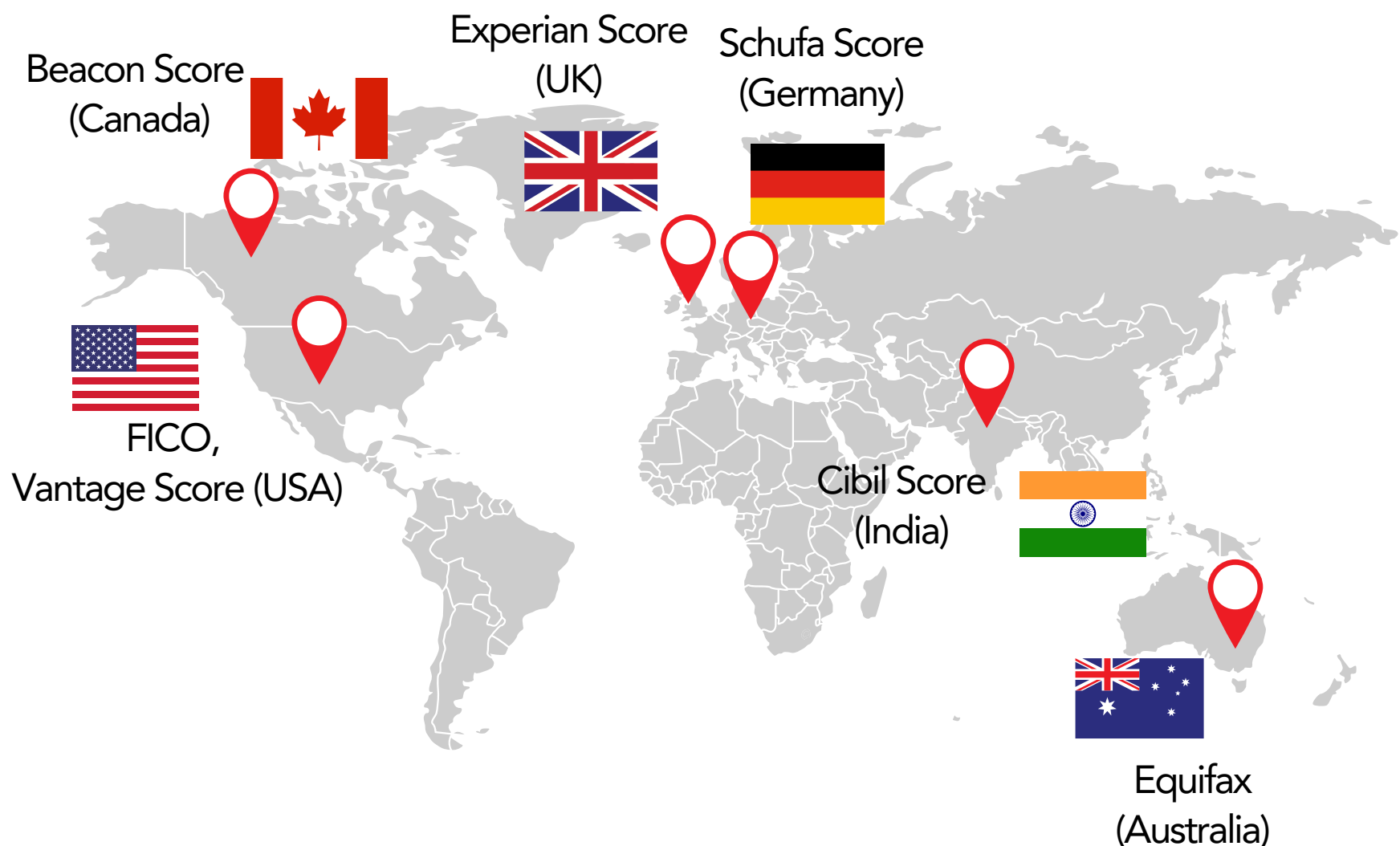


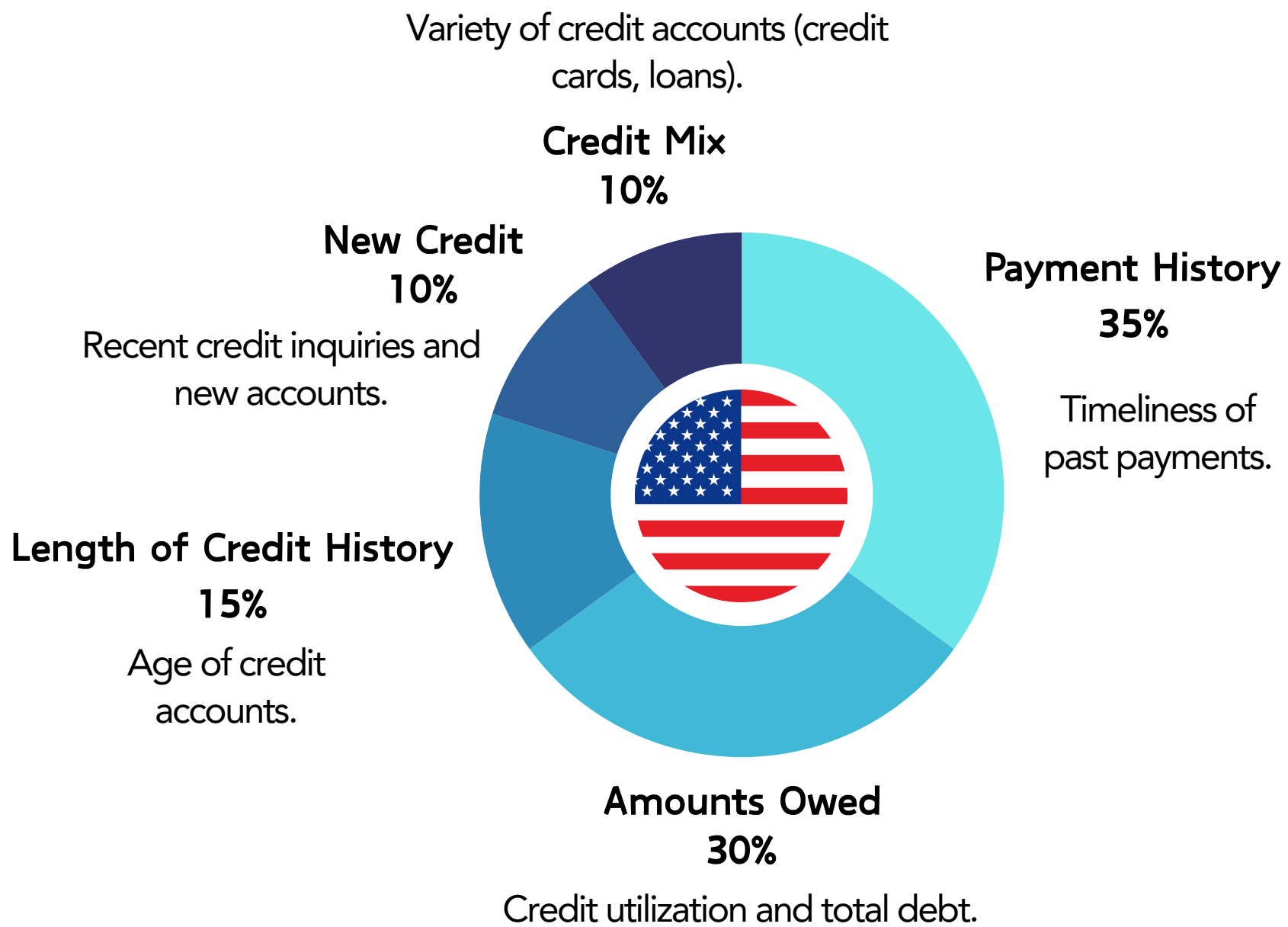
The World of Credit Scores: A Detailed Analysis

- Credit scores globally vary by the specific scoring model used in each country.
- This guide outlines the key parameters influencing each of the seven major credit scores: FICO, VantageScore, Experian, Equifax (Australia), CIBIL, Beacon, and Schufa.



