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Eyes on your credit. Your reminders are yours alone.

A guide to your rights in Quebec, with notes for the rest of Canada, and reminders to check Equifax and TransUnion, with no link to the bureaus.

Odoo 18 module | Credit & Identity

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The reality

What falls through the cracks

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The credit file nobody checks

It is free online at Equifax and at TransUnion. Official sources say to check it at least once a year. It is easy to put off.

A lifted freeze stays lifted

You lift your TransUnion freeze for a car loan. Until July 1, 2027, it is not put back automatically: you have to remember.

An alert that runs out

Equifax and TransUnion keep a security alert for six years. Six years on, the date is long forgotten.

Answers scattered everywhere

Quebec law, the AMF, the Commission d'accès à l'information, both bureaus, Service Canada: each has its own page, and numbers change.

The solution

A guide and reminders, nothing more

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1

A guide to your rights

Credit file and score, freeze, alert, explanatory note, recourse: every fact names its official source.

2

A starter calendar

Equifax, then TransUnion six months later, your statements every month, a yearly review.

3

Reminders that arrive on time

Seven days before it is due, each reminder becomes an activity in your name.

4

Private, administrators included

Other people on the instance see neither your reminders nor their dates.

5

Nothing leaves your instance

No connection to the bureaus or to banks, and no credit data stored.

Your reminders at a glance

With sample data

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Overdue stands out

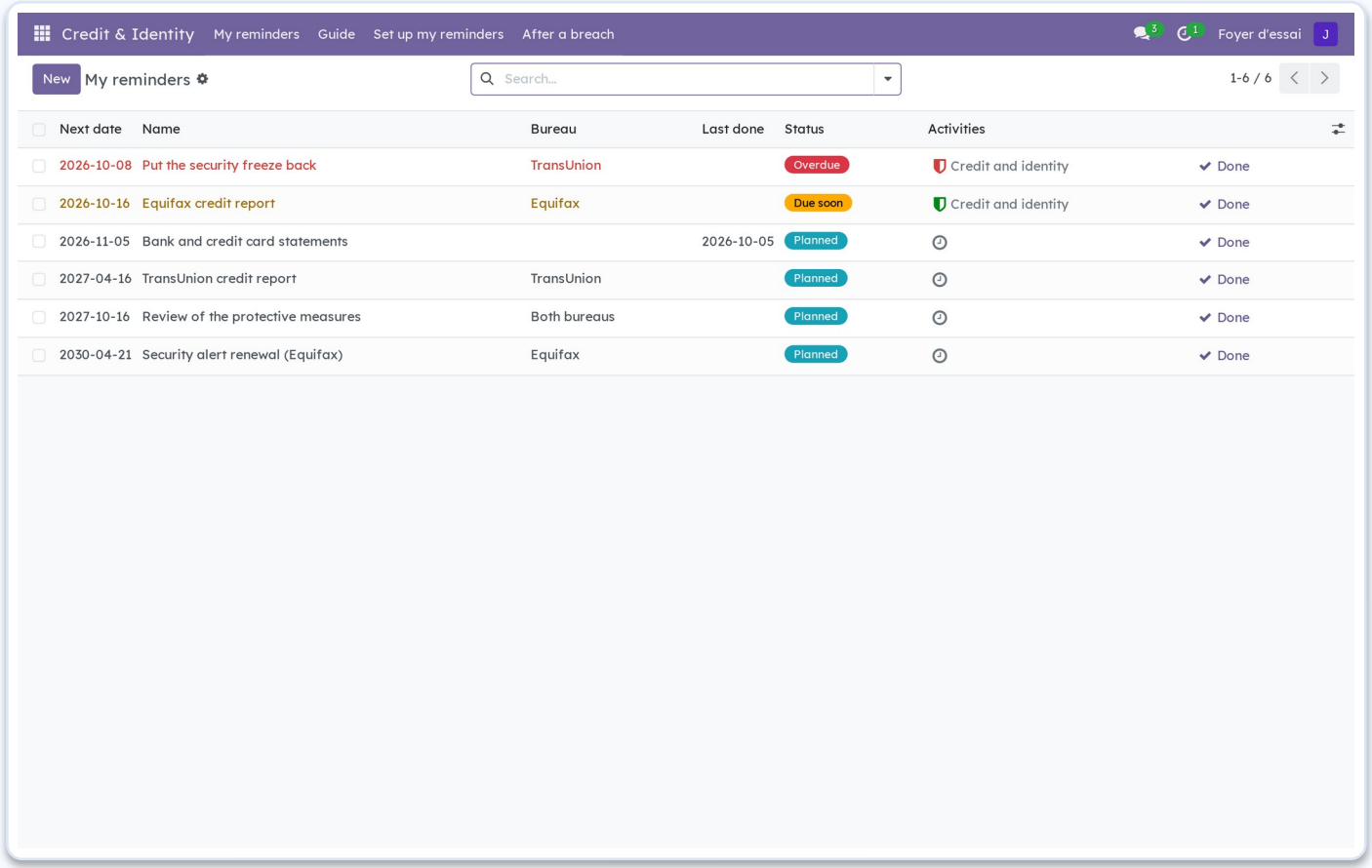
Red when overdue, amber when due soon: the status reads straight from the list.

