

Our expertise,
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Locking your credit file for free with TransUnion. Equifax's procedure will be on page 3.

1. Go to secure-ocs.transunion.ca
Locking the file must be free of charge.
2. Create an account or sign in
3. Click **Manage your credit freeze**

For more information on each of these services or to find alternative methods of obtaining the service, please visit:

| | | |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  Get a copy of your Consumer Disclosure |  Add, modify or remove a Potential Fraud Alert |  Dispute information on your Consumer Disclosure or file a complaint |
|  Manage your credit freeze |  Add, modify or remove a Confirmed Fraud Alert |  Upload Document |

4. Click **Continue**
Before you proceed...

By continuing, you authorize TransUnion to retrieve information from your personal credit file for the purposes of confirming your identity, providing the products and services you request, and as otherwise set out in our [Privacy Policy](#).

Note: this service is only available to residents of the Province of Quebec.



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National Bank Financial – Wealth Management
1 Place Ville Marie, Suite 1700,
Montreal, QC H3B 2C1

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5. Click **Freeze**

What is a credit freeze and what does it do?

A credit freeze (also called a security freeze or a credit lock) can be placed by a consumer on their credit file to prevent access to their credit information for certain purposes set out in legislation. When a credit freeze is on a credit file, parties cannot access that credit information for the following purposes:

- assessing you for new or additional credit;
- entering into a long-term contract for a lease of goods (for example, a car lease);
or
- entering into a contract involving performance for a service at a distance (for example, a payment plan for a cell phone).

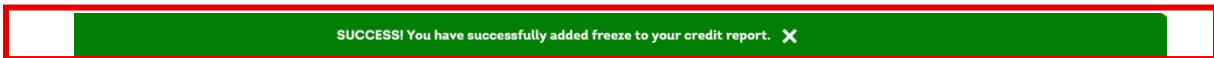
Please note that companies will still be able to access credit information for other purposes even when there is a credit freeze on a credit file.



6. Click **Yes** to confirm

7. Confirmation that your report is frozen

- There will be a green banner on the top of the page
- There will be the date on which you froze your file
- There will be a *Unfreeze* button underneath the date on which you froze your file



Online Credit Freeze Service

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Frozen on: Apr 17, 2026

UNFREEZE



If you need help, call TransUnion at 1-800-663-9980 and ask the agent to lock your file for you. We recommend that you open a free online account, since if you only request to lock your account over the phone, you will have to call back every time you want to apply for credit. Online access will allow you to lock and unlock your file independently.

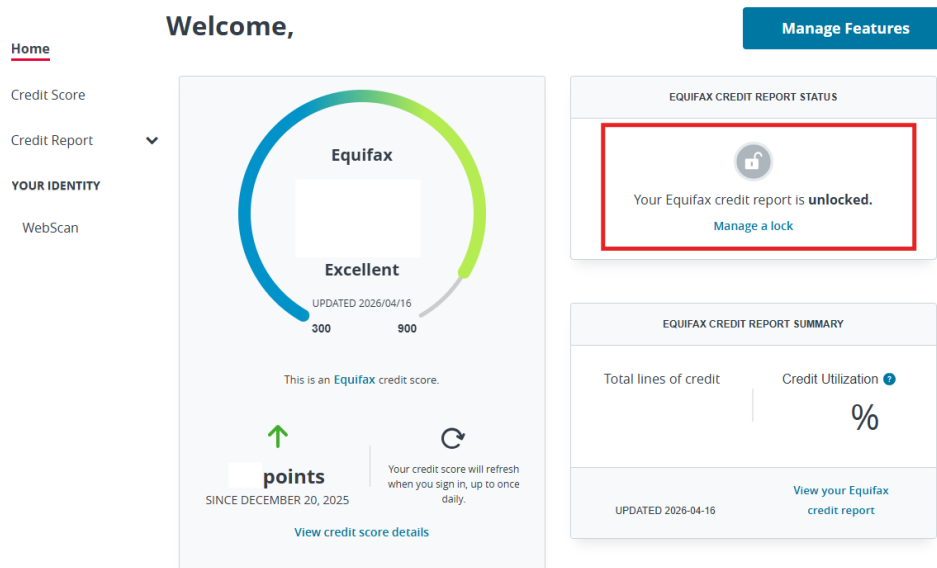


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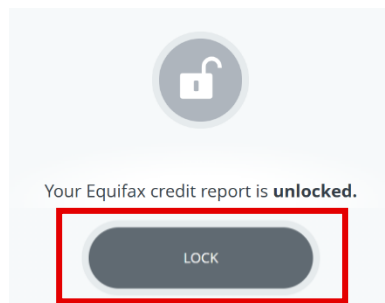
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How to lock your credit file free of charge with Equifax

1. Go to my.equifax.ca/login
Locking the file must be free of charge.
2. Create an account or sign in
3. Click **Manage a Lock**



4. Click on **Lock**



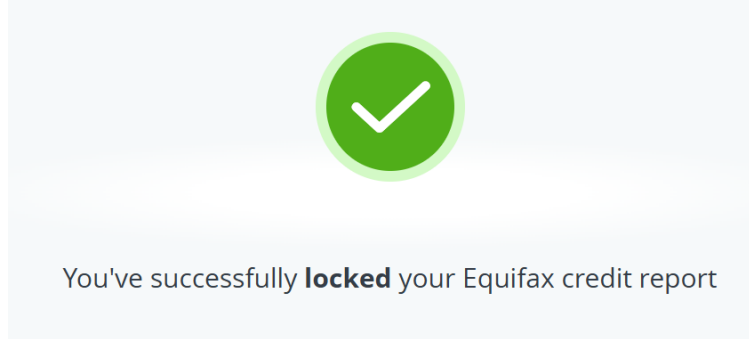
5. Click on **Lock** again

What you need to know.

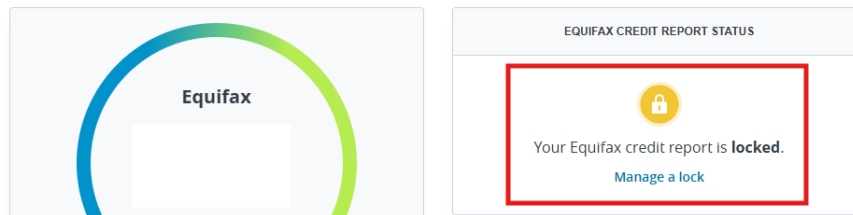
- A lock helps prevent access to your credit report with certain exceptions.¹
- Only your Equifax credit report will be locked.² To lock your TransUnion credit report, you'll need to contact them directly.



6. Confirmation that your account is lock
 - a. This window appears



- b. When you go back to your home page, the Credit report status is locked.
Welcome, Noemie Manage Features



If you need help, call Equifax at 1-800-871-3250 and ask to open a free account. This account will allow you to lock and unlock your file yourself.

If you have any questions, feel free to contact us.

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