



# FREE CANADIAN CREDIT KIT

*Take Steps Today Towards Better Credit in Canada!* ☐

Many Canadians don't realize the importance of their Credit Rating until they apply for a mortgage, personal loan or credit card in Canada. Then it can often be too late!

Today Canadian consumers are empowered with online access to exactly the same credit information services as their bank manager. That's right, you can discover what your banker really thinks of your credit history *before* you apply for mortgages, credit cards or personal loans in Canada. ([Americans click here](#) ).

Take these simple steps now to gain full control of your credit situation in Canada:

1. Obtain your own personalized [Canadian Credit Report & FICO Credit Score](#) from [Equifax Canada](#) and [TransUnion Canada](#). Within a couple of minutes you will know exactly where you stand at Canada's two leading Credit Bureaus. The online process is quick, inexpensive and secure at both Canadian credit rating agencies.
2. Print and read each Canadian Credit Report carefully. Make sure both your credit reports are factually correct. While mistakes are rare, errors can occur. Both [Equifax Canada](#) and [TransUnion Canada](#) have free ways consumers can fix any actual credit reporting errors (no need to pay fees to bogus credit repair companies).
3. Evaluate your credit situation. If your credit is *good*, you can negotiate with your bank and credit union for the best interest rates on your [mortgage](#), [home equity loan](#) or [personal loans](#). Take advantage of your great credit rating. If your credit is *poor*, both [Equifax Canada](#) and [Trans Union Canada](#) offer Canadians free advice on ways to improve your credit history. Canadian Credit Center also offers a [secured VISA](#) through Home Trust that gives anyone with bad credit (even after bankruptcy) a chance for a credit card again. Visit [www.CanadianCreditCenter.com](http://www.CanadianCreditCenter.com) partners now:



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