		0	0	ST /
Sep 2020	18704	0	0	0	0	19046		0	0	ST /
Aug 2020	18704	0	0	0	0	19046		0	0	ST /
Jul 2020	18704	0	0	0	0	19046		0	0	ST /
Jun 2020	18704	0	0	0	0	19046		0	0	ST /
May 2020	17010	0	0	1	200	17010		0	0	ST /
Apr	17010	0	0	1	200	17010		0	0	ST /

2020

LEGEND : ST-Student loan, X-Unknown**CREDITOR NAME : ROYAL BANK OF CANADA VISA****DATES**

Reported Date	Jun 10, 2013
Opened Date	Apr 11, 2011
Posted Date	Jun 12, 2013
Closed Date	Feb 23, 2012
First Delinquency Date	
Last Payment Date	

Feb 23, 2012

Charge Off Date	
Balloon Payment Date	

ACCOUNT TYPE

REVOLVING / INDIVIDUAL

TERMS

0/M

PAYMENT HISTORY

30	0
60	0
90	0
#M	26

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Jun 2013	0	0	0	1	0	1494	500	0	0	CZ /

LEGEND : CZ-Closed at consumer's request**CREDITOR NAME : SERVICES DE CARTES DESJARDINS****DATES**

Reported Date	Sep 30, 2020
Opened Date	Jan 19, 2018
Posted Date	Oct 15, 2020
Closed Date	Jul 08, 2020
First Delinquency Date	
Last Payment Date	

Sep 17, 2020

Charge Off Date	
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ACCOUNT TYPE

REVOLVING / JNT CONT RESP

TERMS

0/M

PAYMENT HISTORY

30	0
60	0
90	0
#M	33

Balloon Payment										
Date										
Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Jul 2020	175		0	1	10	395	500	0	0	CZ /
Jun 2020	221		0	1	10	395	500	0	0	
May 2020	304		0	1	11	395	500	0	0	
Apr 2020	0		0	1	0	395	500	0	0	
LEGEND : CZ-Closed at consumer's request										

CREDITOR NAME : SERVICES DE CARTES DESJARDINS**DATES**

Reported Date	Jul 31, 2020
Opened Date	Jul 19, 2019
Posted Date	Sep 01, 2020
Closed Date	Dec 20, 2019
First Delinquency Date	
Last Payment Date	Dec 20, 2019

ACCOUNT TYPE

INSTALLMENT / JNT CONT RESP

TERMS

0/M

PAYMENT HISTORY

30	0
60	0
90	0
#M	31

Charge Off Date	
Balloon Payment	
Date	

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Jul 2020	0		0	1	0	559	559	0	0	CZ /
LEGEND : CZ-Closed at consumer's request										

CREDITOR NAME : TD CREDIT CARDS**DATES**

Reported Date	Jan 25, 2022
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ACCOUNT TYPE

REVOLVING / INDIVIDUAL

Opened Date	Apr 02, 2013
Posted Date	Feb 02, 2022
Closed Date	Nov 27, 2019
First Delinquency Date	
Last Payment Date	

May 13, 2021

Charge Off Date	
Balloon Payment Date	

TERMS

0/M

PAYMENT HISTORY

30	0
60	0
90	0
#M	106

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Jan 2022	0	0	0	1	0	6138	6000	0	0	CZ /

LEGEND : CZ-Closed at consumer's request**CREDITOR NAME : TELUS****DATES**

Reported Date	Nov 17, 2017
Opened Date	Jan 11, 2012
Posted Date	Nov 17, 2017
Closed Date	Oct 14, 2017
First Delinquency Date	
Last Payment Date	

Nov 10, 2017

Charge Off Date	
Balloon Payment Date	

ACCOUNT TYPE

OPEN / INDIVIDUAL

TERMS

0/M

PAYMENT HISTORY

30	1
60	0
90	0
#M	71

Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1/2
Nov 2017	0	101	0	1	0	404		0	0	AC /

LEGEND : AC-Account closed/rating non derogatory

Collection(s):

This section lists any collections that have been recorded on your file.

Account ID	Reported By	Assigned	Reported	First Date of Delinquency	Status	Original	Balance	Collection Information
3601523	Agency: ARO COLLECTIONS Creditor: METROLINX/GO TRANSIT	Jan 06, 2022	Apr 13, 2022	Mar 03, 2021	Paid Mar 18, 2022	60	0	Paid

Credit Related Inquiries:

When you apply for credit, companies may request your consent to access your credit report to assist in their decision. Each time they request your report for credit-related purposes, an inquiry is listed on your file. These inquiries will be disclosed to other companies viewing your credit file and may impact your credit score.

