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### How to Dispute/Update your Info on Equifax Credit Report (Electronic Method):

1. Go to Equifax.ca
2. Under the Menu Bar, select:
  - ⇒ Personal
    - ⇒ Credit Report Assistance
      - ⇒ Dispute Info on your Credit Report
3. Click on Start Your Dispute and choose the Start Electronic Dispute option for submitting your dispute online.
4. Populate your personal information and select which part of your credit report you would like to update or dispute:
  - a. *Alerts* - fraud warning, identity alert or consumer statement
  - b. *Death Notice* - add a Death Notice to the credit file or to the SIN, request a copy of the deceased's credit file
  - c. *Personal Information* - name, address, date of birth, SIN, phone number
  - d. *Employment* - add a new job or update occupation and employer
  - e. *Accounts* - balance, rating, date paid
  - f. *Bank Alerts* - overdraft status or balance
  - g. *Inquiries* - fraudulent or unauthorized inquiries that may affect your credit scores
  - h. *Public Records* - bankruptcy, consumer proposal, collection, family enforcement or judgment
  - i. *Secured Loans* - lien, VIN or maturity date
5. You will receive an email from Equifax with your Ticket Number. To continue, go to the '**CLICK HERE**' option in the body of the email & complete the Dispute Form online.
6. Fill out the required fields, sign/date and attach (2) pieces of personal identification (at least one ID must be a Photo-ID) along with supporting documents to update your records (for example: Bankruptcy discharge, Certificate of Full performance for consumer proposal, Release letters from lender and collection agencies or satisfaction of judgment). Once all the required fields are completed, the online form goes directly to Equifax.
7. You will receive another email from Equifax shortly after confirming your online submission and that their agents are currently investigating your account(s).
8. Equifax will typically provide you with an update on your electronic inquiry within 5-20 business days.