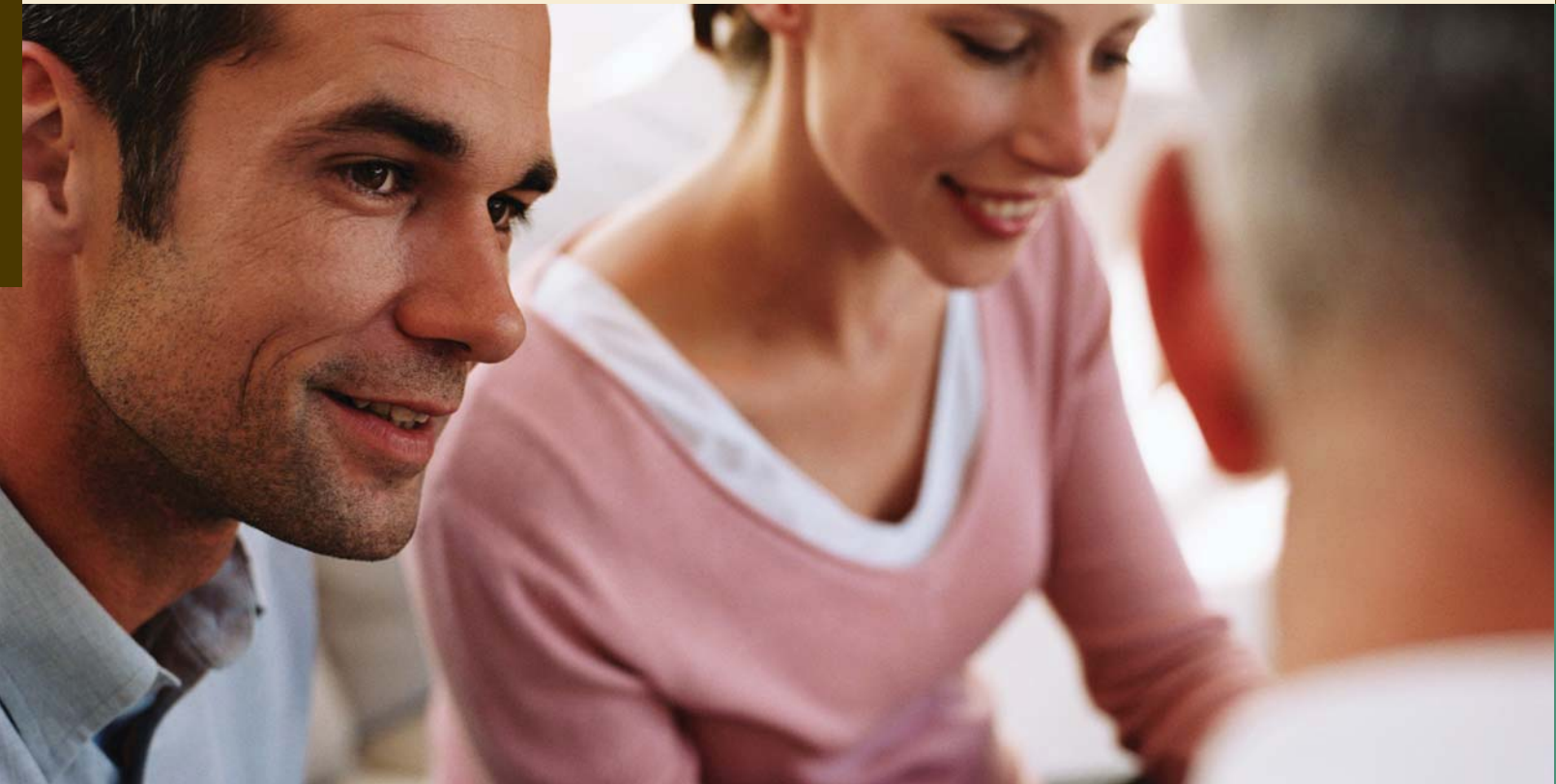




## TransUnion Credit Report User Guide

CANADA



# Sample Credit Report

Trans Union of Canada, Inc.  
Consumer Credit Report  
03/27/20XX

<b>Subject</b>	<b>Surname</b>	<b>Given Name(s)</b>	<b>Soc. Ins. No.</b>	<b>Birth</b>
X - Ref	CONSUMER	JANE/S	### ## #	11Oct1958
AKA	CUSTOMER	JANE		
	CONSUMER	SUE		
<b>On File</b>	<b>Last Inq</b>	<b>Current Residence</b>	<b>Telephone</b>	<b>Prev Phone</b>
20Jul1994	25JUL2005		4165551212	4165553434

## RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

## EMPLOYMENT(S)

Employer's Name & Address	Occupation	Since
HENRYS HOT DOGS ON	CASHIER	Jul1998
NATIONAL STEEL CAR ON	WELDER	Jul2000
SUREARC WELDING ON	WELDER	Sep2004

## FILE SUMMARY

Legal=1-Jan2004 Bkpr=1-Dec2002 Coll=2-Dec2003 Inqs=3-Jul2005 6Mnth=1 CollInq=1  
 High=\$9500 Baln=\$2352 Pdue=\$0 Paym=\$310 Acct=3 Neg=2 Paid=2  
 Trade=Jul1994/Feb2001 Balances Inst=\$2352 Rev=\$0 Open=\$0 Mort=\$0 #Reg=1

## MESSAGES

**ID Mismatch Alert :** Applicant's SIN is invalid  
**High Risk Fraud Alert :** #HK# Consumer Fraud Warnings on File

## BUREAU SCORES

**FICO® Risk Score** : 546 \*\* ALERT \*\*  
 : 38 Serious delinquency and derogatory public record or collection filed  
 : 13 Time since delinquency is too recent or unknown  
 : 18 Number of accounts with delinquency  
 : 20 Time since derogatory public record or collection is too short  
**TransUnion Risk Score** : 585 \*\* ALERT \*\*  
**FICO® Revenue Score** : 007 \*\* ALERT \*\*  
 : 64 Lack of recent revolving account information  
 : 53 Lack of recent consumer finance account information  
 : 68 Monthly payment due on accounts  
 : 57 Time since most recent retail account established  
