


**Reading the report:** The following guide will provide a review of the key points on our Canadian credit reports that contain information from Equifax.

**EQUIFAX** Enhanced Commercial Credit Report



Commercial Credit Reports  
User Guide Help

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REPORT SUMMARY

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BUSINESS IDENTIFICATION INFORMATION

<b>Business</b>	Test company	<b>Inquiry on File Number</b>	Sep 28, 2011 0032992811
<b>Address</b>	111 EXAMPLE SAINT-LAURENT, QC H4T1N3	<b>Subject Number</b>	GP3465
		<b>Telephone</b>	(111) 486-6250
		<b>Fax</b>	(111) 739-9111

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**Active in Equifax Database since:** Jan 24, 1998  
**Incorporation Date:** Provincial Charter Quebec  
**Business Contact(s)/Title(s):** John Smith  
 Jane Smith - Secretary/adm/second sharehold

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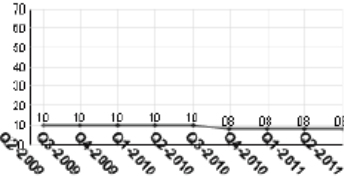
CREDIT INFORMATION SCORE

10

Answers the question: Will I get paid? The overall Risk Level associated with this business relative to others in the database is

Average risk

Credit Information Score Trend. Higher scores equal higher risk.



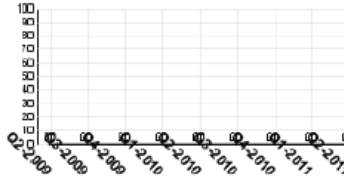
PAYMENT INDEX

0

Answers the question: When will I get paid? Based on supplier information provided to Equifax, this business is paying invoices on average

0 days past due

Average Days Beyond Terms Trend



Long Term Secured Debt is NOT included in the PI and CI calculation.

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IMPORTANT REPORT HIGHLIGHTS

<b>Recent Activity since Apr 01, 2011</b>	
No. of Accounts 3rd Period Past Due	0
% dollars - 3rd Period Past Due	0.00%
Derogatory Items - Number	0
Derogatory Items - Amount	\$0
Inquiries on this Account	6
<b>Most recent Derogatory item</b>	
<b>What are Derogatory items?</b> Returned Cheques, Collection Claims, Legal Suits, Judgments or Information from the Office of the Superintendent of Bankruptcy	

OVERALL REPORT CONTENTS

Derogatory Items on File (up to 5 years)	Number	Amount	Most Recent
Returned Cheques	0	\$0	
Collection Claims	0	\$0	
Legal Suits	0	\$0	
Judgments	0	\$0	
Bankruptcies	0	NA	

Overall Supplier Information	Financial Suppliers	Trade Suppliers
No. of Suppliers	4	2
Amount 3rd Period Past Due	\$0	\$0
Total Credit Exposure	\$69,034	\$0
Single Highest Credit Exposure	\$93,915	\$27,606
Average Credit Exposure	\$17,259	\$0
Inquiries on the Account	NA	22

DECISION

CDS Risk Class (40500-A-1)      Score:      00001

00001      CDS Score higher than or equal to 510. Very low risk of delinquency.

☰ **DETAILS** (Click on "+" or "-" to view or close the full detailed information on this business.) Help

Sales / Service 800.748.6290 Fax 800.748.5512 - www.CommercialCreditReports.com

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**1. Company information:**

Company name, address, phone number and fax number are provided. Additional information on the company can include: line of business, years in business, sales and employee size, incorporation date and contact information.

**2. Credit risk and payment scores:**

These scores help answer the questions "will I get paid?" and "when will I get paid?" Nine quarters of trending information is graphed for each score so you can see in what direction the business is headed.

**3. Credit report highlights:**

The important dollar amounts and dates of delinquency and derogatory items are presented here.

## CREDIT INFORMATION SCORE HISTORY AND TRENDS

The overall Risk associated with this business - Will I get paid?

