



Your Equifax® Credit Report and Score

Credit Score Summary

680

Date Credit Report Last Pulled: 07/01/2025
File Creation Date: 29/06/2021

Personal Information

Name: Apiram Ravisangar
Date of Birth: 2003-08-XX
Address: 70 Mornelle Court Toronto, Ontario M1E 4S8

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

CIBC \$107
Reported: January 2, 2025 Open

Overview

Balance	\$107
High Credit	\$2,000
Past Due Amount	\$107

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	January 5, 2025
Open Date	August 12, 2021

INSTALMENT

PCF

Reported: February 29, 2024

\$12,409

Closed

Overview

Balance	\$12,409
High Credit	\$12,431
Past Due Amount	\$612

Account Details

Payment Details	
Type	Paid as agreed and up to date.
Last Activity	January 5, 2024
Open Date	August 28, 2023

OPEN

BELL MOBILITY

Reported: December 15, 2024

\$2,109

Closed

Overview

Balance	\$2,109
High Credit	\$2,109
Past Due Amount	\$2,097

Account Details

Payment Details	At least 120 days overdue but not rated "9"
Type	Open Account - 30, 60 or 90 day account
Last Activity	June 30, 2024
Open Date	May 14, 2024

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

PRESIDENTS CHOICE MC

Reported: June 14 2024

BELL MOBILITY

Reported: May 17 2024

PRIORITYCA

Reported: March 14 2024

AUTOLOANSO

Reported: March 13 2024

DESJARDINS

Reported: February 21 2024

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

There are no bankruptcies listed on your credit report.

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