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## Transunion canada annual report

This online survey of 1,100 adults was conducted on November 1, 2020 by TransUnion in collaboration with third-party research provider Qualtrics® Research Services. Adults aged 18 and older in Canada were tested using an online research panel method in conjunction with computers, mobile devices and tablets. Survey questions were given in English or French. The western, central and Atlantic regions are represented in the survey responses. To ensure the overall representativeness of the sample of populations in Canadian resident demographics, the study included amounts to balance responses to census statistics on age, gender, household income and region dimensions. The results of these studies shall be unbalanced and statistically significant with a confidence level of 95 % within  $\pm 2.95$  percentage points on the basis of the calculated margin of error. Do not worry. Checking your credit score won't lower it. 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The Fraud Victims The Fair Credit Reporting Act (FCRA) gives you certain rights when you are or believe you are a victim of fraud or identity theft. Here's a quick summary of the rights designed to help you recover. Fraud Victim Bill of Rights You have the right to introduce a security freeze in your credit report, which prohibits agencies from reporting consumers sharing information in a credit report without explicit consent. As an alternative to security freezes, you have the right to place an initial or extended fraud alert in your credit file at no cost. You have the right to free copies of the information contained in the credit report. You have the right to obtain documents relating to fraudulent transactions or accounts opened using your personal data. You have the right to obtain information from the debt collector. If you believe that the information in the report is due to identity theft, you have the right to ask the credit reporting company to this information in the credit report. You can also prevent companies from reporting information about you to companies is the result of identity theft. Negative credit activity It's best to avoid negative records in your credit report. Overall, negative credit records, such as debt collection accounts, bankruptcies and late payments, will remain in credit reports for between seven and ten years. Early repayment of an account does not mean that it will be removed from the credit report, but is listed as paid. Of course, it's wise to pay off your debts, but expect major changes in the report to come after the expiry of negative records. Purchase TransUnion Credit Report New Jersey Residents If you need a TransUnion credit report in Spanish, call (800) 916-8800 and we will be happy to provide it. Si necesita su informe de crédito de TransUnion en español, llame al (800) 916-8800 y con gusto se lo proporcionaremos. Three national credit reporting agencies - TransUnion, Experian and Equifax - are required by federal law to provide you with a free annual credit report. In fact AnnualCreditReport.com was created by credit reporting agencies as a one-stop-shop to provide you with annual credit reports. In response to the COVID-19 health crisis, TransUnion is pleased to offer free weekly online credit reports until April 2021. You can get a free report on AnnualCreditReport.com. Reviewing credit reports regularly helps make sure that the information you report is accurate. It also gives you the ability to monitor your account history to combat identity theft. You have more than one credit report. When you order a free TransUnion credit report, you'll also be able to order free Equifax and Experian credit reports. The information in these reports may vary, so it's a good idea to review all three. For example, some lenders choose to report account information to only one or two credit reporting agencies, not all three. Or, when you apply for a loan, the lender can only pull a credit report from one credit reporting agency, which would result in a hard query on the credit report from that agency only. What should I pay attention to in my credit report? When reviewing your credit report, make sure that all of the information listed is up-to-date and accurate. Here's a brief breakdown of the types of things to check in each credit report: Personal information: Social security number, name and address Credit information: credit accounts, credit limits, loans, balances and payment history Inquiries: anyone who has reviewed a credit report in the last 2 years of Public Records: bankruptcies that can remain in a credit report for 10 years How to fix inaccuracies in my credit report? If you see something in your report that you think is inaccurate, it might be a good idea to contact the company that reported the account because they can give you more details. Another option is to start a dispute with the credit reporting agency that published the credit report. To start a dispute with TransUnion, visit [transunion.com/disputeonline](https://transunion.com/disputeonline) and we'll start investigation. Investigation.

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