**FICO® Bankruptcy Score** : 657 \*\* ALERT \*\*  
 : 38 Serious Delinquency, and public record or collection filed  
 : 18 Number of accounts with delinquency  
 : 16 Lack of recent revolving account information  
**FICO® Application Fraud Score** : 40 Derogatory public record or collection filed  
 : 308

## BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2007	Apr2006	CHEQUING ACCT 160 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

## TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern
							30/60/90/#M MOP
DC	CHASE CARD SERVICES, 8002653675						999999999543211111111111
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110 R9
				INCL IN BANKRUPTCY			
BB	C.I.B.C. DEALER DIRECT LOANS, 8002657807						111111111111111111111111
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72 I1
OC	GEMONEY, 8006613861						999995432111111111111111
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84 O9
				3RD PARTY COLL			

## MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern
							30/60/90/#M MOP
BB							43211111111111
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1 M4
				MORTGAGE			

## REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

## BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES	500	75520
		SMC HAM	DISCHARGE	01Jun2003
			JOINT	
			15456	

## LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13465	1500	0
			SATISFIED	01Jul2004

## COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404	404
			STILL OWING	
Sep2004	Jul2003	AIC / GAS CO	577	0
			PAID	Sep2004

## INQUIRIES

Date	Credit Grantor
27Jul2005	YA ALLIED INTERNATIONAL CREDIT, 8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS, 8002632599

## REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM; BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

# Sample Credit Report

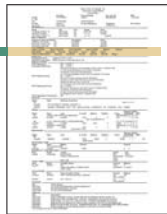
## File and Demographic Information



Trans Union of Canada, Inc. Consumer Credit Report 03/27/20XX				
Subject X - Ref AKA On File 20Jul1994	Surname CONSUMER CUSTOMER CONSUMER Last Inq 25JUL2005	Given Name(s) JANE/S JANE SUE Current Residence	Soc. Ins. No. ### ### ### Telephone 4165551212	Birth 11Oct1958 Prev Phone 4165553434
<b>RESIDENCE(S)</b>				
Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec1994
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1990
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct2006
<b>EMPLOYMENT(S)</b>				
Employer's Name & Address	Occupation	Since		
HENRYS HOT DOGS ON	CASHIER	Jul2006		
NATIONAL STEEL CAR ON	WELDER	Jul1994		
SUREARC WELDING ON	WELDER	Sep1990		

- Date the credit report was issued
- Consumer's name, plus any known aliases
- Social Insurance Number (only returned with file when supplied with input)
- Date of birth
- Date the file was created
- Last date of inquiry on file
- Current address and telephone number
- Previous addresses on our file (3 returned, all maintained)
- Reported employment

## File Summary



FILE SUMMARY						
Legal=1-Jan2004	Bkrp=1-Dec2002	Coll=2-Dec2003	Inqs=3-Jul2005	6Mnth=1	CollInq=1	
High=\$9500	Baln=\$2352	Pdue=\$0	Paym=\$310	Acct=3	Neg=2	Paid=2
Trade=Jul1994/Feb2001	Balances	Inst=\$2352	Rev=\$0	Open=\$0	Mort=\$0	#Reg=1

Provides a snapshot of all activity on the consumer's credit report

### IN THE FIRST ROW FROM LEFT TO RIGHT

- Total number of legal items; with date of most current
- Total number of bankruptcies; with date of most current
- Total number of collections; with date of most current
- Total number of inquiries; with date of most current
- Number of inquiries in last six months
- Number of inquiries that are collection inquiries

### IN THE SECOND ROW FROM LEFT TO RIGHT

- Total high credit to the consumer
- Running balance on the available credit
- Total past due

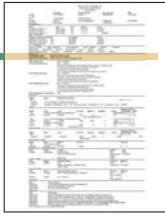
- Total payments
- Number of accounts
- Number of accounts that have negative rating, including Manner of Payment (MOP) of 2, 3, 4, 5, 7, 8, 9
- Number of accounts paid

### IN THE THIRD ROW FROM LEFT TO RIGHT

- Date of oldest account opened and date of most current account opened
- Breakdown of total running balances: Installment, Revolving, Open, Mortgage
- Total number of Registered Items

# Sample Credit Report

## Special Messages

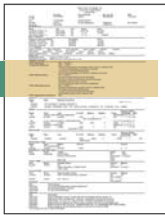


**MESSAGES**  
**ID Mismatch Alert :** Applicant's SIN is invalid  
**High Risk Fraud Alert :** #HK# Consumer Fraud Warnings on File

ese are examples of optional products. Highlights specific credit file conditions that may include:

- **An ID Mismatch Alert message:** appears if current input address does not match any addresses on returned file; if input Social Insurance Number does not match the file Social Insurance Number; if there are four or more inquiries within the last 60 days, or if the input surname does not match returned file.
- **A High Risk Fraud Alert message:** The information in the inquiry is compared against information of known and potential frauds. If a match occurs against the input address, phone number or SIN, a warning message is generated prompting further investigation.

## Bureau Scores



**BUREAU SCORES**  
**FICO® Risk Score** : 546 **\*\* ALERT \*\***  
: 38 Serious delinquency and derogatory public record or collection filed  
: 13 Time since delinquency is too recent or unknown  
: 18 Number of accounts with delinquency  
: 20 Time since derogatory public record or collection is too short  
**TransUnion Risk Score** : 585 **\*\* ALERT \*\***  
**FICO® Revenue Score** : 007 **\*\* ALERT \*\***  
: 64 Lack of recent revolving account information  
: 53 Lack of recent consumer finance account information  
: 68 Monthly payment due on accounts  
**FICO® Bankruptcy Score** : 57 Time since most recent retail account established  
: 657 **\*\* ALERT \*\***  
: 38 Serious Delinquency, and public record or collection filed  
: 18 Number of accounts with delinquency  
: 16 Lack of recent revolving account information  
**FICO® Application Fraud Score** : 40 Derogatory public record or collection filed  
: 308

ese are examples of optional products.