This business has a current Credit Information Score of **10**

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Risk Score	The Credit Information Score ranges from a low risk of 0 to a high risk of 70
0-9	Lowest risk
10-20	Average risk
21-30	Above average risk
31-40	High risk
41-69	Highest risk
70	Information has been reported to Equifax from the office of the Superintendent of Bankruptcy

The Credit Information Score for THIS BUSINESS was determined based on the following:

ITEM (Lower score = Lower risk; Higher score = Higher risk)	SCORE
1. Active in Equifax credit database for 13 years	0
2. Current Payment Index is 0	0
3. Number of supplier references on file is 1	10
4. On Jun 30, 2011 the Payment Index was 0 points higher than Jun 30, 2010	0
5. Number of derogatory items on file in the past 2 years is 0	0
6. The most recent derogatory item was recorded 0 months ago	0
7. Derogatory item amounts as a % of dollars owed suppliers is 0%	0

**TOTAL Current Credit Information Score -> 10**

Credit Information Score is calculated using the following matrix

	0-1	1.1-2	2.1-4	4.1-9	9.1+
Active in Equifax database for (years)					
Score	10	8	6	4	0
Current Payment Index					
Score	10	7	5	4	0
Number of trade payment references in last 90 days					
Score	10	8	5	3	0
Last quarter Payment Index vs. same quarter last year (point difference)					
Score	10	8	6	4	0
Number of derogatory items in last 2 years					
Score	10	8	5	3	0
How recent was last derogatory item (months)					
Score	10	7	4	3	0
Amount derogatory items as a % of dollars now owed to suppliers					
Score	10	8	5	2	0

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The Risk Trend Numbers over the last three years

Quarters	Credit Information Score	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
2nd Qtr/2011	8	4	\$56,758	\$56,758	\$0	\$0	\$0
1st Qtr/2011	8	4	\$58,773	\$58,773	\$0	\$0	\$0
4th Qtr/2010	8	4	\$15,763	\$15,763	\$0	\$0	\$0
3rd Qtr/2010	8	5	\$19,270	\$19,270	\$0	\$0	\$0
2nd Qtr/2010	10	4	\$23,251	\$23,251	\$0	\$0	\$0
1st Qtr/2010	10	3	\$24,695	\$24,695	\$0	\$0	\$0
4th Qtr/2009	10	3	\$20,522	\$20,522	\$0	\$0	\$0
3rd Qtr/2009	10	3	\$21,705	\$21,705	\$0	\$0	\$0
2nd Qtr/2009	10	3	\$22,934	\$22,934	\$0	\$0	\$0

\* Refer to graph in Report Summary section.

**4. Credit risk score analysis:** Credit risk scores represent the level of risk associated with a business. This grid shows the different levels of risk scores.

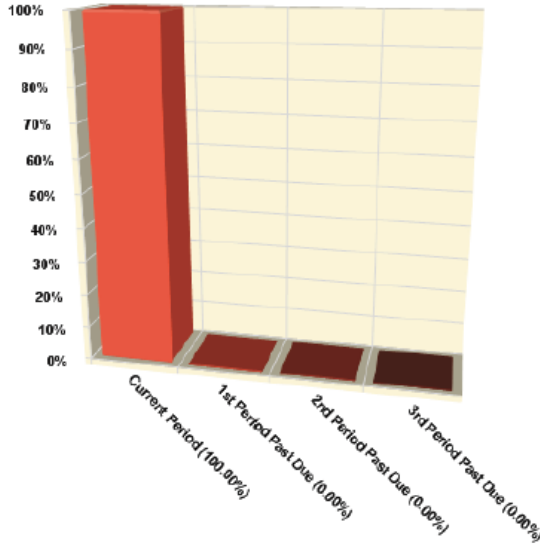
**5. The risk trend numbers:** While the trend graph can show you at a high level what direction the business is heading, this chart provides more detailed information on the number of suppliers, total owing, and 1st, 2nd and 3rd period past due.

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**PAYMENT INDEX HISTORY AND TRENDS**

What are the suppliers to this business telling us?

All Suppliers On File



This business has a current **Payment Index** of **0**

The Payment Index is similar to "days beyond terms". The following ranges were calculated as benchmarks:

Payment Index	% of database	The Payment Index ranges from fast paying 0 to slow paying 100
0	65	All trade suppliers are reporting being paid within terms
1-10	8	Average days to pay is slightly beyond terms
11-20	6	Average days to pay is 10 to 20 days beyond terms
21-30	5	Average days to pay is 20 to 30 days beyond terms
31-40	6	Average days to pay is 30 to 40 days beyond terms
41-90	5	Only 5% of businesses in Equifax's database fall into that range
91-100	3	All trade suppliers are reporting being paid in the third period past due or not at all
NA	NA	No trade suppliers reported to Equifax in the indicated time period

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**The Payment Trend Numbers over the last three years**

Quarters	Payment Index	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
2nd Qtr/2011	0	4	\$56,758	\$56,758	\$0	\$0	\$0
1st Qtr/2011	0	4	\$58,773	\$58,773	\$0	\$0	\$0

**6. Payment performance summary:** A graphical representation illustrates the percentage of the amounts owing from all suppliers over the past 13 months.

