

HOW TO READ THE EQUIFAX CANADA BUSINESS CREDIT REPORT

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Business Information

Company Name	DEMO INCORPORATED	Requestor ID	#####
Legal Name	Demo Incorp. Company	Reference Number	#####
Address	401 Bay St Suite Toronto, ON M5H 2Y4 CA	Report Date	02/15/2022
Phone	(416) 861-6479	File in Database Since	00/00/0000
Fax	(416) 861-6422	File #	15884312
		Subject #	939776
Reported Date	Owner/Principal Name		
10/05/2020	JANE DOE		
10/05/2020	JACK SMITTY		
10/05/2020	BO BOBBIT		
10/05/2020	NEIL ROSTENBERG		
10/05/2020	OZZY DOUGLAS		

Principal/Guarantor Associated Businesses

Principal(P)/Guarantor(G)	Subject Number	Company Name	Address	Date in Database Since
No data reported				

Additional Business Information & Firmographics

Other Known Trade Styles		
DEMO INCORPORATED 2.0		
<i>Additional information may be included in the 'Other files included' section.</i>		
Reported	Business contact/title	Incorporation number/Effective date
2019-03-25	GREGORY BENSON Chief financial officer	
	PAUL MARTIN President director	
	MATTHEW GREY	
	ALAIN J ROSE	
	DOUGLAS OL	
SIC		
10414000 Metal Mining-Gold Ores		

BUSINESS INFORMATION

Provides the business name and address that most closely matches your inquiry information, as well as legal name, if available.

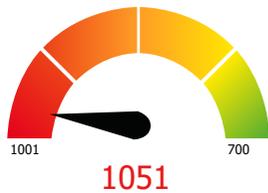
ADDITIONAL INFO & FIRMOGRAPHICS

Includes firmographic information, such as other known trade styles, business contact/title, Incorporation number, employee size, sales volume and more.

Score Summary

Business Failure Risk Score (BFRS2)

Likelihood of business failure in 12 months.



High risk of failure

- Number of Credit Inquiries
- Balance of Trades on File History
- Credit Utilization
- No Public Records or Bankruptcy on File History

Commercial Delinquency Score (CDS2)

Likelihood of severe delinquency of non-financial made in 12 months.



High risk of delinquency

- Number of Credit Inquiries
- Balance of Trades Lines Recently Reported
- Derogatory Public Records on File History
- Both Financial and Non-financial Trades

Financial Trade Delinquency Score (FTDS)

Likelihood of severe delinquency of financial made in 12 months.



High risk of failure

- Number of Credit Inquiries
- Derogatory Public Records on File History
- Credit Utilization
- Both Financial and Non-financial Trades

Alerts

# of Collections	0	# of Legal Items	0
Total Amount	\$0	Total Amount	\$0
Most Recent Date		Most Recent Date	
# of Collections	0	# of Returned Checks	0
Total Amount	\$0	Total Amount	\$0
Most Recent Date		Most Recent Date	
# of Collections	3		
Total Amount	\$21,302		
Most Recent Date	2019-10-15		

Report Highlights

	Financial	Financial
# of Accounts	4	6
# of Delinquencies	0	0
Amount	\$0	\$0
Single Highest Credit (90 Day)	\$21,280.00	\$11,250.00
Single Highest Credit (13 Month)	\$21,280.00	\$11,250.00
Single Highest Credit (All Lines)	\$21,280.00	\$67,590.00
Credit Limit (90 Day)	\$26,000.00	\$0.00
Credit Limit (13 Month)	\$26,000.00	\$0.00
Credit Limit (All Lines)	\$38,000.00	\$0.00
Charge Off (Amount)	\$0.00	\$0.00
Total Amount	\$0.00	\$0.00
Largest Amount	\$0.00	\$0.00
Total Current Credit Exposure	\$19,619	\$19,619
Total Outstanding	\$29,304	\$29,304
Total Current Balance	\$29,304	\$16,564
Total Past Due	\$0	\$16,564

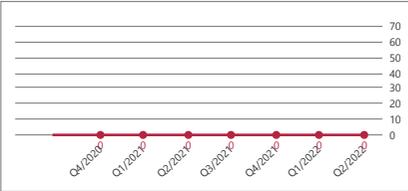
SCORE SUMMARY

Shows an analysis of the risk level of the business. The scores reflect an overview of Business Failure Risk, Commercial Delinquency and Financial Trade Delinquency.

