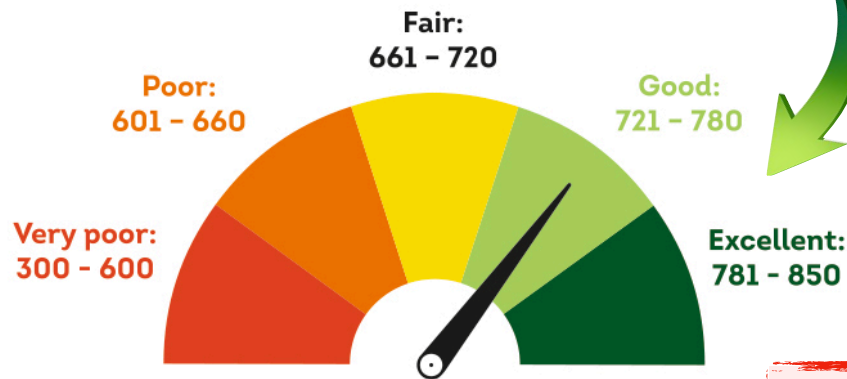


WHAT IS A CREDIT SCORE?

A credit score is a three-digit number, typically between 300 and 850, designed to represent your credit risk, or the likelihood you will pay your bills on time. Your credit score comes from items on your credit report. Lenders use your credit score as one factor when deciding to approve you for a loan, mortgage, car payment, etc.

- Equifax & Financial Consumer Agency of Canada

Higher credit scores generally result in more favourable credit terms*



VantageScore 3.0® Credit Score Ranges

IMPORTANT TO NOTE:

There are various scoring models and therefore, your credit score may vary too.

WHERE CAN I FIND MY CREDIT SCORE?

You can get your credit score for free from Equifax Canada.

Use caution when requesting your credit report or credit score from other companies - there are many legitimate credit reporting companies, however scam artists may offer free credit scores as a way of getting your financial information.