



HOW TO READ YOUR Equifax Credit Report

YOUR CREDIT REPORT SUMMARY

CREDIT SCORE



Your **credit score** is a number that represents your risk profile as a borrower. The higher the number, the lower the risk for lenders providing you with credit.

CREDIT RATING



Your **rating** is a rank of your credit score and is based on the five credit score brackets as seen in the **Legend**.

CONTRIBUTING FACTORS



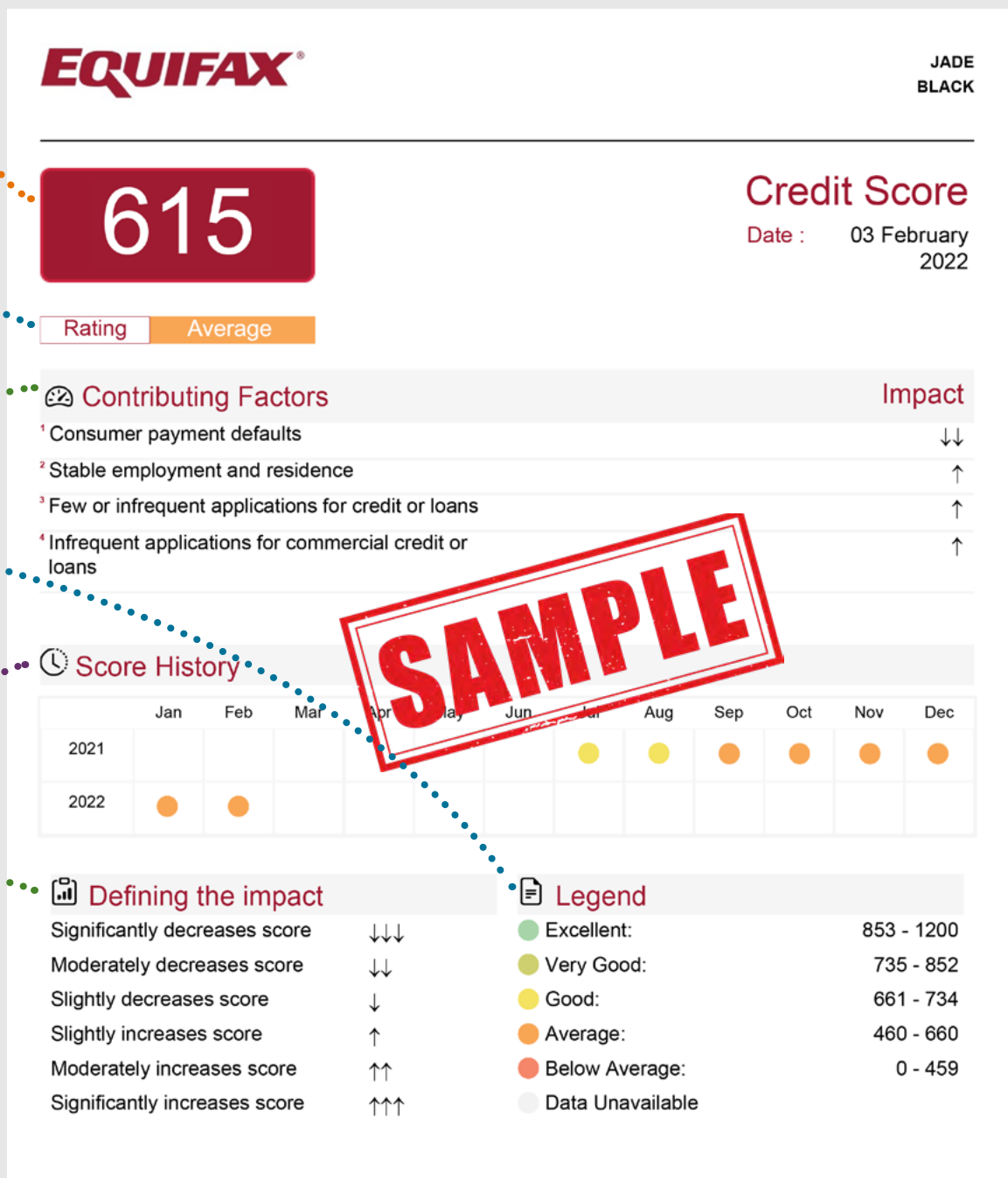
The **Contributing Factors** (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

The more arrows included under 'Impact', the greater the influence of that factor on your score.

SCORE HISTORY



Score history shows your monthly credit score rating in coloured dots so you can visually track any changes to your credit rank each month. The colours of these dots represent where you stand in the five credit brackets as seen in the Legend.



Information on the shown sample credit report will only be available to Equifax Protect subscribers that have subscribed to Equifax Protect products with Monthly Equifax Credit Score and Equifax Score Tracker product features.

Your credit score is uniquely created from multiple sources of data

Banks | Credit unions | Store credit issuers | Payday lenders | Utility providers
Telecommunications providers | BNPL services | Information from public records

YOUR CREDIT HISTORY

Your Equifax credit report includes detailed credit history on both your personal (under consumer) and business (under commercial) activity such as:

- ✓ Personal information
- ✓ Your credit file number
- ✓ Credit enquiries
- ✓ Insolvency and court judgements
- ✓ Accounts and repayment history
- ✓ Overdue accounts
- ✓ Business relationship information
- ✓ Other details including bans, complaints, and file notes.



Have you found unusual or suspicious activity in your credit report?

Then it's important to act fast as this may be a sign of identity theft. See our tips on [what to do if your identity is stolen](#).

