



Credit Reporting

Your credit report is a snapshot of your credit history. It is one of the main tools lenders use to decide whether or not to give you credit.

Your credit report contains information about your past and present personal financial situation, including information about any credit you may currently have, such as a loan or credit cards, banking information, whether you have ever had a debt referred to a collection agency and details of any enquiries anyone has made about your credit.

Your credit report also lists your credit rating on a scale from 1 (you pay your bills within 30 days of the due date) to 9 (you never pay your bills at all or have made a consumer debt repayment proposal to a lender). The report also includes a chart showing your payment history over the last two years and a scale that shows the number of times you paid your bills 30, 60 or 90 days after the due date.

You should check your credit report every year. To get a copy of your credit report, contact each of Canada's major credit reporting agencies (Equifax or TransUnion). Check that the report is accurate. If there are mistakes you can't fix yourself through the credit bureau, contact your provincial or territorial consumer affairs office for help.

You might see or hear advertisements from companies that promise to clean up or erase your bad credit report. They charge fees, usually hundreds of dollars, but may not deliver on their promises. In fact, no credit repair company can do anything you can't do yourself.

No one can force a credit bureau to remove accurate negative information before the legal time that it must appear on your credit report is up. There are no loopholes or laws that credit repair companies can use to get correct information off your credit report. The only way to repair bad credit is with good credit practices over time.

To learn more about your credit report and credit score, consult *Understanding Your Credit Report and Credit Score*, produced by the [Financial Consumer Agency of Canada \(FCAC\)](#). It can be found under the Consumer Publications section of their website.

Contacts For This Topic

Credit Reporting Agencies

TransUnion Canada

Consumer Relations

709 Main Street West
PO Box 338
LCD 1

Hamilton, Ontario L8L 7W2
Telephone: 905-525-0262
Toll Free: 1-800-663-9980
Website: www.tuc.ca

TransUnion Canada

Consumer Relations [For Quebec Residents]

Suite 370
1 Place Laval West

Laval, Quebec H7N 1A1
Telephone: 514-335-0374
Toll Free: 1-877-713-3393
Website: www.tuc.ca

Equifax Canada Inc.

Consumer Relations Department

PO Box 190
Jean Talon Station

Montréal, Quebec H1S 2Z2
Telephone: 514-493-2314
Toll Free: 1-800-465-7166

Fax: 514-355-8502
Email: consumer.relations@equifax.com
Website: www.equifax.ca

Financial Consumer Agency of Canada (FCAC)

6th Floor
427 Laurier Avenue West

Ottawa, Ontario K1R 1B9
Telephone: 613-996-5454
Toll Free: 1-866-461-FCAC (3222)
Toll Free 2: 1-866-914-6097
Phone (TTY): 613-947-7771
Fax: 613-941-1436
Email: info@fcac-acfc.gc.ca
Website: www.fcac-acfc.gc.ca

Provincial and Territorial Consumer Affairs Offices

Alberta

Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place
10155-102 Street

Edmonton, Alberta T5J 4G8
Telephone: 780-427-4088
Toll Free: 1-877-427-4088
Email: service.alberta@gov.ab.ca
Website: www.servicealberta.ca

British Columbia

Consumer Protection BC

#307-3450 Uptown Blvd
PO Box 9244

Victoria, British Columbia V8W 9J2
Telephone: 604-320-1667
Toll Free: 1-888-564-9963
Fax: 250-920-7181
Email: info@consumerprotectionbc.ca
Website: www.consumerprotectionbc.ca

Manitoba

Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue

Winnipeg, Manitoba R3C 0B6
Telephone: 204-945-3800
Toll Free: 1-800-782-0067
Fax: 204-945-0728
Email: consumers@gov.mb.ca
Website: www.manitoba.ca/fs/ccca/cpo

New Brunswick

Department of Justice and Consumer Affairs
Kings Place (King Tower)
440 King Street

Fredericton, New Brunswick E3B 5H8
Telephone: 506-453-2659
Fax: 506-444-4494
Email: justice.comments@gnb.ca
Website: www.gnb.ca/0062/rentalsman/index-e.asp

Newfoundland and Labrador

Service NL

PO Box 8700
St. John's, Newfoundland and Labrador A1B 4J6
Telephone: 709-729-4834
Toll Free: 1-877-968-2600
Fax: 709-729-6998
Email: gsinfo@gov.nl.ca
Website: www.gs.gov.nl.ca/index.html

Northwest Territories

Consumer Affairs, Department of Municipal and Community Affairs
5201-50th Avenue, Suite 600
PO Box 1320

Yellowknife, Northwest Territories X1A 3S9
Telephone: 867-873-7125
Fax: 867-873-0309
Email: michael_gagnon@gov.nt.ca
Website: www.maca.gov.nt.ca/operations/consumer_affairs/index.html

Nova Scotia

Service Nova Scotia and Municipal Relations, Public Enquiries
Mail Room, 8 South
Maritime Centre
1505 Barrington Street

Halifax, Nova Scotia B3J 3K5
Telephone: 902-424-5200
Toll Free: 1-800-670-4357
Fax: 902-424-0720

Email: askus@gov.ns.caWebsite: www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp

Nunavut

Consumer Affairs, Department of Community and Government Services

267 Qaiqtuq Building

P.O. Box 440

Baker Lake, Nunavut X0C 0A0

Telephone: 867-793-3303

Toll Free: 1-866-223-8139

Fax: 867-793-3321

Email: Laupaluktuq@gov.nu.caWebsite: www.gov.nu.ca/english/

Ontario

Consumer Protection Branch, Ministry of Consumer Services

5775 Yonge Street, Suite 1500

Toronto, Ontario M7A 2E5

Telephone: 416-326-8800

Toll Free: 1-800-889-9768

Phone (TTY): 416-229-6086

Phone (TTY) 2: 1-877-666-6545

Fax: 416-326-8665

Email: consumer@ontario.caWebsite: www.ontario.ca/consumerprotection

Prince Edward Island

Consumer Services, Office of the Attorney General

Shaw Building, 4th Floor

95 Rochford Street

PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8

Telephone: 902-368-4580

Telephone: 902-368-4550

Toll Free: 1-800-658-1799

Fax: 902-368-5283

Website: www.gov.pe.ca/jps/index.php3?number=1002799&lang=E

Quebec

Office de la protection du consommateur

400 Jean-Lesage Boulevard, Suite 450

Québec, Quebec G1K 8W4

Telephone: 418-643-1484

Toll Free: 1-888-672-2556

Fax: 418-528-0976

Website: www.opc.gouv.qc.ca

Saskatchewan

Consumer Protection Branch, Ministry of Justice and Attorney General

1919 Saskatchewan Drive, Suite 500

Regina, Saskatchewan S4P 4H2

Telephone: 306-787-5550

Toll Free: 1-888-374-4636

Fax: 306-787-9779

Email: consumerprotection@gov.sk.ca

Website: www.justice.gov.sk.ca/cpb

Yukon

Consumer Services, Department of Community Services

Andrew Philipson Law Centre

2130 Second Avenue, 3rd Floor

PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6

Telephone: 867-667-5111

Toll Free: 1-800-661-0408 ext. 5111

Fax: 867-667-3609

Email: consumer@gov.yk.ca

Website: www.community.gov.yk.ca/consumer/index.html