Date	Authorized User's Name	Telephone
Jan 11, 2022	ROGERS COMMUNICATIONS CANADA INC	8002672070
Nov 01, 2021	ROYAL BANK OF CANADA	9056832291
Sep 02, 2021	FIDO SOLUTIONS	8002672070
Aug 21, 2021	EASYFINANCIAL SERVICES INC.	8885023279
Jul 09, 2021	ROYAL BANK OF CANADA	4163652393
Jan 21, 2020	EASYFINANCIAL SERVICES INC.	8885023279
Nov 27, 2019	CAPITAL ONE BRANDED GENERAL SERV	8004813239
Sep 27, 2019	EASYFINANCIAL SERVICES INC.	8885023279
Oct 07, 2018	SCOTIABANK - CHANNEL I	4162881460
Jun 19, 2018	MBNA	8888716262
May 14, 2018	CANADA DRIVES	8888656402
Jan 18, 2018	SERVICES DE CARTES DESJARDINS /G	8888750444

Non-Credit Related Inquiries and Account Review Inquiries:

Non-credit related inquiries and account review inquiries, as well as your own requests to view your credit file, have no impact on your credit score. Companies may, with consent or as authorized by law, access all or part of your credit information before completing a transaction or entering into a relationship with you for purposes other than credit (non-credit related inquiries) and/or to periodically review your credit file after establishing a relationship with you (account review inquiries). Companies perform non-credit related and

account review inquiries for such things as verifying your identity, collecting on a debt, employment or tenancy screening, insurance underwriting, fraud detection, meeting regulatory requirements, account renewals, limit changes, monitoring or for products and services offerings.

Non-credit related and account review inquiries may be used (without disclosing the details of such inquiries) by TransUnion to provide fraud detection and monitoring, identity verification, alerts and analytical services to our customers and may be disclosed to deliver products that you have requested through a direct-to-consumer reseller.

Non-Credit Related Inquiries:

Date	Authorized User's Name	Telephone
Apr 22, 2022	TRANSUNION CREDIT MONITORING	8057828282
Apr 22, 2022	TRANSUNION CREDIT PROFILE	8057828282
Apr 22, 2022	ONLINE CONSUMER DISCLOSURE	8006639980
Apr 07, 2022	CREDIT KARMA_ALERTS	8009603856
Apr 07, 2022	CAPITAL ONE_ALERTS	8057828282
Apr 04, 2022	CREDIT KARMA_AUTHENTICATION	8009603856
Apr 04, 2022	CREDIT KARMA CANADA	8009603856
Apr 2022	TUI / CAPITAL ONE.	8057828282
Mar 19, 2022	CAPITAL ONE_ALERTS	8057828282
Mar 2022	TUI / CAPITAL ONE.	8057828282
Feb 18, 2022	TU CREDIT PROFILE-CREDIT ALERT	8057828282
Feb 2022	TUI / CAPITAL ONE.	8057828282
Dec 29, 2021	TD HOME AND AUTO COMPANY	8664548910
Nov 05, 2021	TU CREDIT PROFILE-CREDIT ALERT	8057828282
Oct 2021	TUI / CAPITAL ONE.	8057828282
Oct 07, 2021	CAPITAL ONE_ALERTS	8057828282
Sep 30, 2021	TU CREDIT PROFILE-CREDIT ALERT	8057828282
Sep 30, 2021	TUI / CAPITAL ONE.	8057828282
Aug 21, 2021	EASYFINANCIAL SERVICES INC.	8885023279
Jul 09, 2021	TU CREDIT PROFILE-CREDIT ALERT	8057828282
Jul 02, 2021	TUI / CAPITAL ONE.	8057828282
Jun 2021	TUI / CAPITAL ONE.	8057828282
May 13, 2021	CDN SHAREOWNER OBO WEALTHSIMPLE	4168489405
May 2021	TUI / CAPITAL ONE.	8057828282
Apr 22, 2021	TRULIOO/SQUARE, INC.	4153753176
Apr 11, 2021	TU CREDIT PROFILE-CREDIT ALERT	8057828282