**7. Payment Trade Numbers:** This section shows a company's quarterly payment history over a three year time-span.

4th Qtr/2010	0	4	\$15,763	\$15,763	\$0	\$0	\$0
3rd Qtr/2010	0	5	\$19,270	\$19,270	\$0	\$0	\$0
2nd Qtr/2010	0	4	\$23,251	\$23,251	\$0	\$0	\$0
1st Qtr/2010	0	3	\$24,695	\$24,695	\$0	\$0	\$0
4th Qtr/2009	0	3	\$20,522	\$20,522	\$0	\$0	\$0
3rd Qtr/2009	0	3	\$21,705	\$21,705	\$0	\$0	\$0
2nd Qtr/2009	0	3	\$22,934	\$22,934	\$0	\$0	\$0

\* Refer to graph in **Report Summary** section.

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**CREDIT REFERENCES**

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

**Twenty-five most RECENT Credit References\***

Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
Wholesale-Autosms	Sep 2011	\$4	\$0	\$0	\$0	\$0	\$0
# ALLY CREDIT CAN LTD	Sep 2011	\$58,500	\$53,175	\$53,175	\$0	\$0	\$0
# Lending Institution	Sep 2011	\$93,915	\$1,566	\$1,566	\$0	\$0	\$0
MCAP LEASING INC	Jun 2011	\$27,606	\$0	\$0	\$0	\$0	\$0
# CHRYSLER FINANCIAL	Dec 2010	\$23,963	\$14,197	\$14,197	\$0	\$0	\$0
# Serv-Eqp Rntl/Lease	Jul 2010	\$5,589	\$96	\$96	\$0	\$0	\$0
<b>Total</b>		<b>\$209,577</b>	<b>\$69,034</b>	<b>\$69,034</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

\* - Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

\*If less than 25 on file, they will all display.

**Ten LARGEST Credit References\***

Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
# ALLY CREDIT CAN LTD	Sep 2011	\$58,500	\$53,175	\$53,175	\$0	\$0	\$0
# CHRYSLER FINANCIAL	Dec 2010	\$23,963	\$14,197	\$14,197	\$0	\$0	\$0
# Lending Institution	Sep 2011	\$93,915	\$1,566	\$1,566	\$0	\$0	\$0
# Serv-Eqp Rntl/Lease	Jul 2010	\$5,589	\$96	\$96	\$0	\$0	\$0
Wholesale-Autosms	Sep 2011	\$4	\$0	\$0	\$0	\$0	\$0
MCAP LEASING INC	Jun 2011	\$27,606	\$0	\$0	\$0	\$0	\$0
<b>Total</b>		<b>\$209,577</b>	<b>\$69,034</b>	<b>\$69,034</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

\* - Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

\*If less than 10 on file, they will all display.

**Other files included in this report**

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 locations 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.

G D NIRVANA INC, 955 RUE MCCAFFREY, SAINT-LAURENT, QC, H4T1N3  
G D NIRVANA INC, 955 RUE MCCAFFREY, SAINT-LAURENT, QC, H4T1N3

**OTHER INFORMATION ON THIS BUSINESS**

This section contains additional information on this business obtained by Equifax. This information is not included in our scoring models and is presented for your information.

**Incorporation**

<b>Effective Date:</b>	
<b>Number:</b>	1143649268
<b>Location:</b>	Provincial Charter, Quebec
<b>Operation since:</b>	
<b>Comments:</b>	Oct 02, 2009, G D NIRVANA INC FICHER CORPORA TIF DU QUEBEC RAPPORTE EN DATE DU 2009/10/02 STATUT:EN VIGUEUR. DATE D'IMMATRICULATION:1995-03-14 DERNIERE DECLARATION ANNUELLE:2007-09-17 NOMBRE D'EMPLOYES:ENTRE 11 ET 25 ADRESSE DOMICILE:955,

**8. Credit references:**  
Trade lines are reported to Equifax by the businesses' suppliers. Two views show the 25 most recent and the 10 largest credit references.