Done, in one step

The reminder restarts from the day you did it. Done late, it does not pile up.

Add your own

Put the TransUnion freeze back after a credit application, for instance.



The starter calendar

With sample data

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Pick a date and you are set

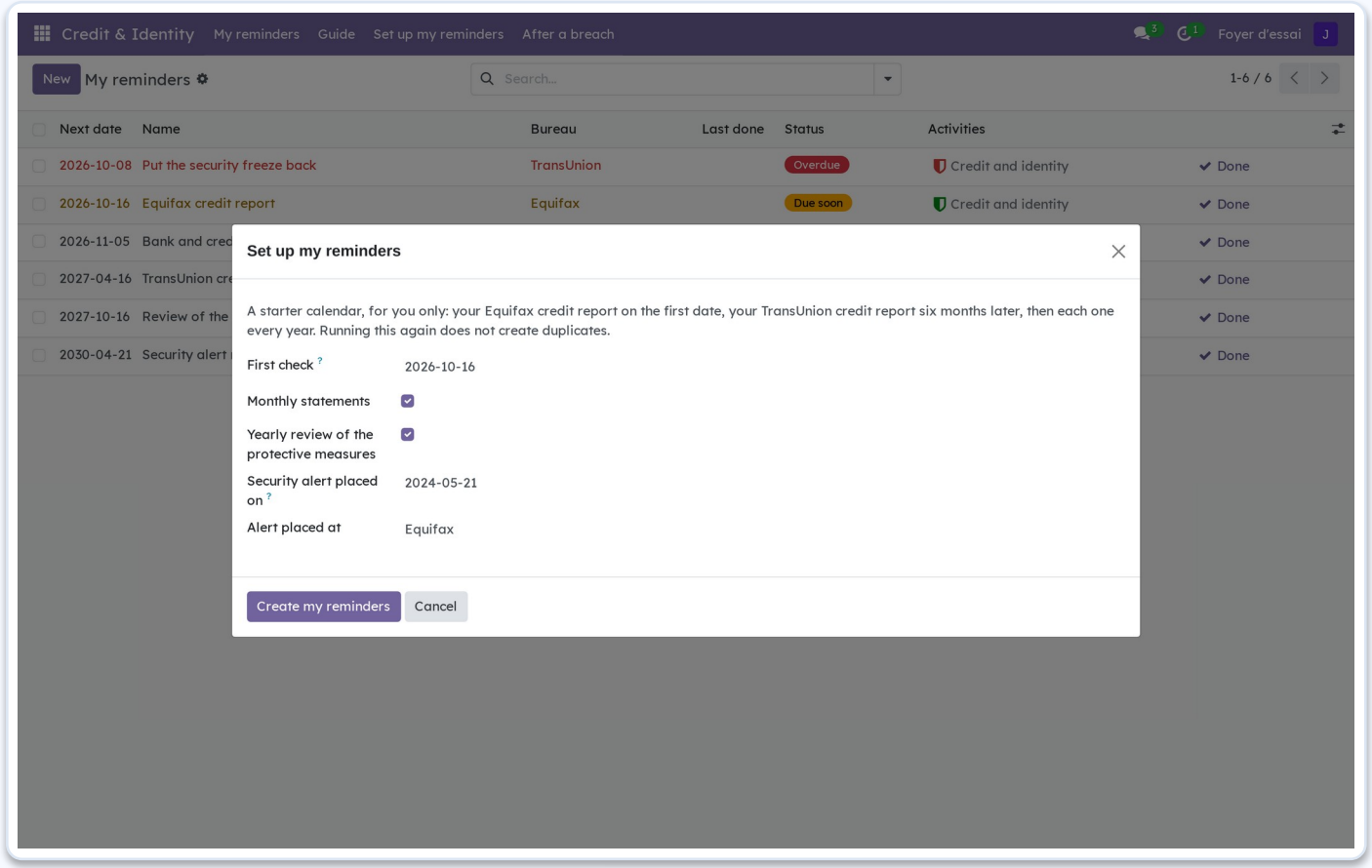
Equifax on that day, TransUnion six months later, then each one every year.

