



Credit Reporting

A credit report is a "snapshot" of your credit history. This credit information allows financial institutions and lenders to measure your level of financial risk and assess your creditworthiness.

A credit score is based on various things such as past and current level of debt, debt repayment or bill payment habits, etc. There is no standard model for a consumer credit score in Canada; credit reporting agencies and other businesses use their own formulas to assess creditworthiness. The only way to fix bad credit is with good credit practices over time.

Tip: How to improve your credit score

- In Canada, credit scores range from 300 to 900 points—with 900 being the best score.
- Always make your payments on time. If you cannot pay the full amount, make at least the minimum payment.
- If you think you will have trouble paying a bill, contact the lender right away. See if you can work out a special arrangement to repay your debt.
- Be wary of people who claim they can instantly fix your credit score.

How to Find your Credit Report

You should check your credit report every year to make sure that it is accurate. You can get a copy of your personal credit report from either Equifax or TransUnion. There are different ways of getting a credit report. For example, immediate online access to a credit report (and credit score) is available for a price, or you can ask for a free copy of your credit report by mail, by phone, or—in some areas—in person. To order a free credit report from the main national credit reporting agencies, call the following numbers:

- [Equifax Canada](tel:1-800-465-7166): 1-800-465-7166
- [TransUnion Canada](tel:1-800-663-9980): 1-800-663-9980 or 1-877-713-3393 if you are a Quebec resident

Learning More about Credit Reporting

- [Financial Consumer Agency of Canada - Understanding Your Credit Report and Credit Score](#)
- [Office of Consumer Affairs - Credit Reports, Credit Scores and Credit Repair](#)

Credit reporting and credit reporting agencies are regulated by provincial and territorial governments. For more information, [contact your provincial or territorial consumer affairs office](#).

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, Department of Tourism, Culture, Heritage, Sport and Consumer Protection

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.gov.mb.ca/cca/cpo/index.html

New Brunswick

Financial and Consumer Services Commission

225 King Street, Suite 200
Fredericton, New Brunswick E3B 1E1
Toll Free: 1-866-933-2222
Fax: 506-658-3059
Email: info@fcnb.ca
Website: www.fcnb.ca

Newfoundland and Labrador

Service NL

PO Box 8700
St. John's, Newfoundland and Labrador A1B 4J6
Telephone: 709-729-2600
Toll Free: 1-877-968-2600
Fax: 709-729-6998
Email: consumeraffairsaccount@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 2L9
Telephone: 867-873-7125
Fax: 867-873-0309
Email: michael.gagnon@gov.nt.ca
Website: www.maca.gov.nt.ca/?page_id=504

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.ca
Website: 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.ca
Website: www.gov.nu.ca/english/

Ontario

Consumer Protection Ontario, Ministry of Government and Consumer Services

Box 450
1201 Wilson Ave, Station A

Toronto, Ontario M3M 1J8
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.ca
Website: www.ontario.ca/consumerprotection

Prince Edward Island

Consumer Services, Department of Environment, Labour and Justice

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/consumerservices/

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 Credit Division, Financial and Consumer Affairs Authority of Saskatchewan

601-1919 Saskatchewan Drive

Regina, Saskatchewan S4P 4H2

Telephone: 306-787-6700

Fax: 306-787-9006

Email: fid@gov.sk.ca

Website: www.fcaa.gov.sk.ca

Yukon

Consumer Services, Department of Community Services

307 Black Street

Whitehorse, Yukon Y1A 2N1

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
