

How to Check and Correct Your Credit Record

When it comes to debt counselling, anyone can hang out a shingle.

Consumers should be leery of companies that promise to clear up negative information on an individual's credit record – a service for which they may charge hundreds of dollars. Consumers can check their credit record on their own at no cost.

Consumers can get a copy of their credit record from Canada's two main agencies with a written request and copies of two pieces of identification. This is a free service, but it cannot be done by phone.

EQUIFAX CANADA

Call: 1-800-465-7166 or for other inquiries 1-877-227-8800

OR Send a mail request to: Equifax Canada

P.O. Box 190
Jean-Talon Station
Montreal, Quebec
H1S 2Z2

OR Fax: 1-514-355-8502

OR visit www.equifax.com to download credit history request.

TRANS UNION OF CANADA INC.

Call: 1-800-663-9980 or 1-905-525-0262 if you are denied credit

OR Send a mail request to: Trans Union of Canada Inc.

Consumer Relations
P.O. Box 338, LCD1
Hamilton, Ontario
L8L 7W2

OR Fax: 1-905-527-0401

OR visit www.tuc.ca to download credit history request

When mailing credit record requests include:

- Copy of two pieces of identification with signature visible
- Date of birth
- Social Insurance Number
- Address and any former addresses in the last 5 years
- Phone number during daytime

Also remember to sign your request.

