



ABLE Conference
May 2018



Borrowwell
The credit is all yours.

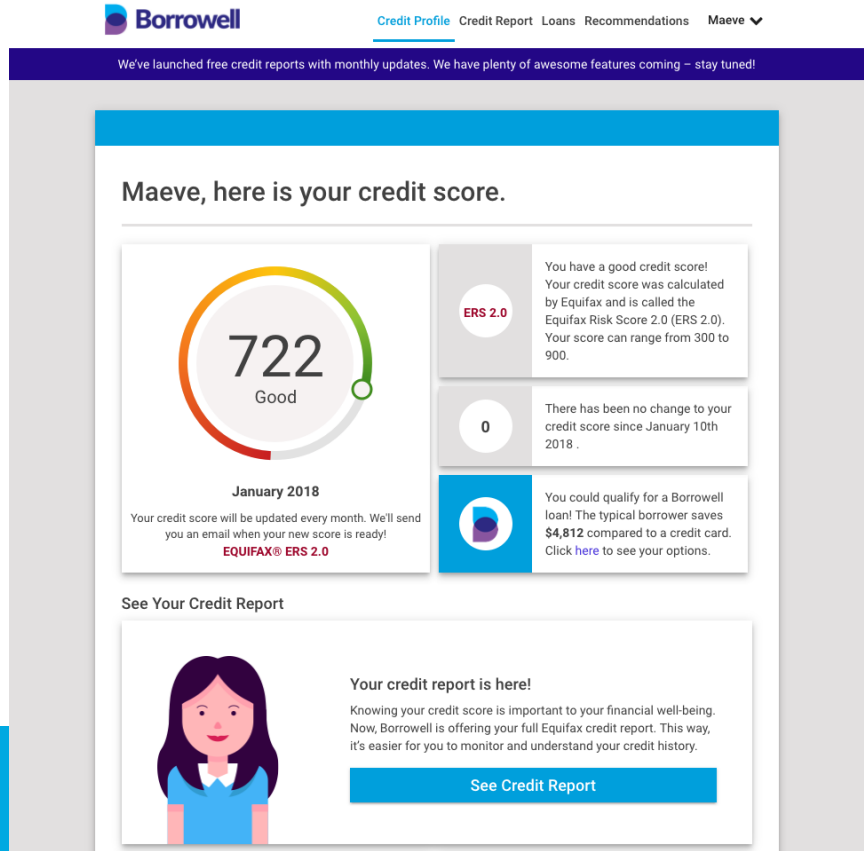
Borrowell:

We help people make great decisions about credit.

**We are one of Canada's
largest fintech companies,
with more than half a
million members.**

Borrowell's Free Credit Score & Report Offering

- Equifax Credit Score & Report for Free
- Monthly Score & Report Refreshes & Score History
- Personalized Financial Product Recommendations



Borrowell [Credit Profile](#) [Credit Report](#) [Loans](#) [Recommendations](#) [Maevē](#) ▼

We've launched free credit reports with monthly updates. We have plenty of awesome features coming - stay tuned!

Maeve, here is your credit score.


722
Good

January 2018


Your credit score will be updated every month. We'll send you an email when your new score is ready!
EQUIFAX® ERS 2.0

ERS 2.0 You have a good credit score! Your credit score was calculated by Equifax and is called the Equifax Risk Score 2.0 (ERS 2.0). Your score can range from 300 to 900.

0 There has been no change to your credit score since January 10th 2018 .

 You could qualify for a Borrowell loan! The typical borrower saves **\$4,812** compared to a credit card. Click [here](#) to see your options.

See Your Credit Report

 **Your credit report is here!**

Knowing your credit score is important to your financial well-being. Now, Borrowell is offering your full Equifax credit report. This way, it's easier for you to monitor and understand your credit history.