Your alert, renewed in time

Placed at one bureau or both: a reminder 30 days before its six years are up.

No duplicates

Running it again leaves the reminders you already have alone.



After a breach

With sample data

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Now, then one and three months on

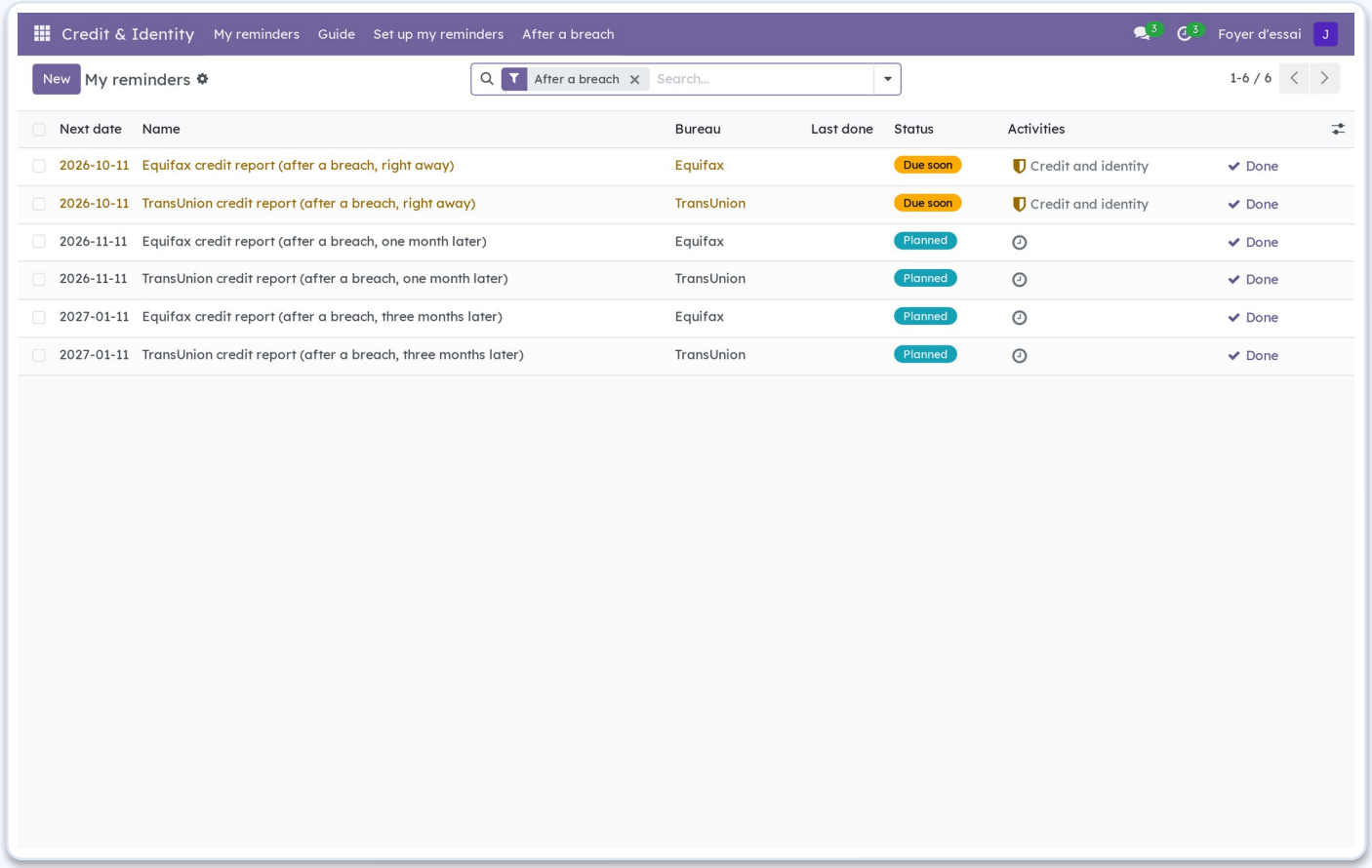
After a breach or a lost wallet: both credit reports today, then again one month and three months later.

