

## Equifax Credit Report and Score™ as of 06/12/2016

Name: 이 름

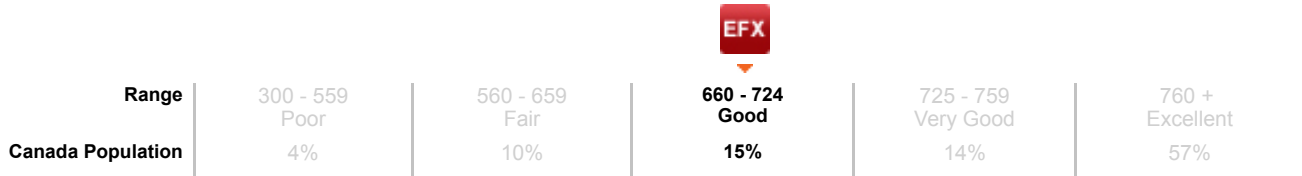
Confirmation Number: 3202736975

### Credit Score Summary

#### Where You Stand

**672** | Good

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score good. Based on this score, you should be able to qualify for credit with average interest rates and offers.



### What's Impacting Your Score

Below are the aspects of your credit profile and history that are important to your Equifax credit score. They are listed in order of impact to your score - the first has the largest impact, and the last has the least.

- Percentage of rate 1 finance installment trades to total trades.
- Number of telco inquiries in the last 12 months.
- Number of revolving trades with high utilization in last 12 months.

### Your Loan Risk Rating

**672** | Good

Your credit score of 672 is better than 16% of Canadian consumers.

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#### The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

It is important to understand that your credit score is not the only

#### Delinquency Rates\*