[See Credit Report](#)

Full Credit File - Updated Monthly

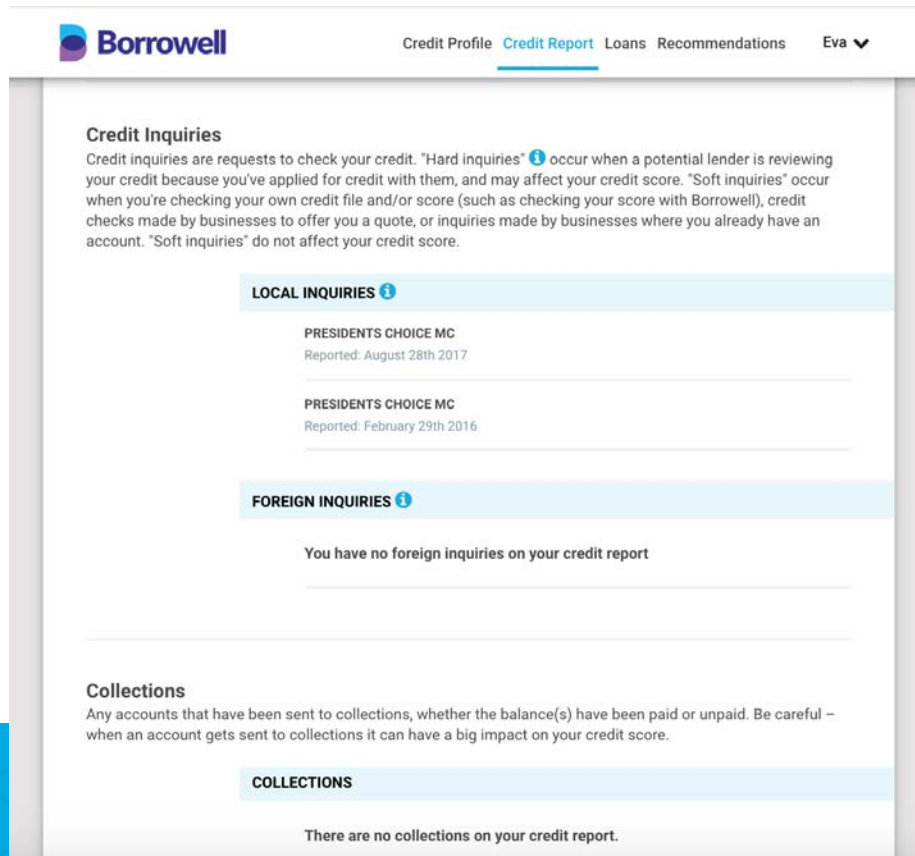
Trades/Accounts

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

REVOLVING

PRESIDENTS CHOICE MC Reported: March 1st 2018	\$1,842 Open	+
CAPITAL ONE HBC Reported: April 1st 2018	\$0 Open	+
TD CREDIT CARDS Reported: October 1st 2015	\$0 Closed	+
CHASE AMAZON CA VISA Reported: March 1st 2018	\$0 Closed	+
TDCT TR1970 Reported: March 1st 2018	\$0 Open	+
CIBC Reported: April 1st 2018	\$3 Open	+

Inquiries and Collections



Borrowell Credit Profile Credit Report Loans Recommendations Eva ▾

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 Borrowell), credit checks made by businesses to offer you a quote, or inquiries made by businesses where you already have an account. "Soft inquiries" do not affect your credit score.

LOCAL INQUIRIES ⓘ

PRESIDENTS CHOICE MC
Reported: August 28th 2017

PRESIDENTS CHOICE MC
Reported: February 29th 2016

FOREIGN INQUIRIES ⓘ

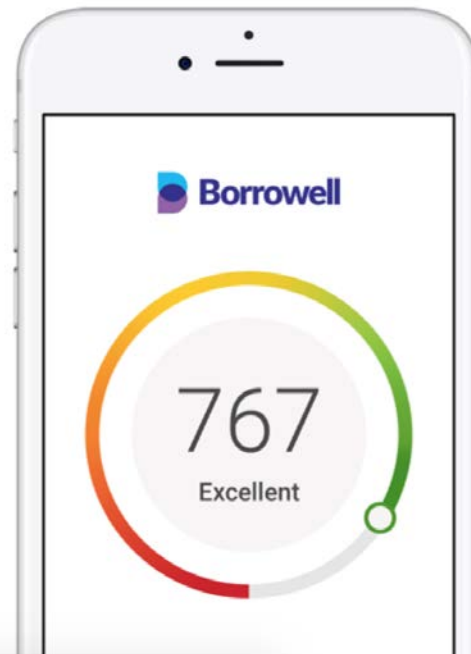
You have no foreign inquiries on your credit report

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.



Engaged Members Improve Their Scores

- Members using Borrowell consistently for 18-20 months experienced an average improvement of **20 points**
- Of those, members with scores below 600 experienced an average increase of **43 points**