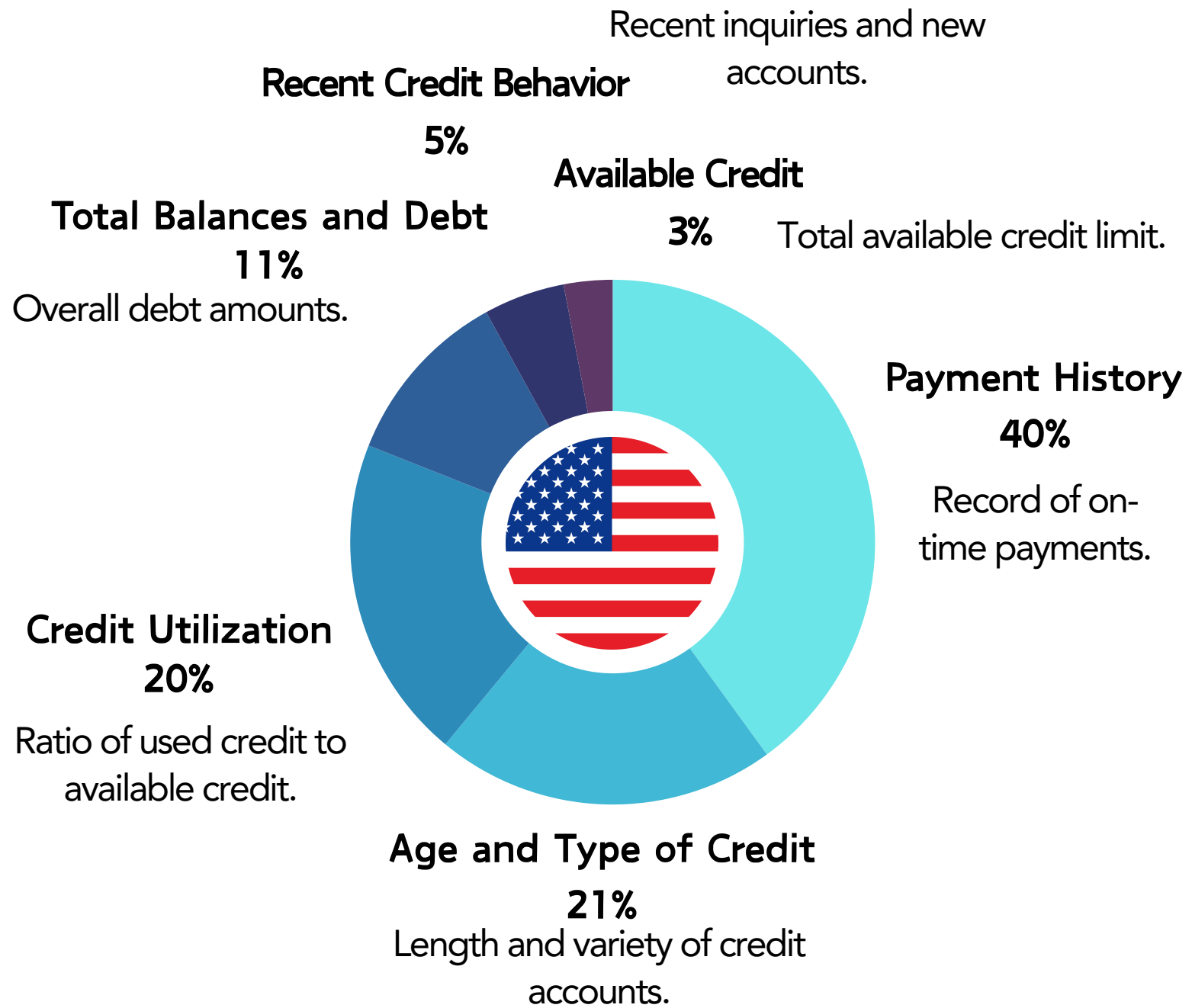
Score-wise Key Parameters: FICO Score (USA)

