HOW TO READ YOUR
Equifax Credit Report

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**.
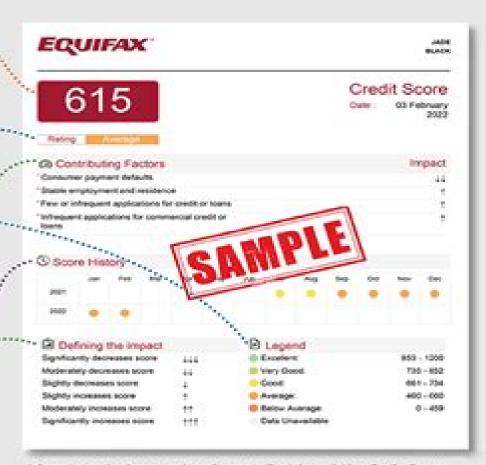
CONTRIBUTING FACTORS

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.

EQUIFAX

JADE
BLACK

615

Credit Score
Date: 03 February
2022

Rating   Average

Contributing Factors   Impact
- Consumer payment defaults.
- Stable employment and residence
- Few or infrequent applications for credit or loans
- Infrequent applications for commercial credit or loans

Score History

	Jan	Feb	Mar				Aug	Sep	Oct	Nov	Dec
2021							●	●	●	●	●
2022	●	●									

Defining the impact

Significantly decreases score	↓↓↓
Moderately decreases score	↓↓
Slightly decreases score	↓
Slightly increases score	↑
Moderately increases score	↑↑
Significantly increases score	↑↑↑

Legend

● Excellent	853 - 1200
● Very Good	735 - 852
● Good	661 - 734
● Average	460 - 660
● Below Average	0 - 459
Data Unavailable	

SAMPLE

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