**TRANSUNION RISK SCORE** displays an unbiased predictive score to project a consumer's future credit risk. It is displayed numerically with four explanation factors. These factors are displayed in order based on their relative impact on the final score. An "Alert" message occurs when a credit file contains MOP 7 or greater, a negative public record, a collection, or previous bankruptcy.

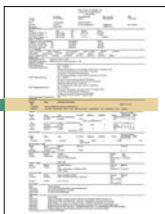
**FICO® RISK SCORE** is a general risk score designed for new account origination and account management purposes.

**FICO® REVENUE SCORE** is a revenue projection model.

**FICO® BANKRUPTCY SCORE** is a bankruptcy loss ratio model.

**FICO® APPLICATION FRAUD SCORE** model rank orders applications by their likelihood of being fraudulent.

## Banking

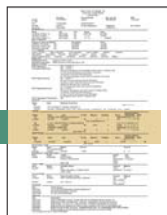


**BANKING**  
**Reptd** **Open** **Banking Information**  
**BR** ROYAL BANK OF CANADA, 9058162712  
**Apr2007** Apr2006 CHEQUING ACCT 160 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

Banking information includes the following data: industry code, name and telephone number of credit grantor, date the credit information was reported to TransUnion, date the account was opened, narrative describing any closed for cause information.

# Sample Credit Report

## Trades and Mortgages

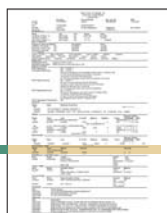


TRADE							
Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M MOP
DC Jul2005	CHASE CARD SERVICES, 8002653675 Apr1996	Jun2003	1000	0	0	999999999543211111111111 0/M	1 1 11 110 R9
INCL IN BANKRUPTCY							
BB Jun2005	C.I.B.C. DEALER DIRECT LOANS, 8002657807 Feb2001 Jun2005		7500	2352	0	111111111111111111111111 310/M	0 0 0 72 I1
OC Jul2003	GEMONEY, 8006613861 Jul1994 Jul2002		1000	0	0	999995432111111111111111 0/M	1 1 7 84 O9
3RD PARTY COLL							
MORTGAGES							
Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M MOP
BB Aug2006	0000000	Aug2006	70000	30000	0	200/M	43211111111111 1 1 1 M4
MORTGAGE							

Provides an ongoing historical and current record of the consumer's buying and payment activities. Trade information includes the following data:

- Industry Code
  - Name and telephone number of credit grantor
  - Payment pattern
  - Date the credit information was reported to TransUnion
  - Date the account was opened
  - Date of last activity on the account
  - The high credit or credit limit on the account
  - Balance owing as of date reported
  - Amount past due as of date reported
  - Terms of payment showing the dollar amount owing and payment frequency
- Frequency codes are:
- |                    |                  |                   |
|--------------------|------------------|-------------------|
| D – Deferred       | A – Semi-monthly | R – Tri-annually  |
| P – Single Payment | M – Monthly      | S – Semi-annually |
| W – Weekly         | E – Bi-monthly   | Y – Annually      |
| B – Bi-weekly      | T – Quarterly    |                   |
- Payment pattern gives a detailed history of payment ratings for a maximum of 24 months. It reads from left to right with the most current verified entry to the left on the first line. The line below gives a summary of the historical status of the ratings for the total number of months the credit grantor has been reviewing the account. There are buckets for 30, 60 and 90 days. "X" equals months with no rating reported. Ratings of "2" are added to the 30-day bucket, ratings of "3" are in the 60-day bucket and all other ratings (4, 5, 7, 8, 9) are counted in the 90-day bucket. #M is the total of months reviewed.
  - Type of account (R, I, O, M) and Manner Of Payment at which the account is currently reported. (See breakdown of MOP codes for more details.)  
R – Revolving O – Open I – Installment M – Mortgage
  - A narrative is used if the account is in some type of dispute or requires an explanation of the credit condition of the account.
  - For mortgage information, the name and telephone number of the credit grantor are not displayed. The open date is not displayed.