Score Range : 300-850



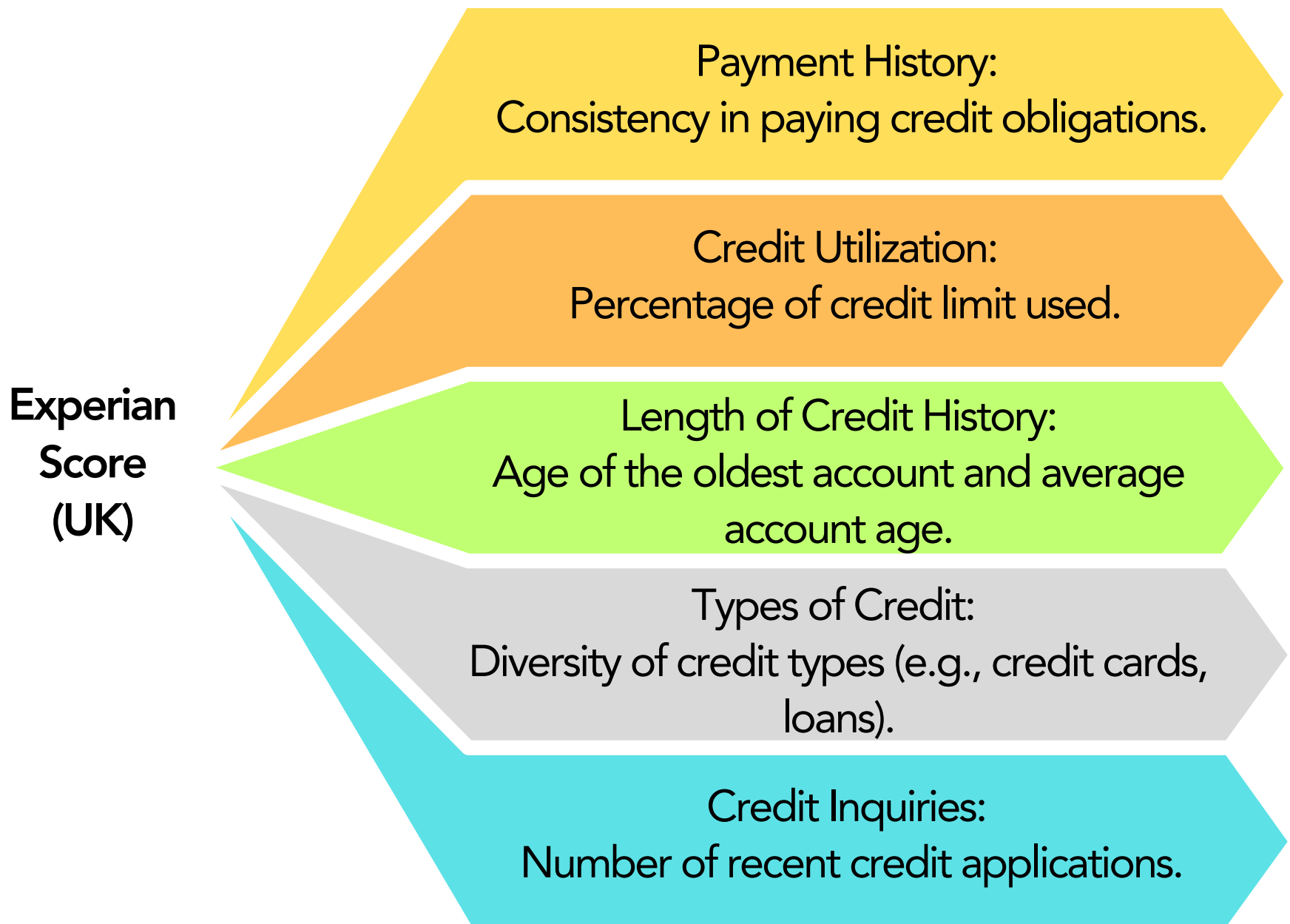
Score-wise Key Parameters: Vantage Score (USA)

