

CREDIT SCORES

For Canadians, there are two national credit bureaus - Equifax Canada and TransUnion Canada. While it's a good idea to check both each year just to see if anything weird is going on, I'd only spend money on one credit score per year. As you'll see below, you can obtain a free credit report from both agencies but to see your credit score (the infamous 3-digit #), you'll need to pay around \$15-25.

TransUnion: <https://www.transunion.ca>

Equifax: http://www.consumer.equifax.ca/home/en_ca

Credit Karma (Free & coming soon to Canada): <https://www.creditkarma.com>

A free credit report can be obtained by mail.

TransUnion: <https://www.transunion.ca/product/consumer-disclosure>

With TransUnion, you can request one free online consumer report per year via mail. Just visit the link above and decide the option that best suits you. If you'd like to see your credit score, you'll need to pay a fee.

Equifax: <http://www.equifax.com/ecm/canada/EFXCreditReportRequestForm.pdf>

You can get one free credit report per year mailed to you. For the score, you'll need to pay. However, I prefer Equifax for their simple one-time fee approach.

Note: Although I have not done this before, I've heard multiple success stories from asking banks or lenders to show you your score. This is usually done when applying for a loan of some sort. They don't have to show you but since they're pulling it anyway, they might show you if you ask politely.

