

<b>TransUnion</b>	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Terr.
	<b>Years</b>										
<b>Credit transactions (trades)</b> (from the first date of delinquency)	6	6	6	6	6	6	6	6	6	6	6
<b>Judgments</b> (from the reporting date)	6	6	6	6	7	7	7	6	10	7	6
<b>Collections</b> (from the first date of delinquency)	6	6	6	6	6	6	6	6	6	6	6
<b>Secured loans (registered items)</b> (from the date opened)	5	5	5	5	5	5	5	5	5	5	5
<b>Bankruptcy</b> (from the discharge)	6	6	6	6	7	7	7	6	7	7	6
<b>Registered consumer proposal, orderly payment of debts</b> (from the date satisfied)	3	3	3	3	3	3	3	3	3	3	3
<b>Credit counseling</b> (from the date satisfied)	2	2	2	2	2	2	2	2	2	2	2

<b>Equifax</b>	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Terr.
	<b>Years</b>										
<b>Credit transactions (trades)</b> (from the date of last activity)	6	6	6	6	6	6	6	6	6	6	6
<b>Judgments</b> (from the date satisfied or deposit)	6	6	6	6	6	6	6	6	7 to 10	6	6
<b>Collection</b> (from the date of last activity)	6	6	6	6	6	6	6	6	6	6	6
<b>Secured loans (registered items)</b> (from the filing date)	6	6	6	6	6	6	6	6	6	6	6
<b>Bankruptcy</b> (from the discharge date)	6	6	6	6	6	6	6	6	6	6	6
<b>Registered consumer proposal, orderly payment of debts</b> (from the date paid)	3	3	3	3	3	3	3	3	3	3	3
<b>Credit counseling</b> (from the date paid)	3	3	3	3	3	3	3	3	3	3	3

Source: TransUnion and Equifax