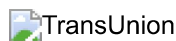




Navneet Kang <navneetkang.kang@gmail.com>

Your TransUnion Request

TransUnion_Do_Not_Reply@transunion.ca <TransUnion_Do_Not_Reply@transunion.ca> Mon, Jul 4, 2022 at 12:10 PM
To: navneetkang.kang@gmail.com



CONSUMER RELATIONS CENTRE

[3115 Harvester Road, Suite 201](#)

[Burlington Ontario L7N 3N8](#)

Tel: 800 663-9980 Fax: 905 527-0401

www.transunion.ca

Monday, July 04, 2022

Dear NAVNEETKAUR NAVNEET-KAUR:

Re: Results of our Investigation

This communication is written in response to your correspondence and/or documents received disputing the accuracy of certain information in your credit file.

We have investigated your concerns and based on the findings have updated your credit file where applicable.

Regarding your request for an update to your personal address information contained in your TransUnion of Canada, Inc. credit file. Please be advised that we have updated your credit file to reflect the information provided. TransUnion is committed to keeping your personal credit information accurate and up-to-date. Thank you for your assistance with this matter.

The personal contact information and accounts about which you have raised a concern are not currently maintained in your TransUnion's credit files.

Please note that you scotia credit card account ending with (0013) is not reporting on your credit profile or on any other credit profile. Please contact your creditor in order for them to rectify this matter with TransUnion.

Pursuant to the applicable provincial consumer reporting legislation, we have notified the required parties that an amendment was made to your credit file.

If our investigation did not resolve your dispute, you may add an explanation statement to your report. All provinces allow a statement added of up to 100 words, except Saskatchewan – 200 words. Your statement will be added to your credit report enabling most credit grantors access to your explanation. If you find this is still unsatisfactory, we would encourage you to contact the credit grantor(s) directly.

Any items previously investigated within the past six months will not be reinvestigated if confirmed to be correct, without additional supporting documentation. If you find this is to be unsatisfactory, please contact the credit grantor(s) directly.

It is the opinion of TransUnion that the retention of good information can benefit the consumer, as even aged information shows a positive history for creditors. Removing this information may leave limited credit history on which credit grantors base their decision of whether or not to extend credit. For this reason, TransUnion retains good accounts with a positive history on the credit file for 20 years. However if you would still like to have the positive accounts removed, please advise us and include a list of the accounts you would like removed.

If you have requested a copy of your Consumer Disclosure, please note that we will mail it to your home address separate to this communication. Alternatively, you can access your Consumer Disclosure free of charge by visiting ocs.transunion.ca.

Thank you for your correspondence and please let us know if we can assist you in any other way.

Sincerely,
Investigations Department

You should also know that there is more than one credit bureau in Canada. A credit file containing information about your credit and financial history may also be maintained by other credit bureaus and we would encourage you to contact them in order to review any credit file that may contain information relating to you.

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