ALERT & REPORT HIGHLIGHTS

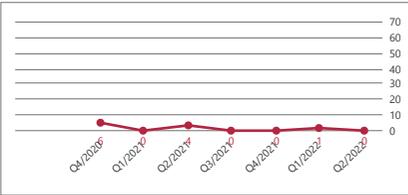
The Alerts & Report Highlights shows a summary of the key report components along with an overall summary of the credit reference information.

Score Detail



Credit Information Score (CI)

Measures seven information elements that could appear in every Equifax credit report. The information included will help you determine if you will get paid.



Payment Index Score (PI)

A numeric measure of the businesses payment habits. It is determined by calculating the distribution of the total owing amounts. The graph plots the payment index for 9 quarters plus shows the current score.

SCORE DETAIL

The Score Detail displays the definition numeric value and reason codes for each score appended to the business folder.

FINANCIAL TRADE DETAILS

The Financial Trade Details highlights information about financial lines as reported to Equifax from financial institutions. The information provided is frequently updated. The 30/60/90 days displays the number of times the account has been in arrears respectively.

Financial Trade Details

SIC#/Supplier Name/ DLA	Guarantor indicator	Date Reported	Date Opened	Credit Limit	Schd Pymnt Amt	Balance	Account Type	Payment Type	30/60/90 Trade Payment Profile
#		DLA	Date Closed	High Credit	Actual Pymnt Amt	Past Due	Rating	Freq 1, Freq 2	
1		2022-08-23	1997-12-23	\$0.00	\$234.00	\$0.00	CREDIT CRD		00000/00000/00000
		DLA		\$2,234.00	\$0.00	\$234.00	R9	Mthly	-99999991119999999

Collection Detail

The data presented here represents collection information as reported by the collection agency noted. In some situations, accounts are sometimes placed for collection even though the account is disputed.

Reported	Creditor	DEMO COMPANY	Collection Agency	COMMERCIAL CREDIT ADJUSTERS
2022-06-03	Debtor		Status Update	2018-02-01
2021-12-29	Debtor	20225 POI	Collection Agency	CBV COLLECTION SERVICES
	Debtor	DEMO COMPANY	Status Update	2021-11-28
2021-11-09	Creditor	QUICK MESSENGER SERVICE	Collection Agency	C.G.I. CREDIT GUARD
	Debtor	DEMO INCORPORATED	Status Update	2021-05-19

Legal Detail

Legal Information - ACT

Reported	Statement of claim	Court	General
01/24/2022	Defendant	DEMO COMPANY	OTTAWA
Claim date/number	Plaintiff	KLARISSE NASTAILE	Ontario
11/10/2021	Amount	\$35,000.00	Security
SCI60402-2			

Corporate Search & Additional Business Information

Reported	Registration number/type	Jurisdiction location/type	Effective date
01/21/2014	1143589381	QUEBEC	03/14/1995
	Incorporation	Provincial Chapter	
01/21/2014	1143589381	QUEBEC	03/14/1995
	Incorporation	Provincial Chapter	

Other Files Included

Equifax has received information that the following names and addresses are related to this business. These could be: Different spelling of the business name, former addresses or names, branch location whose invoices are paid from on central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

Company Number	Subject Number	Company Name	Address
8154996	021719	DEMO INC.	9211 TORBRAM RD BRAMPTON ON L6T 4G1 CA
157154885	NHW925	DEMO COMPANY	6000 HIGHWAY 7 E SUITE 500 MARKHAM ON L3R4M9 CA
156394246	NEZ777	DEMO COMPANY	502 LAKE ST SUITE TORONTO ON M5H2Y4 CA

COLLECTION DETAIL

This section provides detailed collection information reported by third party collection agencies. When an account is listed as closed, it generally suggests that it is paid, settled or abandoned.

LEGAL DETAILS

The legal details provides a thorough overview of details on legal suits, judgments and other important and accurate legal information.

CORPORATE SEARCH & ADDITIONAL BUSINESS INFO

Information included in this part of the report, is obtained from the provincial ministry, by corporate search, principal interview or other data sources.

OTHER FILES INCLUDED

Any additional useful/valid information that may related to the business is included here, such as: former or changes of address, phone number, company name, etc.

The Equifax Canada report spotlights critical financial data that will help determine a business's financial risks, in a easy-to-read, and well-organized format