Score Range : 300-850



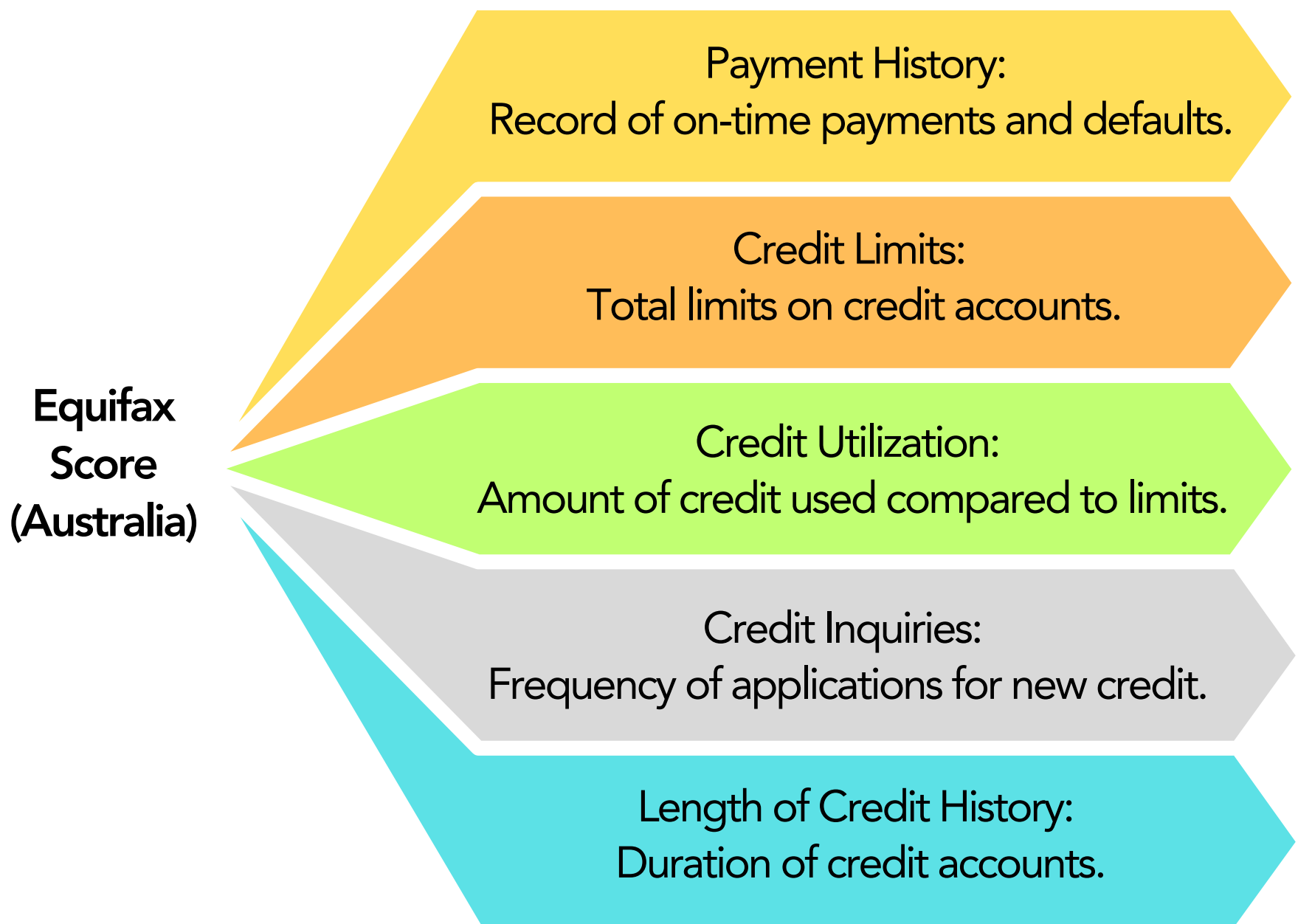
Score-wise Key Parameters: Experian Score (UK)

Score Range : 0-999



Score-wise Key Parameters: Equifax Score (Australia)

Score Range : 0-1200



Score-wise Key Parameters: CIBIL Score (India)

Score Range : 300-900

CIBIL
Score
(India)

Payment History:
Timeliness and regularity of payments.

Credit Utilization:
Ratio of current credit balances to limits.

Length of Credit History:
Age of the oldest account and average age.

