

E Q U I F A X Retention period date information

CREDIT INQUIRIES TO THE FILE

An Inquiry made by a Creditor will automatically purge three (3) years from the inquiry date. The system will keep a minimum of five (5) inquiries.

CREDIT HISTORY AND BANKING INFORMATION

A credit transaction will automatically purge from the system six (6) years from the last activity date.

All banking information (checking or saving account) will automatically purge from the system six (6) years from the registration date.

VOLUNTARY DEPOSIT - ORDERLY PAYMENT OF DEBTS, CREDIT COUNSELING

When voluntary deposit - OPD - credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

REGISTERED CONSUMER PROPOSAL

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

BANKRUPTCY

A bankruptcy automatically purges six (6) years from the discharge date in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating " included in bankruptcy" and will purge six (6) years from the last activity date.

JUDGMENTS, SEIZURE OF MOVABLE/IMMOVABLE, GARNISHMENT OF WAGES

The above will automatically purge from the system six (6) years from the date filed.

COLLECTION ACCOUNTS

A collection account under public records will automatically purge from the system six (6) years from the last activity date.

SECURED LOANS

A secured loan will automatically purge from the system six (6) years from the date filed. (Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

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