

Your credit report reveals important information about your financial history. Credit lenders, such as banks and other creditors, look at credit reports (along with other information) to see how much credit they are able to give you.

Your credit report includes information about your active credit accounts, your inquiries (when a financial institution, such as a bank, checks your credit), and any missed payments or legal items you may have. It does not include any information about your bank account, electrical bills, or your criminal record.

Do you see something that doesn't look right?

Please file a dispute with Equifax if you need to dispute or inquire about anything on your report. Borrowwell obtains this information directly from the credit bureau and we are able to change or modify any information on your report.

[File a dispute with Equifax.](#)

Personal Information

NAME	DATE OF BIRTH
Joelle Gazeille	Sep 5, 1980
	ADDRESS
	899 Rue Des Lacs Saint-Séverin, Quebec G0N 1V0
CREDIT SCORE	DATE CREDIT REPORT LAST PULLED ⓘ
528	May 30th 2022
	FILE CREATION DATE ⓘ
	August 28th 2000

Trades/Accounts

Accounts refer to any open or closed accounts that appear on your credit report such as credit cards, instalment loans, mortgages and mobile phone accounts.

REVOLVING ⓘ

FAIRSTONE	\$4,093
Reported: April 28th 2022	Open -

OVERVIEW

Balance	\$4,093
High Credit	\$5,000
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	April 13th 2022
Open Date	April 16th 2021
Last Reported	April 28th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21				✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

BQE NATIONALE	\$9,869
Reported: April 29th 2022	Open -

OVERVIEW

Balance	\$9,869
High Credit	\$9,900
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Line of credit
Last Activity	April 25th 2022
Open Date	October 18th 2020
Last Reported	April 29th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20										✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

NATIONAL BANK M C	\$7,171
Reported: April 28th 2022	Open -

OVERVIEW

Balance	\$7,171
High Credit	\$7,000
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	March 27th 2022
Open Date	September 16th 2020
Last Reported	April 28th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20										✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

CANADIAN TIRE BANK	\$2,611
Reported: May 8th 2022	Open -

OVERVIEW

Balance	\$2,611
High Credit	\$3,000
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	April 20th 2022
Open Date	May 22nd 2019
Last Reported	May 8th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓	✓							
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'19						✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

CAPITAL ONE BANK	\$2,915
Reported: May 17th 2022	Open -

OVERVIEW

Balance	\$2,915
High Credit	\$3,000
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	April 25th 2022
Open Date	January 19th 2018
Last Reported	May 17th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓	✓							
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'19						✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

S CARTES DESJARDINS	\$0
Reported: April 28th 2022	Closed -

OVERVIEW

Balance	\$0
High Credit	\$500
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	May 6th 2020
Open Date	November 26th 2017
Last Reported	April 28th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'19					✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

S CARTES DESJARDINS	\$5,165
Reported: April 28th 2022	Open -

OVERVIEW

Balance	\$5,165
High Credit	\$5,500
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	April 27th 2022
Open Date	June 9th 2009
Last Reported	April 28th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'19					✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

INSTALMENT ⓘ

FAIRSTONE	\$6,263
Reported: April 29th 2022	Open -

OVERVIEW

Balance	\$6,263
High Credit	\$6,570
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	April 27th 2022
Open Date	October 19th 2021
Last Reported	April 29th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21											✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

BQE NATIONALE	\$13,881
Reported: April 29th 2022	Open -

OVERVIEW

Balance	\$13,881
High Credit	\$19,189
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	April 27th 2022
Open Date	November 4th 2020
Last Reported	April 29th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20										✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

S CARTES DESJARDINS	\$0
Reported: November 29th 2020	Closed +

S CARTES DESJARDINS	\$0
Reported: March 30th 2020	Closed +

S CARTES DESJARDINS	\$0
Reported: August 29th 2019	Closed +

S CARTES DESJARDINS	\$0
Reported: February 25th 2021	Closed +

S CARTES DESJARDINS	\$0
Reported: January 30th 2019	Closed +

S CARTES DESJARDINS	\$0
Reported: September 27th 2018	Closed +

OPEN ⓘ

You have no open accounts listed on your credit report

MORTGAGE ⓘ

Undisclosed Mortgage Provider	\$233,977
Reported: April 29th 2022	Open -

OVERVIEW

Balance	\$233,977
High Credit	\$247,000
Past Due Amount	\$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Mortgage
Last Activity	April 19th 2022
Open Date	April 29th 2022
Last Reported	April 29th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
'22	✓	✓	✓	✓								
'21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'20										✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Wondering why your mortgage provider isn't shown? This information isn't provided on credit reports.

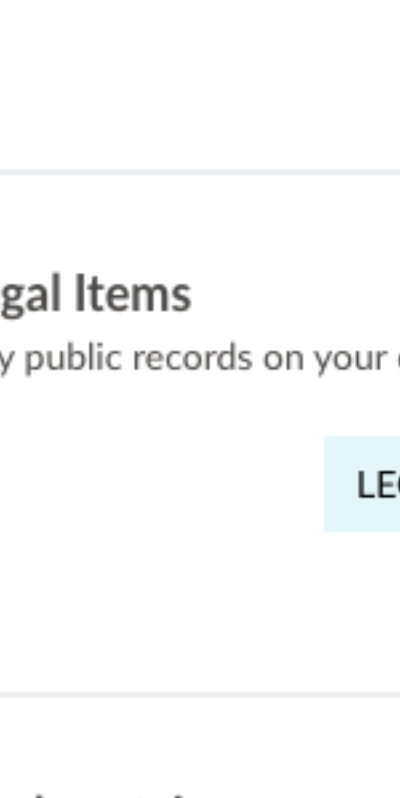
Credit Inquiries

Credit inquiries are requests to check your credit. "Hard inquiries" ⓘ occur when a potential lender is reviewing your credit because you've applied for credit with them, and may affect your credit score. "Soft inquiries" occur when you're checking your own credit file and/or score (such as checking your score with Borrowwell), credit checks made by businesses to offer you a quote, or inquiries made by creditors who you already have an account. "Soft inquiries" do not affect your credit score.

LOCAL INQUIRIES ⓘ

- BQE NATIONALE
Reported: May 3rd 2022
- FAIRSTONE
Reported: October 20th 2021
- FAIRSTONE
Reported: October 19th 2021
- FAIRSTONE
Reported: April 17th 2021
- FINANCEIT HI
Reported: April 10th 2021
- DESJARDINS
Reported: October 26th 2020
- BANQUE NATIONALE
Reported: October 26th 2020
- BQE NATIONALE
Reported: September 28th 2020
- S CARTES DESJARDINS
Reported: September 25th 2020
- MASTERCARD BNC
Reported: September 17th 2020
- BQE NATIONALE
Reported: August 12th 2020
- S CARTES DESJARDINS
Reported: June 26th 2020

FOREIGN INQUIRIES ⓘ



View recommendations selected for you, Joelle.

We have recommendations based on your credit profile.

Check back weekly to check out all new and limited time product offers!

[View Recommendations](#)

Collections

Any accounts that have been sent to collections, whether the balance(s) have been paid or unpaid. Be careful - when an account gets sent to collections it can have a big impact on your credit score.

COLLECTIONS

There are no collections on your credit report.

Legal Items

Any public records on your credit report. This may include items such as a court judgment.

LEGAL ITEMS

Nothing to report here. There are no legal items in your name.

Bankruptcies