

## Who can see my credit record?

In order to access your credit record, an individual or business must have permissible purpose as defined by the Fair Credit Reporting Act.

Under this Act, permissible purpose is any of the following: with written instruction by you; as part of a credit transaction; for employment purposes; a court order; underwriting insurance; a government agency for the purposes of issuing a license or government benefits, or in review for collecting amounts owed on an account.