

WHICH BANKS USE TRANSUNION IN CANADA? aa

Key Takeaways

- The lenders that use TransUnion only include BMO, RBC, Scotiabank, Tangerine, National Bank, Laurentian Bank, Vancity and Bridgewater Bank.
- Scotiabank, Bank of Montreal, Royal Bank of Canada, National Bank and Tangerine are some of the banks that pull information from both TransUnion and Equifax.
- TransUnion is a major credit bureau that provides your credit score and history to lenders who want to assess your creditworthiness.

TransUnion is one of two major credit bureaus in Canada that provide credit scores and credit reports to consumers and lenders.

Credit bureaus offer critical information that various financial institutions use to determine if an applicant is eligible for a loan or other credit facility.

Learn more about lenders that only use TransUnion to check if a consumer is creditworthy before approving their credit card or loan application.

TransUnion Overview

[TransUnion](#), established in 1989 in Canada, is one of the country's [major credit bureaus](#) that provide a Consumer Disclosure, or a comprehensive account of all the information on your credit report.

The Consumer Disclosure details all inquiries made for your credit information, including your own inquiries, inquiries not related to credit, and account management inquiries.

To obtain a copy of your monthly credit report from TransUnion, sign up online and answer some questions to confirm your identity. You can opt to receive your credit report in your inbox, via mail or in person.

These Are The Banks That Use TransUnion

If you want to know which lenders use TransUnion in Canada, refer to the list below.

BMO

The Bank of Montreal has teamed up with TransUnion to provide [BMO CreditView](#), which offers a no-fee and no-impact access to your credit score.

RBC

If you are an RBC Online Banking client, RBC gives you free, no-impact access to your current credit score via the [TransUnion CreditView Dashboard](#).

Scotiabank



