

## Check Your Credit Reports

When you apply for a credit card, loan or mortgage, the bank will check your credit history before making a decision to lend you the money. This information comes from the two reporting agencies in Canada:

- Equifax Canada Inc.
- TransUnion of Canada

These companies keep files on individuals who apply for credit. Lenders, insurers, creditors and anyone involved in business transactions with you are able to receive these reports.

Your credit file will include information about your occupation, past and present addresses, debts, payment history and bankruptcies. You should get your credit report from each company once a year to ensure this information is correct.

When looking on these companies sites, it's not always easy to see that you can get these reports for free. The free request form is normally hidden a few pages deep after you read all the offers to sell you an instant credit report. There are two benefits to paying for a report. One is that you get a credit score and tips to improve your score. The other is that you get the report immediately, if you suspect any type of credit card fraud or identity theft then this is a must.

Along with the request form, you will also need to send a photocopy of both sides of two pieces of identification from the list on the next page. Together these combined pieces must contain your name, current address, date of birth and signature. Make sure your photocopies are readable and your form is properly filled out. If you make a mistake in your request you will not be notified by the credit bureau and will not receive your report.

The reports will take from two weeks to a month to arrive. Once you receive them, look them over and if you see any incorrect information, return the form they will provide you to get it corrected.

### **Acceptable Primary Identification**

One piece of valid, non-expired government issued identification.

Examples include:

Drivers License

Canadian Passport

Certificate of Indian Status

Birth Certificate

Permanent Resident card

Citizenship and Immigration form

Health Card (excluding provinces of ON, MB, PEI)

Old Age Security Card

Department of National Defense card

### **Additional Acceptable Identification**

Examples include:

Utility bill indicating current address (within 60 days of issue)

Credit card statement indicating current address (within 60 days of issue)

Signed Credit Card

CNIB card

Social Insurance Card

T4 slip (current tax year)

Notice of Assessments (current tax year)

GST/HST Refunds (current tax year)

Child Tax Benefits (current tax year)

**EquiFax:**

Fax: 514-355-8502  
Voice : 800-465-7166

Mail:  
Equifax Canada Inc.  
National Consumer Relations  
Box 190 Jean Talon Station  
Montreal, Quebec  
H1S 2Z2

[www.equifax.ca](http://www.equifax.ca)

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**TransUnion:**

Fax: 905-527-0401  
Voice : 800-663-9980

Mail:  
TransUnion  
Consumer Relations Centre  
P.O. Box 338, LCD1  
Hamilton, ON  
L8L 7W2

[www.transunion.ca](http://www.transunion.ca)



# REQUEST TO OBTAIN MY CREDIT HISTORY REPORT

## PLEASE PRINT

Name:

LAST NAME	FIRST NAME	INITIAL	SUFFIX (Sr., Jr., etc.)
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Current Address:

STREET ADDRESS	APT.	CITY	PROVINCE	POSTAL CODE
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## PREVIOUS ADDRESS(ES) (within last 5 years)

STREET ADDRESS	APT.	CITY	PROVINCE	POSTAL CODE
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STREET ADDRESS	APT.	CITY	PROVINCE	POSTAL CODE
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Date of Birth:

\_\_\_\_\_  
MONTH/DAY/YEAR

Social Insurance Number:

\_\_\_\_\_  
(OPTIONAL)

The name and last 4 digits of a major credit card:

\_\_\_\_\_

**WERE YOU DENIED CREDIT?** NO  YES  BY WHICH INSTITUTION? \_\_\_\_\_ WHEN?

- \* We will require two (2) photocopied pieces of personal identification to process your request. (Example: driver's licence, bank account statement, gas, phone, electricity or cable bill). If your current address has changed within the last 90 days, a confirmation of address must be attached with your request in order to be processed. (Example: gas, phone, electricity or cable bill, bank account statement, driver's license).
- \*\* You can expect to receive a copy of your personal credit report via regular mail within 5 to 10 days. If you have any further inquiries about delivery, please contact us using our toll-free number below.
- \*\*\* Please note that if any corrections are necessary, you must complete the credit report update form enclosed with the credit report sent to you. This form - Consumer Credit Report Update Form – can also be found on-line at [www.equifax.ca](http://www.equifax.ca)

PLEASE FAX YOUR COMPLETED FORM WITH PHOTOCOPIES OF YOUR IDENTIFICATION TO:

**1-514-355-8502**

**SIGNATURE**

**DATE**

There are two other credit reporting agencies in Canada that provide this service.		
<b>Equifax Canada</b> <b>National Consumer Relations</b> P. O. Box 190, Station Jean-Talon Montreal, Quebec H1S 2Z2 Telephone: 1-800-465-7166 Facsimile: 514-355-8502 Website: <a href="http://www.equifax.ca">www.equifax.ca</a>	<b>Trans Union of Canada</b> P. O. Box 338 L.C.D.I. Hamilton, Ontario L8L 7W2 Telephone: 1-800-663-9980 Telephone: 1-877-713-3393 (for Quebec) Website: <a href="http://www.transunion.ca">www.transunion.ca</a>	<b>Experian Canada, Inc.</b> 150 King Street West, Suite 805 P.O. Box 68 Toronto, Ontario M5H 1J9 Telephone: 1-888-826-1718 Website: <a href="http://www.experian.ca">www.experian.ca</a>

**THANK YOU FOR DOING BUSINESS WITH EQUIFAX**



CONSUMER RELATIONS CENTRE  
 P.O. Box 338, LCD1  
 Hamilton, Ontario L8L 7W2  
 Tel (905) 525-0262/ (800) 663-9980  
 www.transunion.ca

<p><b><i>The information on this form is requested to enable our associates to confirm your identity and access your file as mandated by consumer reporting legislation. If our system does not currently contain a file with your information, your inquiry will result in a file being created or updated.</i></b></p>			
<b>PERSONAL INFORMATION</b>			
Last Name:		First Name:	
Middle Name:		Date of Birth: (MM/DD/YYYY)	JR/SR
Social Insurance Number: (Optional)		Home Phone Number: (Optional)[NOTE: No Cell Phones Please]	
<b>Referred By (Institution/Company/Website):</b>			
<b>ADDRESS INFORMATION</b>			
Present Address:			Apt #:
City:	Province:	Postal Code:	How Long:
Previous Address: (If Present is less than two years)			Apt #:
City:	Province:	Postal Code:	How Long:
<b>EMPLOYMENT INFORMATION (OPTIONAL)</b>			
Employer:			How Long:
<p><b><i>I understand and consent to the information provided above being used to update my credit file. I understand that my identification will be used for authentication purposes and will be stored electronically.</i></b></p> <p><b><i>I am the person named above and I understand that I could be prosecuted under federal or provincial legislation for obtaining information from a consumer reporting agency by fraudulent means or under false pretences.</i></b></p>			
Signature:		Date:	