Date	Authorized User's Name	Telephone
Apr 2021	TUI / CAPITAL ONE.	8057828282
Nov 06, 2020	TU CREDIT PROFILE-CREDIT ALERT	8057828282
Oct 08, 2020	CAPITAL ONE_ALERTS	8057828282
Oct 2020	TUI / CAPITAL ONE.	8057828282
Sep 2020	TUI / CAPITAL ONE.	8057828282
Sep 01, 2020	ROYAL BANK OF CANADA	8007692520
Aug 14, 2020	TD CANADATRUST	8662223456
Aug 13, 2020	SECURITY NATIONAL INSURANCE CO.	8002688955
Aug 02, 2020	TU CREDIT PROFILE-CREDIT ALERT	8057828282
Aug 2020	TUI / CAPITAL ONE.	8057828282
May 23, 2020	TU CREDIT PROFILE-CREDIT ALERT	8057828282
May 2020	TUI / CAPITAL ONE.	8057828282
May 01, 2020	TANGERINE BANK/BANQUE TANGERINE	8888264374
Apr 2020	TUI / CAPITAL ONE.	8057828282
Mar 2020	TUI / CAPITAL ONE.	8057828282
Feb 04, 2020	CAPITAL ONE_ALERTS	8057828282
Feb 2020	TUI / CAPITAL ONE.	8057828282
Jan 22, 2020	EASYFINANCIAL SERVICES INC.	8775544559
Jan 2020	CAPITAL ONE_ALERTS	8057828282
Jan 09, 2020	MYLO FINANCIAL TECHNOLOGIES INC.	8446956356
Jan 05, 2020	TU CREDIT PROFILE-CREDIT ALERT	8057828282
Jan 2020	TUI / CAPITAL ONE.	8057828282
Nov 27, 2019	CAPITAL ONE BRANDED GENERAL SERV	8317541400
Nov 27, 2019	CAPITAL ONE BRANDED GENERAL SERV	8317541400
Nov 27, 2019	CAPITAL ONE BRANDED GENERAL SERV	8004813239
Sep 30, 2019	ROYAL BANK OF CANADA	8007692520
May 09, 2018	CDN SHAREOWNER OBO WEALTHSIMPLE	4168489405

Account Review Inquiries:

Date	Authorized User's Name	Telephone
Apr 22, 2022	RBC ROYAL BANK	8007692599
Apr 2022	TUCI/CREDIT KARMA	8009603856
Apr 07, 2022	EASYFINANCIAL SERVICES INC.	8775544559
Mar 19, 2022	ARO INC.	5143221414
Mar 19, 2022	EASYFINANCIAL SERVICES INC.	8775544559
Mar 15, 2022	CAPITAL ONE BANK (CANADA)	8004813239
Mar 15, 2022	RBC ROYAL BANK	8007692599

Date	Authorized User's Name	Telephone
Mar 2022	EASYFINANCIAL SERVICES INC.	8775544559
Mar 01, 2022	ALLIED INTERNATIONAL	9054708181
Feb 28, 2022	TANGERINE BANK/BANQUE TANGERINE	4164975157
Feb 15, 2022	RBC ROYAL BANK	8007692599
Feb 2022	ARO INC.	5143221414
Feb 2022	EASYFINANCIAL SERVICES INC.	8775544559
Feb 01, 2022	EASYFINANCIAL SERVICES INC.	8775544559
Jan 17, 2022	RBC ROYAL BANK	8007692599
Jan 13, 2022	CAPITAL ONE BANK (CANADA)	8004813239
Jan 09, 2022	ARO INC.	5143221414
Jan 06, 2022	TANGERINE BANK/BANQUE TANGERINE	4164975157
Jan 02, 2022	EASYFINANCIAL SERVICES INC.	8775544559
Dec 21, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Dec 15, 2021	RBC ROYAL BANK	8007692599
Dec 2021	EASYFINANCIAL SERVICES INC.	8775544559
Nov 18, 2021	CAPITAL ONE BANK (CANADA)	8004813239
Nov 16, 2021	RBC ROYAL BANK	8007692599
Nov 11, 2021	TANGERINE BANK/BANQUE TANGERINE	4164975157
Nov 02, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Nov 01, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Oct 18, 2021	RBC ROYAL BANK	8007692599
Oct 07, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Oct 01, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Sep 24, 2021	TANGERINE BANK/BANQUE TANGERINE	4164975157
Sep 24, 2021	CAPITAL ONE BANK (CANADA)	8004813239
Sep 17, 2021	RBC ROYAL BANK	8007692599
Sep 2021	EASYFINANCIAL SERVICES INC.	8775544559
Sep 2021	EASYFINANCIAL SERVICES INC.	8775544559
Aug 22, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Aug 16, 2021	RBC ROYAL BANK	8007692599
Aug 04, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Aug 04, 2021	TANGERINE BANK/BANQUE TANGERINE	4164975157
Jul 19, 2021	CAPITAL ONE BANK (CANADA)	8004813239
Jul 16, 2021	CAPITAL ONE BANK	8004813239
Jul 10, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Jul 01, 2021	EASYFINANCIAL SERVICES INC.	8775544559
Jun 04, 2021	TANGERINE BANK/BANQUE TANGERINE	4164975157

Date	Authorized User's Name	Telephone
Jun 02, 2021	EASYFINANCIAL SERVICES INC.	8775544559
May 20, 2021	D+H LIMITED PARTNERSHIP	9053062940
May 17, 2021	CAPITAL ONE BANK (CANADA)	8004813239
May 03, 2021	EASYFINANCIAL SERVICES INC.	8775544559

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