



TenantCheck Credit Services



P.O. Box 31723, Pitt Meadows, BC, V3Y 2H1
 Ph: (604)460-0838 ♦ Fax: (604)460-0049 ♦ Toll Free: 1-877-777-0838
 Email: info@tenantcheck.ca ♦ Web Site: www.tenantcheck.ca

WHAT A CREDIT REPORT WILL TELL YOU?

- validation of applicant's name, Social Insurance Number (if provided), and birthdate
- listing of any other names used by the applicant
- listing of all former address by date
- details regarding any civil legal actions, bankruptcies and collections
- details regarding all sources of credit including credit ratings based on payment history (see below)

HOW THE CREDIT RATING SYSTEM WORKS

RATING NUMBER	DESCRIPTION
0	Too new to rate; account approved but not used
1	Pays (or paid) within 30 days of payment due date or not over one payment past due.
2	Pay (or paid) in more than 30 days from payment due date, but not more than 60 days, or not more than two payments past due.
3	Pay (or paid) in more than 60 days from payment due date, but not more than 90 days, or not more than three payments past due.
4	Pay (or paid) in more than 90 days from payment due date, but not more than 120 days, or not more than four payments past due.
5	Account is at least 120 days overdue, but is not yet rated "9"
6	There is currently no "6" rating.
7	Making regular payments under a consolidation order or similar arrangement.
8	Repossession (voluntary or involuntary return of merchandise)
9	Bad debt, placed for collection *

***NOTE:** Information about collections will go back 6 years in British Columbia and 3 years in Alberta.