



CREDIT AND LOANS

HOW TO ORDER YOUR CREDIT REPORT

You have the right to see your own credit report. And there are ways you can order it for free.

What is a credit report?

It is a record of your past and present use of credit cards and loans. Mobile phone and Internet accounts may also be included, even though they are not credit accounts.

It includes details about your bill payments and your personal information.

The two major credit reporting agencies that keep your information on file are Equifax Canada and TransUnion Canada.

Why does my credit report matter?

It can mean the difference between getting approved or refused when you apply for credit cards, mortgages and other loans. If you have a poor credit history, you may have to pay more to borrow money.

It can also affect your ability to rent housing or get hired for a job.

You can check your credit report to see if someone else has tried to steal your identity and open credit cards and other loans in your name.

How often should I check my credit report?

Check your credit report at least once a year. Review it carefully for errors and signs of identity theft.

Order your credit report from both credit reporting agencies. Consider requesting your report from one agency and then waiting six months before you order from the other agency. By spacing out your requests in this way, you may be able to detect any problems sooner.

What is a credit score?

It is not the same as a credit report. A credit score is a three-digit number produced by a mathematical formula using the information in your credit report.

Ordering your own credit report has no effect on your credit score.

How can I order my credit report for free?

Your free credit report is called a “credit file disclosure” by Equifax Canada and a “consumer disclosure” by TransUnion Canada. It does not include your credit score.

To get your credit report free of charge:

- you may *order* it by mail, fax, telephone or in person
- you must *receive* it by mail or in person.

If you choose to access it *online*, you will have to pay a fee.

To order by *mail* or *fax*:

- make your request in writing using the form you can find on the websites of the credit reporting agencies
- provide copies of two pieces of acceptable identification.

To order by *telephone*:

- call the credit reporting agency and follow the automated prompts
- confirm your identity by answering a series of personal and financial questions and providing your Social Insurance Number (SIN) and/or a credit card number.

To order in *person*:

- visit the office of the credit reporting agency
- show two pieces of acceptable identification.



How can I order my credit report or score for a fee?

If you want to receive your *credit report* right away, you can pay a fee to get it online.

There is a fee to order your credit score from the credit reporting agencies.

Be wary of other organizations that offer free credit scores. To get the “free” score, you may have to sign up for a paid service. Fraudsters may offer free credit scores in an attempt to get you to share your personal and financial information.

How to contact the credit reporting agencies

TransUnion Canada			
All provinces and territories except Quebec		Quebec	
MAIL TransUnion Canada Consumer Relations Centre P.O. Box 338, LCD 1 Hamilton, ON L8L 7W2	Phone (toll-free) 1-800-663-9980 Fax 289-288-0030 Online www.transunion.ca	MAIL TransUnion Canada Consumer Relations P.O. Box 1433, Station St-Martin Laval, QC H7V 3P7	Phone (toll-free) 1-877-713-3393 Fax 514-334-8698 Online www.transunion.ca
IN PERSON Newfoundland and Labrador Consumer Relations 360 Topsail Rd., Suite 301 St. John's, NL A1E 2B6 Nova Scotia Consumer Relations Sunnyside Mall 1595 Bedford Hwy, Suite 220 (Mezzanine Level) Bedford, NS B4A 3Y4	Ontario Consumer Relations 3115 Harvester Rd., Suite 201 Burlington, ON L7N 3N8 Prince Edward Island Consumer Relations 51 University Ave., Suite 103 Charlottetown, PE C1A 4K8	IN PERSON TransUnion Canada Consumer Relations 1 Place Laval Ouest, Suite 370 Laval, QC H7N 1A1	

Equifax Canada			
All provinces and territories			
MAIL Equifax Canada Consumer Relations Department P.O. Box 190, Station Jean-Talon Montreal, QC H1S 2Z2	IN PERSON Equifax Canada 5700 Yonge St., Concourse Level Toronto, ON M2M 4K2	Phone (toll-free) 1-800-465-7166 Online www.equifax.ca	Fax 514-355-8502



Notes

Horizontal lines for taking notes.

Other FCAC information of interest

Tip Sheets

- *Protecting Your Credit Report: How to Correct Errors and Check for Fraud*
- *Protect Yourself from Identity Fraud*

Publication

- *Understanding Your Credit Report and Credit Score*

CONTACT US

ITPAYSTOKNOW.GC.CA



Website fcac.gc.ca

Toll-free 1-866-461-3222

TTY 613-947-7771 or 1-866-914-6097

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