

How to Order Copies of Your Credit Reports from Equifax and TransUnion

As a consumer, it's your right to know what information is in your credit reports. By checking, you can spot debts that are not yours and see who has been checking your credit profile. It is in your best interest to review your credit reports at least once a year. You have the ability to request free copies of your credit reports as often as you'd like. If you suspect your personal information has been compromised we recommend you review your credit reports more frequently.

There are two credit reporting agencies, Equifax and TransUnion. These agencies do not share information, so it is important to order your credit report from both in order to give you a complete picture of your current credit standing.

There are several ways for you to obtain copies of your credit reports:

By Telephone (free)

Call the credit reporting agencies 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. This is the fastest and easiest way to make your request. You should expect to receive your credit reports by mail within two to three weeks.

Equifax: **800.465.7166**

TransUnion: **800.663.9980** (option 1) Quebec residents: **877.713.3393**

By Mail or Fax (free)

Make your request in writing using the forms provided. You will need to provide copies of two pieces of acceptable identification. If your address has changed within the past 90 days, a confirmation of address must be attached with your request (e.g., utility bill). The mailing address and fax number can be found on their respective request forms. You should expect to receive your credit reports by mail within two to three weeks.

Online (fees may apply)

If you require immediate access, both credit bureaus offer the option of ordering your report online. Fees may apply.

Equifax (for a fee): http://www.consumer.equifax.ca/home/en_ca

TransUnion (free): <https://secure-ocs.transunion.ca/secureocs/credit-agree.html>

If you'd like to know what your credit score is, the only option is to purchase it online in conjunction with a credit report. You cannot order your credit score alone.



**Have any questions
or concerns? Contact your
personal fraud specialist.**