One-off, archived once done

Each check you complete leaves the list. Running it again for the same date adds nothing.

The app's schedule, not a rule

None of the guide's sources sets this rhythm: the app suggests it, and the guide says so.



Each reminder, its official page

With sample data

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The right page, in your language

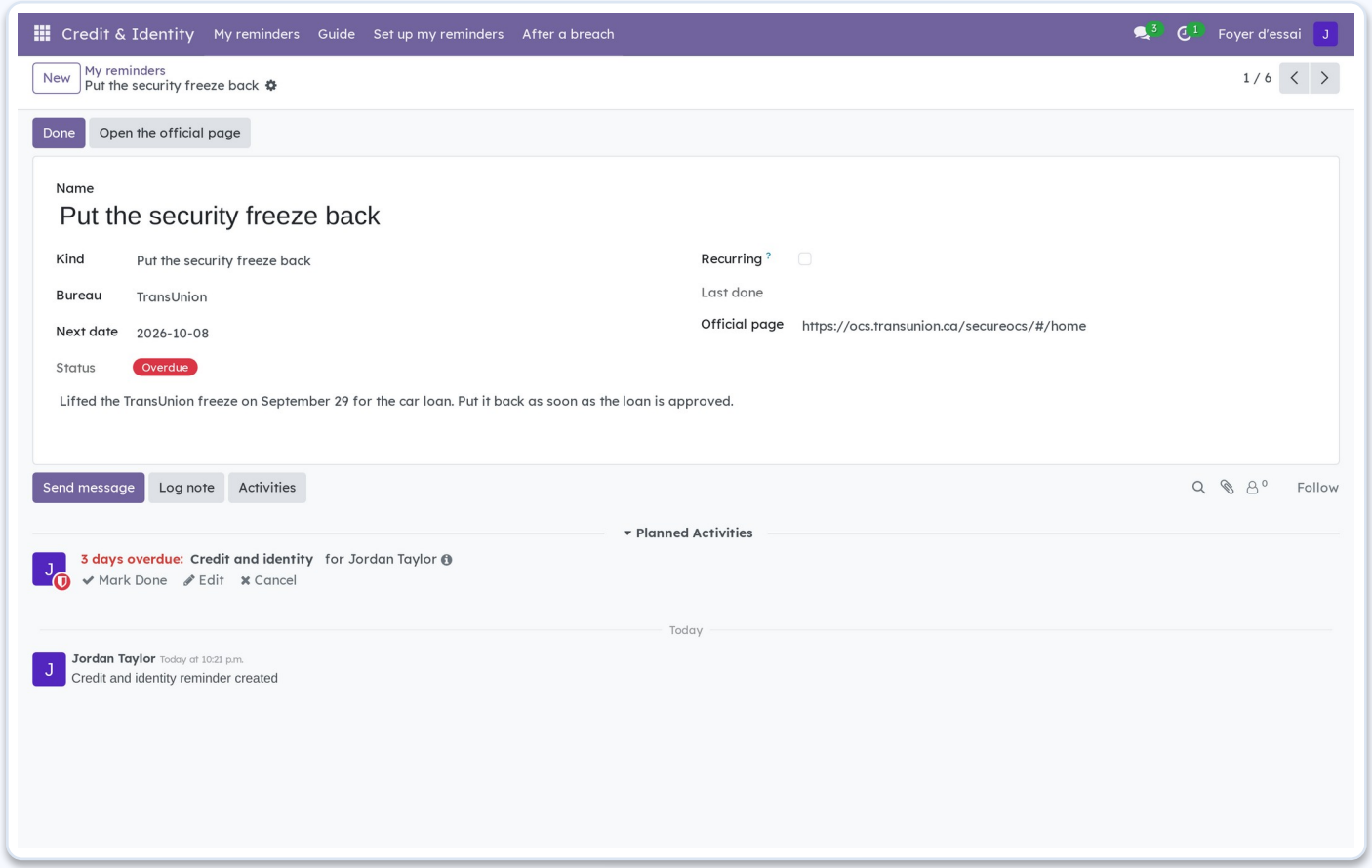
One button opens the bureau's or the AMF's page, in English or French to match you.

