

I'm not robot!



REQUEST TO OBTAIN MY FREE CREDIT REPORT

PLEASE PRINT

Name: _____

LAST NAME FIRST NAME INITIAL SUFFIX (JR, JR., III)

Current Address: _____

STREET ADDRESS APT. CITY PROVINCE POSTAL CODE

PREVIOUS ADDRESS(ES) (within last 3 years)

STREET ADDRESS APT. CITY PROVINCE POSTAL CODE

STREET ADDRESS APT. CITY PROVINCE POSTAL CODE

Date of Birth: _____ Social Insurance Number: _____

(MONTH/DAY/YEAR) (OPTIONAL)

The name and last 4 digits of a major credit card (optional)

* You must provide copies of a piece of government issued identification (such as a driver's license, health card, birth certificate or passport). If neither piece of government issued identification shows your current home address, you must also submit a copy of an additional document that shows your address (such as a recent telephone or utility bill, or a bank or credit card statement). You may mark out unnecessary details on a bill or statement, as long the copy clearly shows the date of the document, the number, your name and address, and your account number.

** Equifax will use the information you provide to confirm your identity and current home address. We will cross-reference the information you provide with our own records. If any part of your name, date of birth or address in our records is different from the information you provide, we will update our records to reflect the correct information. The information you provide to confirm your identity will not be used to update or change your financial or credit history information.

*** If you provide your Social Insurance Number, we will cross-reference it with our records to ensure that we do not disclose the current information to you. Providing your SIN helps to avoid delays and confusion in case another individual's identifying information (such as your credit address) is similar to your own.

**** We will keep a copy of the information you provide to demonstrate that we complied with our obligation to obtain accurate identification from you.

***** We may use the personal information you provide to update our records. The information may also be disclosed to our customers as part of your credit report.

***** Equifax will send a copy of your credit report by mail to your confirmed home address. You should receive it within 30 days.

***** Please note that if any correction is necessary, you must complete the credit report update form enclosed with the credit report sent to you. (See form - Consumer Credit Report Update Form - see also for details on-line at www.equifax.ca/credit-report-update-form under Credit Education and "How can I request an improvement to my Equifax report?")

PLEASE SEND YOUR COMPLETED FORM WITH PHOTOCOPIES OF FOUR IDENTIFICATION TO:

Mail: National Consumer Relations,
P.O. Box 190, Station Jean-Jacques,
Montreal, Quebec H3B 0T2

Fax: 514-955-8502

SIGNATURE

There is another credit reporting agency in Canada that provides this service.

Trans Union of Canada, P.O. Box 238, L.C.D.O., Hamilton, Ontario L8L 7Y3, Telephone: 1-800-880-8880, Telephone: 1-877-710-3399 (in Quebec)

YES, I WOULD ALSO LIKE TO PURCHASE MY EQUIFAX CREDIT SCORE FOR \$11.99 (tax included)

Authorize Equifax to charge \$11.99 to my credit card VISA MasterCard AMEX

Cardholder Name: _____

Card Number: _____ Expiry Date: _____

MONTH/YEAR

Note: Charges and bank payments are not accepted. Cardholder's name must be same as registrant's name.

Equifax Credit Score is a product made available to you by Equifax. It is not a guarantee of creditworthiness. It is not part of your credit report, but is based on the particular information in your credit file at the time it is calculated. Equifax Credit Score is not the same as the FICO Score, which is also used by some lenders. Equifax will provide your credit report free of charge, whether or not you purchase a credit score.

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EQUIFAX CONSUMER CREDIT REPORT UPDATE FORM

EQUIFAX UNIQUE NUMBER: _____ DATE: _____

Sign copies of your personal credit report. This form must be completed if you wish to make corrections.

Name: _____

Current Address: _____

STREET ADDRESS APT. CITY PROVINCE POSTAL CODE

Previous Address: _____

STREET ADDRESS APT. CITY PROVINCE POSTAL CODE

Date of Birth, Social Insurance No. _____

Month/Day/Year

Current Employer: _____

Public Record Information

Courtcase Name or Agency _____ Case Number or Account or Plaintiff _____

Reason for Investigation: Not Mine Satisfied Dismissed Discharged Released

Other (Please explain): _____

Courtcase Name or Agency _____ Case Number or Account or Plaintiff _____

Reason for Investigation: Not Mine Satisfied Dismissed Discharged Released

Other (Please explain): _____

Credit Account Information

Company Name _____ Account Number _____

Reason for investigation: Not Mine Paid in Full Account Closed Transferred/Reassigned Current Previous Rating Incorrect

Other (Please explain): _____

Company Name _____ Account Number _____

Reason for investigation: Not Mine Paid in Full Account Closed Transferred/Reassigned Current Previous Rating Incorrect

Other (Please explain): _____

Signature: _____ Daytime Phone #: _____

Have you included photocopies of all necessary documents and identification to update your personal Credit Report?
(See receipt, legal documents, 2 pieces of valid identification, including proof of current address)
Equifax will verify the necessary information and mail your a confirmation.

