



UNDERSTANDING YOUR CREDIT REPORT

Your credit report and credit rating have become more important in your daily life than at any other time in our history.

When it comes to borrowing money, your credit rating affects all aspects of your financial activities.

Your credit report is a listing of all your mortgage and other debt. In Canada, there are two credit reporting agencies—Equifax & Trans Union. These agencies have a history on anyone in Canada who has ever borrowed money. They also have information on any liens and/or judgments on your credit report as well as your address and in some cases your employment history. All of this information, together, becomes your credit report.

*Canadians have the legal right to obtain a copy of your credit report. **Bonnie Telep can help you obtain a copy of your report and will sit down with you to verify that all the information is correct. If your credit report needs attention Bonnie can show you how, in time, you can repair any damage on the report and therefore increase your credit score.***



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