## Registered Items



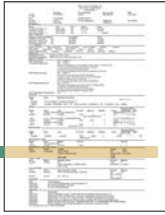
REGISTERED ITEMS				
Reptd	Open	Mature	Amount	Security
ZZ Jan2000	ALTERNA BANK Jan2000	Dec2003	15000	A E

is item is NOT RATED. It gives full details of registration including security. Also known as liens.

- |                    |                              |                      |
|--------------------|------------------------------|----------------------|
| A – Consumer Goods | C – Equipment                | E – Other securities |
| B – Inventory      | D – Assignment of book debts |                      |

# Sample Credit Report

## Bankruptcy and/or Consumer Proposal

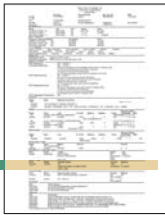


### BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	75520 01Jun2003

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date revised, date reported, name and address of trustees, assets, liabilities, date revised and discharges with date.

## Legal Items

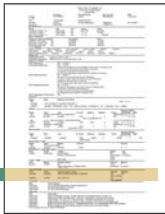


### LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT	1500 SATISFIED	0 01Jul2004

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date revised, date reported, plaintiff's name, court, amount, balance and comments.

## Collection Information

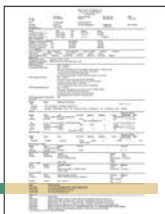


### COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date revised, date reported, agency name and creditor's names (if provided), amount, balance and comments.

## Inquiries

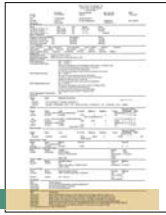


Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

Displays the users who have viewed the consumer's credit file for credit-related purposes. Includes the date of the inquiry, the industry code of the inquirer, their name and telephone number.

# Sample Credit Report

## Remarks



### REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM; BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

**CONS:** Consumer statement allows for comments from the consumer regarding information on their file

**GEN:** Other

**#HK#:** Consumer is a confirmed or potential victim of fraud and has a protective warning on file

## Credit Report Codes

### INDUSTRY CODE CLASSIFICATION

Kind Of Business	Code
Automotive	A
Banks & Trust Companies	B
Clothing	C
Department/Retail	D
Finance, Personal	F
Grocery	G
Home Furnishings	H
Insurance	I
Jewelry	J
Contractors	K
Lumber, Building Material, Hardware	L
Medical & Related Health	M
Credit Card & Travel/Entertainment	N
Oil Companies	O
Personal Service Other than Medical	P
Finance Companies Other than Personal Finance	Q
Real Estate & Public Accommodations	R
Sporting Goods	S
Farm & Garden Suppliers	T
Utilities & Fuel	U
Government	V
Wholesale	W
Advertising	X
Collection Services	Y
Miscellaneous	Z

### TYPES OF ACCOUNTS

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

### USUAL MANNER OF PAYMENT

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



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USA

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Fax 905-572-6020

[transunion.com/ca](http://transunion.com/ca)

## Our Global Presence

### AFRICA

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Kenya  
Namibia  
South Africa  
Swaziland  
Zimbabwe

### AMERICAS

Canada  
Chile  
Colombia  
Costa Rica  
Dominican Republic  
Guatemala  
Honduras  
Mexico  
Nicaragua  
Puerto Rico  
Trinidad & Tobago  
United States

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Australia  
China  
Hong Kong  
India  
Malaysia  
New Zealand  
Singapore  
South Korea  
Thailand

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Croatia  
Italy  
Russia