

# HOW DO I GET MY CANADIAN CREDIT REPORT FOR FREE IN CANADA?



Currently, in Canada, there are only two different ways to obtain your free credit report from established Canadian Credit Bureaus:

## SNAIL MAIL:

By federal law, you are entitled to one free credit report request a year, or any time you are denied credit. To obtain your report as allowed, complete the attached Request Form from [Equifax Canada](#), and mail it (along with copies of your personal identification) to the company address on form. You should receive your credit report back within 5-10 business days of Equifax receiving your request and required documentation.

(Editor's Note: To speed up the process, the same exact information, plus Credit Score is available for immediate viewing online in [English](#) or [Francais](#) at Equifax Canada for a small fee on your credit card. You don't have to wait for Canada Post to deliver the results, especially if you're in a hurry!)



← CLICK LOGOS TO LINK TO WEBSITES →



## ONLINE BONUS:

As a gift for trying their credit monitoring service, [iQuiri Canada](#) gives you a free credit report instantly online after you sign-up for the 30-day trial period. The cost for the one-year subscription is \$89.95. This fee is refunded if you cancel anytime within a month of subscribing. The Free Credit Report is yours to keep, no matter what your decision.

(Editor's Note: This excellent service from iQuiri is the only Credit Monitoring currently available in Canada. It's designed to prevent Canadians from identity theft by generating monthly reports of all credit activity under your name. If someone attempts to obtain a credit card, loan or mortgage fraudulently with your personal information, you are alerted to the attempted identity theft. You then contact lenders, credit bureaus and police to stop the con artists from ruining your good credit reputation ... before it's too late!)



← CLICK LOGOS TO LINK TO WEBSITE →



## MAKE YOUR CHOICE:

So whether you choose to use a stamp to obtain your free credit report through Equifax Canada, or get it more quickly through the free bonus gift offered by iQuiri Canada, you now know the only two ways Canadians can legally and freely obtain the credit information they need to assess their financial options in Canada. Both companies also offer online access instantly to your Canadian credit report for a small fee on your credit card.

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# REQUEST TO OBTAIN MY CREDIT HISTORY REPORT

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**PLEASE PRINT**

**Name:**

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

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

**Previous Address:**

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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:**

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MONTH	DAY	YEAR
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**Social Insurance Number:**

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(OPTIONAL)

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

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

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\* We will require two (2) 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)



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**SIGNATURE**

National Consumer Relations  
P.O. Box 190, Station Jean-Talon,  
Montreal, Quebec  
H1S 2Z2  
Tel: 1-800-465-7166  
Facsimile: (514) 355-8502  
Email: [consumer.relations@equifax.com](mailto:consumer.relations@equifax.com)

**DATE**

There is another credit bureau in Canada:  
Trans Union of Canada  
P.O. Box 338 L.C.D.I.  
Hamilton, Ontario  
L8L 7W2  
Tel: 1-800-663-9980  
Tel: 1-877-713-3393 (for Quebec)

**EQUIFAX**

THANK YOU FOR DOING BUSINESS WITH EQUIFAX

March 2003