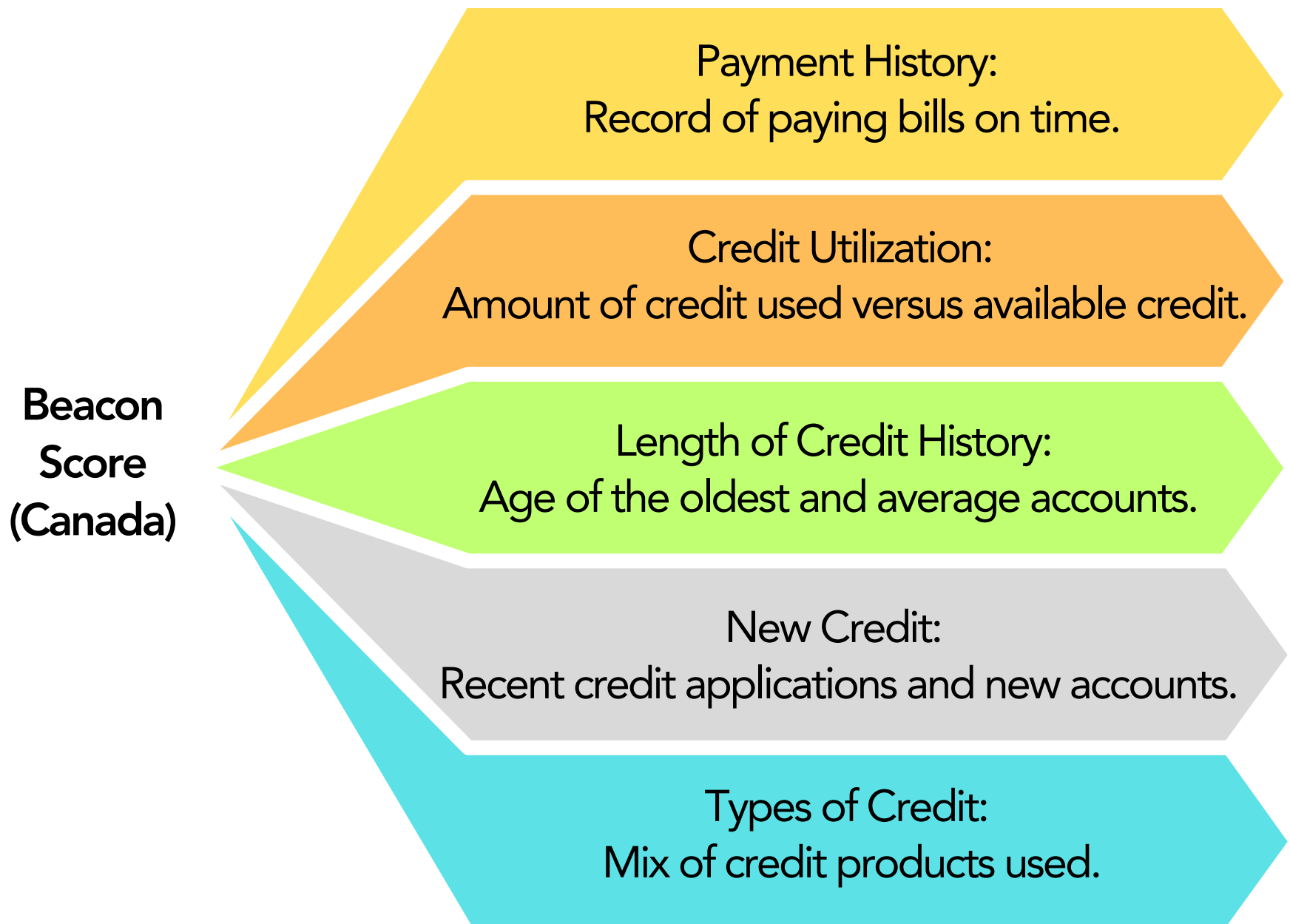
Credit Mix and Duration:
Types of credit and duration of use.

Recent Inquiries:
Number of recent credit inquiries.



