



Your Equifax® Credit Report and Score

Credit Score Summary

574

Date Credit Report Last Pulled:

01/01/2025

File Creation Date:

08/10/2022

Personal Information

Name:	Tasnim Nahar
Date of Birth:	2004-12-XX
Address:	3941 B2 Lawrence Ave E Apt 206 Scarborough, Ontario M1G 1R9

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: November 27, 2024

\$342

Open

Overview

Balance	\$342
High Credit	\$500
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	November 7, 2024
Open Date	August 21, 2023

NEO FINANCIAL MC

Reported: August 3, 2024

\$0

Closed

Overview

Balance	\$0
High Credit	\$300
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	July 5, 2024
Open Date	July 4, 2024

INSTALMENT

CDA STUDENT LOANS PR

Reported: December 4, 2024

\$3,019

Open

Overview

Balance	\$3,019
High Credit	\$3,362
Past Due Amount	\$0

Account Details

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	November 5, 2024
Open Date	October 10, 2023

Overview

Balance	\$0
High Credit	\$4,235
Past Due Amount	\$0

Account Details

Payment Details	Too new to rate or opened but not used.
Type	Instalment - fixed number of payments
Last Activity	March 31, 2023
Open Date	September 14, 2022

OPEN

Overview

Balance	\$197
High Credit	\$197
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	November 1, 2024
Open Date	July 2, 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

FAIRSTONE

Reported: October 8 2024

VIRGIN PLUS

Reported: July 2 2024

FREEDOM MOBILE INC.

Reported: January 9 2024

ROYAL BANK VISA CLAS

Reported: December 29 2022

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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