

Juplix Financial Inc.

Regulated under the Federal Laws of the Government of Canada

J-Score Report
Chandu Rayudu

Accurate as of March 17, 2024

Accepted Nationwide

How this report was generated

This report was generated by Juplix Financial Inc. (<http://www.juplix.io>), a financial technology and services company based in Toronto, ON, using its proprietary algorithm.

We analyzed 100+ data points about Chandu Rayudu:

(i) 40-50 data points from their home country credit report - length of credit history, quality of credit performance, all historical open and closed trades, late payments (if any), defaults (if any), volume of credit taken, and historical utilization among other variables

(ii) 45 data points about their future potential in Canada – our algorithm uses Chandu Rayudu's education, work history, and other details to analyze their probability of success in Canada, based on an in-depth multivariate scenario analysis

(iii) 10-20 data points about their actual recurring Canadian payment performance – as of the date of this report, we have confirmed that Chandu Rayudu has paid their Canadian financial obligations (recurring payments such as utility bills) for number of months months, with <number of defaults> defaults

Report Purpose

This report serves to provide complete information about Chandu Rayudu's Canadian creditworthiness. Chandu Rayudu is a newcomer to Canada, and hence, their credit bureau reports have limited history currently. This report aims to fill in those gaps and provide you with more comprehensive information.

How to use this report

Chandu Rayudu is providing you this report as part of an application they are making with you. Please use this report in conjunction with all other information you would normally request to arrive at a decision regarding the application. This report does not aim to replace any other sources – it simply provides you with supplemental and comprehensive information to help you make a decision more confidently.

Summary

Based on our full analysis, we are **95% confident** that Chandu Rayudu's creditworthiness is <VERY LOW / LOW / MEDIUM / HIGH / VERY HIGH>, depending on what the J-Score was out of 10, at the time the report was created

As of the date of this report, **Chandu Rayudu** has a J-Score of 42 / 10.

| J-Score | >= 0 and < 2 | >= 2 and < 4 | >= 4 and < 6 | >= 6 and < 8 | >= 8 and <=10 |
|----------------|--------------|--------------|--------------|--------------|---------------|
| Credit Quality | VERY LOW | LOW | MEDIUM | HIGH | VERY HIGH |

Disclaimer: Juplix's credit risk algorithm analyzes comprehensive information about users to arrive at the above summary. However, this report does not serve to provide a legally-binding guarantee as to the actual credit performance of the holder of this report subsequent to credit being provided to them.