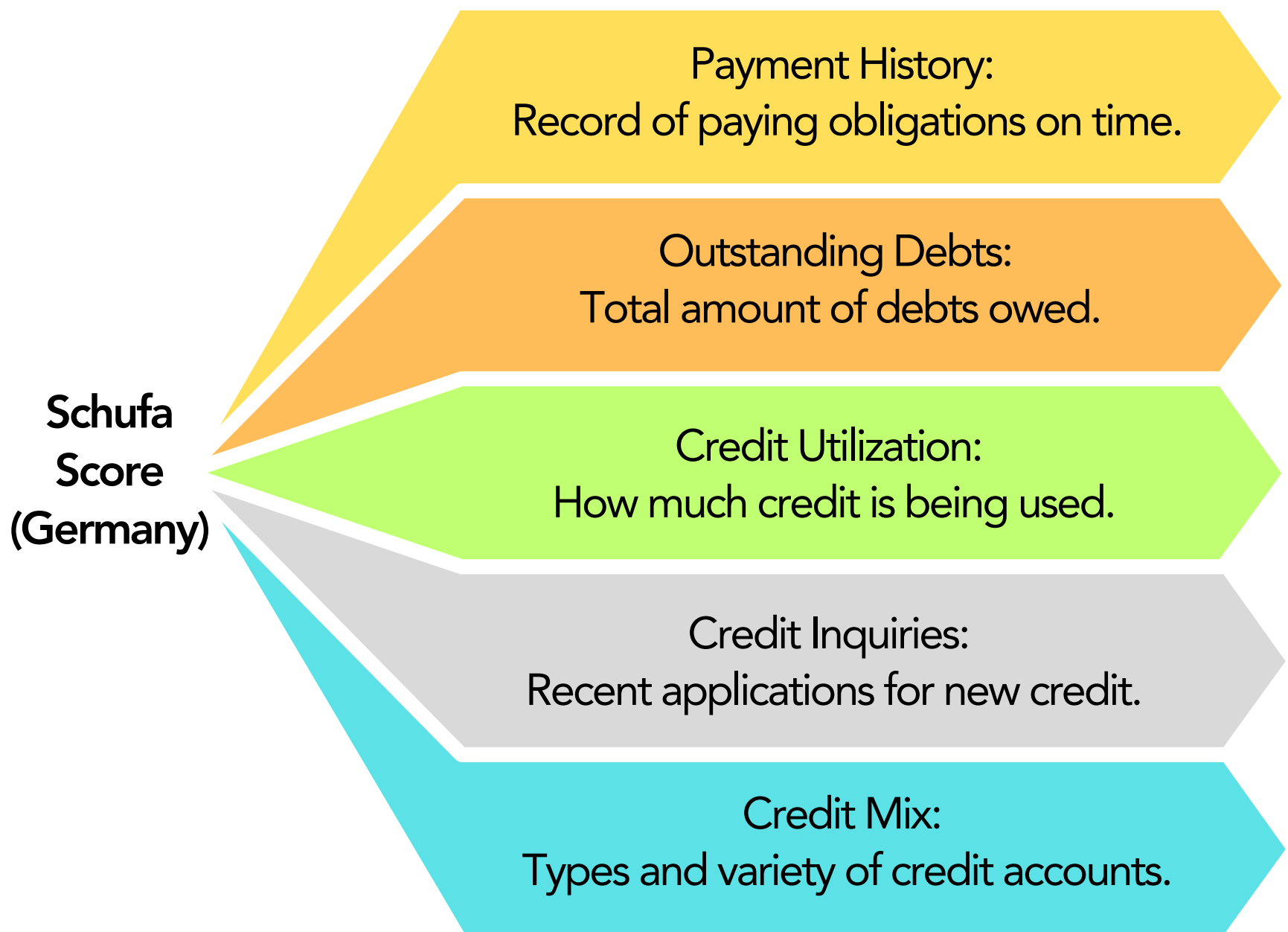
Score-wise Key Parameters: Beacon Score (Canada)

Score Range : 300-900



Score-wise Key Parameters: Schufa Score (Germany)

Score Range : 0-100%



**THANK
YOU**

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Sources - Key Scores Public Information**