Please check here if you would like a revised copy of your credit report sent to creditors who have recently accessed your file.
(Please provide a contact name, fax, and phone number for each creditor.)

Please visit our Consumer Information Center at www.equifax.ca

National Consumer Relations
Station Jean-Jacques,
Montreal, Quebec H3B 0T2
Telephone: (514) 355-8502
Tel: 1-877-710-3399 (1-844-493-2399)
Email: consumer@equifax.ca

There is another credit reporting agency in Canada.
Trans Union of Canada
Hamilton, Ontario, L8L 7Y3
Tel: 1-800-880-8880
Tel: 1-877-710-3399 (in Quebec)



Employment Data Report Request

An Employment Data Report (EDR) includes all employment data sent to The Work Number® service by participating employers. The EDR provides complete historical employment and income information as well as a listing of verifiers who have requested your data in the past 24 months and information on how to dispute any inaccurate data. An important document titled "A Summary of Your Rights Under the Federal Credit Reporting Act" is also included. To receive a copy of your EDR by mail, simply complete and return this form along with a photocopy of the following:

- Proof of Identity** - provide one (must include current/legal name):
Driver's License
State or Government Identification Card
Social Security Identification Card
Military Identification Card
Passport
W-2 or 1099 Form
- Proof of Address** - provide one (must include current mailing address):
Utility Bill (phone, water, gas, electric, trash or sewer, etc.)
Paystub
Housing Rental Agreement or Mortgage document in your name
W-2 or 1099 Form

Your Social Security Number (SSN), Name and Address are required when requesting an EDR report. * Indicates a mandatory field.

*Your Social Security Number: - -

*Name: _____

First Last Suffix

*Street Address (residence): _____

*City, State, Zip code: _____



Experian Canada Fraud Alert / Identity Theft Request Form

Please print - all required information must be submitted

Date: ____/____/____

Consumer Information		
Consumer's full name: (First) (Middle) (Last)		
Current mailing address (include province and postal code)		
City	Province	Postal Code
Previous address within the past two years		
City	Province	Postal Code
Date of birth (mm/dd/yyyy)	Social insurance number*	
Daytime telephone number		Authorized signature (required)
Nighttime telephone number		
* While your Social Insurance number is not required, it will help further verify your identity.		
Fraud Details		
We will add a statement that will remain on your credit report for a period of six years to alert credit grantors that you may be a victim of identity theft or fraud.		
Please Note: This may mean that the next time you apply for credit, you may be questioned more thoroughly. The credit grantor will want to make sure that you are, in fact, the person that you say you are.		
Contact Information		
You may fax your request to Experian Canada's Fraud Victim Assistance Department at 1-800-668-5678 or mail your request to:		
Experian Canada, Inc. 160 King Street West Suite 606 P.O. Box 95 Toronto, Ontario M5H 1L6		

