



1-877-227-8800

[http://www.consumer.equifax.ca/home/en\\_ca](http://www.consumer.equifax.ca/home/en_ca)

## Credit History and Banking Information

A credit transaction will automatically purge from the system six (6) years from the date of last activity. All banking information (checking or saving account) will automatically purge from the system six (6) years from the date of registration.

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

## Public Records and Other Information

### **Bankruptcy**

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

**Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling**

When voluntary deposit – OPD – credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

**Registered Consumer Proposal**

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

**Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages**

The above will automatically purge from the system six (6) years from the date filed.

**Secured Loans**

A secured loan will automatically purge from the system six (6) years from the date filed. (Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

## Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

## How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

Equifax Canada Co.  
Consumer Relations Department  
Box 190 Jean Talon Station  
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.