What's the average credit score in Canada and how can you improve your credit? Your credit score is an important metric that helps you qualify for financial products and achieve specific goals. It's critical you understand... [Read More 7 Simple Ways Students Can Improve Their Credit Score in 2022](#) You probably know by now that a bad credit score comes with not-so-fun consequences. But many fail to realize just how a... [Read More 700 Credit Score: What You Can and Can't Get Approved For in Canada](#) Credit is the lifeblood of our economy, and your good credit score can create wonderful opportunities for you. Unfortunately, most of us... [Read More Order a copy of your credit report from both Equifax Canada and TransUnion Canada.](#) Each credit bureau may have different information about how you have used credit in the past. Ordering your own credit report has no effect on your credit score. Equifax Canada refers to your credit report as "credit file disclosure". TransUnion Canada refers to your credit report as "consumer disclosure". Order by mail or fax Make your request in writing using the forms provided by Equifax and TransUnion Provide copies of two pieces of acceptable identification, such as a driver's licence or passport You must receive your credit report by mail Order by telephone Call the credit bureau and follow the instructions Equifax Canada Tel: 1-800-465-7166 TransUnion Canada Tel: 1-800-663-9980 (except Quebec) Tel: 1-877-713-3393 (Quebec residents) Confirm your identity by answering a series of personal and financial questions You may also need to provide your Social Insurance Number and/or a credit card number to confirm your identity You must receive your credit report by mail You may pay a fee to order your credit report online if you want to see it right away. TransUnion allows you to order your credit report online once a month for free. Get your credit score A lender will use your credit score to determine if they will lend you money and how much interest they will charge you to borrow it. Your credit score is a number calculated from the information in your credit report. It shows the risk you represent to a lender compared to other consumers. Knowing your credit score before a major purchase, such as a car or a home, may help you to negotiate lower interest rates. You usually need to pay a fee when you order your credit score online from the two credit bureaus. Some companies offer to provide your credit score for free. Others may ask you to sign up for a paid service to see your score. Make sure you do your research before providing a company with your information. Carefully read the terms of use and privacy policy to know how your personal information will be used and stored. For example, find out if your information will be sold to a third party. This could result in you receiving unexpected offers for products and services. Fraudsters may also offer free credit scores in an attempt to get you to share your personal and financial information. Always check to see if a website is secured before providing any of your personal information. A secured website will start with "https" instead of "http". What is credit monitoring Canada's credit bureaus, as well as many credit card issuers and financial institutions, offer credit monitoring services. These services provide you with a notification after certain updates to your credit file, such as a credit inquiry. You could consider using this service if you think you've been the victim of fraud or if you have been affected by a data breach. This can help you see if somebody is trying to apply for credit in your name. You usually need to pay for these services. How often you should check your credit report Consider requesting your report from one bureau, then wait six months before you order from the other bureau. By spacing out your requests, you may be able to detect problems sooner. Related links Your credit report is a record of your personal credit history. It's the main tool used by lenders in deciding whether to extend you credit. It can mean the difference between getting your loan or credit card application approved or denied. Unfortunately, mistakes happen from time to time - by making a habit of regularly reviewing your credit report you can spot them and report them right away. We will discuss common mistakes on your credit report, how to order your free credit report, and steps to take to correct errors. How Are Errors Made On Your Credit Report? It's recommended that you review a copy of your credit report twice a year. You don't want to wait until the last minute when you're being approved for a mortgage to discover there's an error on your report. When you receive your credit report, you should check it for any errors. If your credit report has an error, it's usually because it is incomplete, or has information about someone else. This can happen for a number of reasons: The individual made credit applications under different names (Jim Smith, James Smith, etc.). Your financial institution made a clerical error when typing your name or address from a hand-written credit application. The individual gave an incorrect social insurance number (SIN), or the number was typed incorrectly by your financial institution Credit payments were applied to the incorrect account. How to Order Your Free Credit Report There are two major credit reporting agencies in Canada: Equifax and TransUnion. You are entitled to one free credit report every 12 months from each of the credit rating agencies. You'll have to make a written request to receive your credit report by mail. You can receive your credit report and credit score instantly online, but it cost you money. To avoid paying, you can request your credit report every six months, alternating between the two agencies. If you suspect you're a victim of credit card fraud or identity theft, it's advisable that you request a copy of your credit report immediately. To confirm your identity, you'll need to provide your SIN and two photocopies (both sides) of government-issued identification (such as your driver's license, health card, birth certificate or passport). Equifax Phone: You can order your credit report by phone by calling 1-800-465-7166. Mail or Fax: To order your free credit report by mail or fax, you'll need to complete the Canadian Credit Report Request Form and forward to National Consumer Relations, PO Box 190, Station Jean-Talon, Montreal, QC H1S 2Z2. Alternatively, you can fax it to 514-355-8502. In Person: You can order your free credit report in person by visiting Equifax's office at 5650 Yonge St., Toronto, ON M2M 4G4. For full instructions on requesting your free credit report, please visit the Equifax website. TransUnion Phone: You can order your credit report by phone by calling 1-800-663-9980. Mail or Fax: To order your free credit report by mail or fax, you'll need to complete the Credit Bureau Request Form and forward to Consumer Relations Centre, PO Box 338 LCDI, Hamilton, ON L8L 7W2. Alternatively, you can fax it to 905-527-0401. In Person: You can order your free credit report in person by visiting TransUnion's office at 709 Main St. W., Hamilton, ON L8S 1A2. For full instructions on requesting your free credit report, please visit the TransUnion website. How Do I Correct Errors on my Credit Report? When you find an error in your credit report, it's important to correct it as soon as possible. To correct an error you'll need to request an investigation. Equifax and TransUnion each have their own ways of correcting errors. Equifax Mail or Fax: You can complete the Consumer Credit Report Update Form and forward to Consumer Relations Department, PO Box 190, Station Jean-Talon, Montreal, QC H1S 2Z2. Alternatively, you can fax it to 514-355-8502. For full instructions on filing a credit dispute, please visit the Equifax website. TransUnion Phone: You can call 1-800-663-9980 to speak with a representative and request a dispute investigation on your behalf. Mail or Fax: You can complete the Request for Investigation Form and forward to Consumer Relations Centre, PO Box 338 LCDI, Hamilton, ON L8L 7W2. Alternatively, you can fax it to 905-527-0401. For full instructions on filing a credit dispute, please visit the TransUnion website. For more information on correcting errors on your credit report, please visit the Financial Consumer Agency of Canada website. Know What's on Your Credit Report Your credit report includes personal information about you, as well as details about your credit products and payment history. Information about past bankruptcy, judgements, tax liens and other items will also be included, if applicable. Learn more about what's in your credit report. Request Your Credit Report Scotiabank is pleased to offer the convenience of links to Equifax Canada, a recognized leader in the consumer and commercial credit reporting and information services industry. Available Options for Requesting Your Confidential Credit Report:

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