An activity, no email

It shows in your activities and on the reminder. This module sends no notice.

A note for yourself only

Never an account number, a password or your SIN: the empty field says so.



The guide, in the app

In English and French

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Quebec law, explained

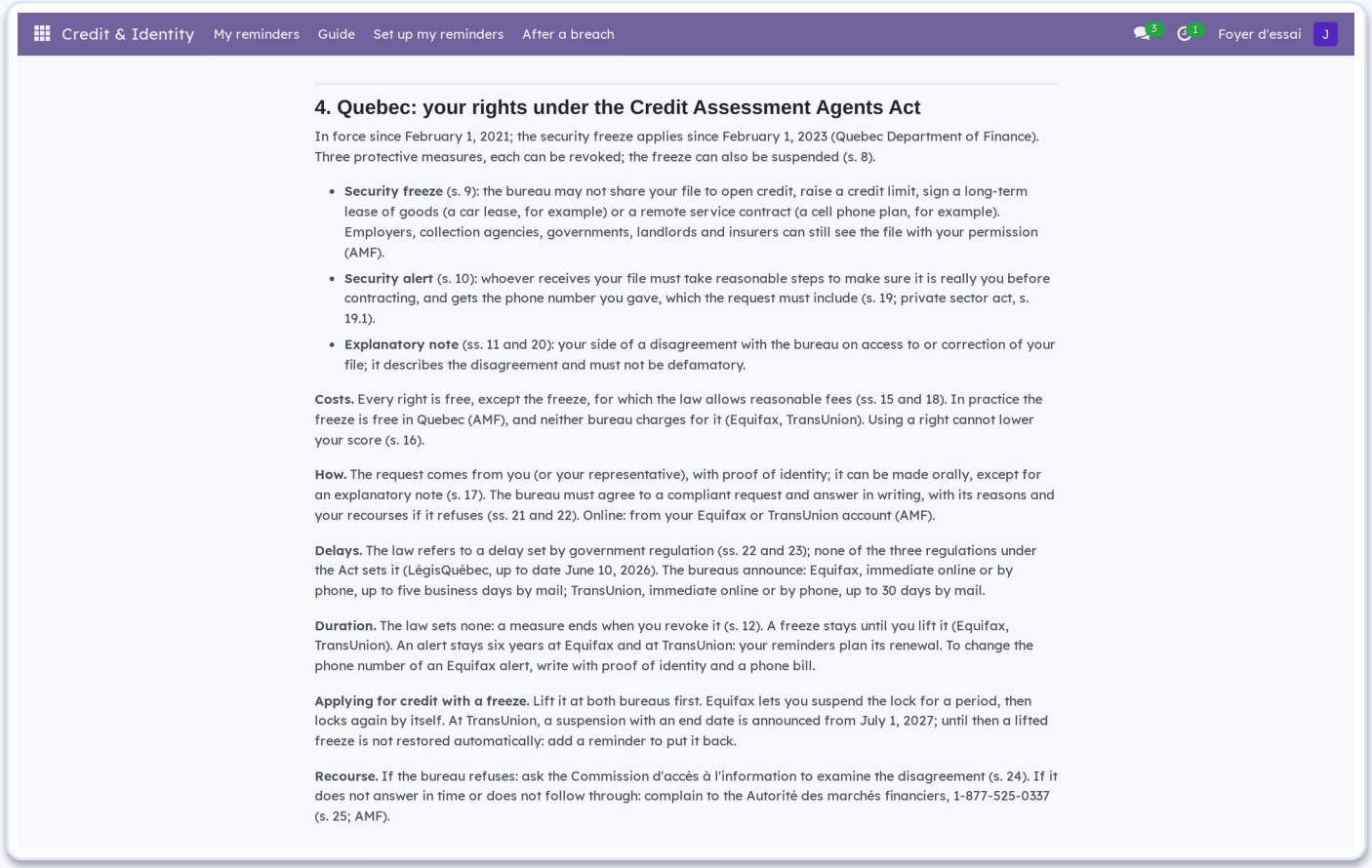
Freeze, alert, explanatory note, costs, time limits, duration and recourse, citing the Act.

What to do if it happens

The steps after identity theft, in order, with the numbers you need.

Dated sources

Every fact names its official source, read on October 2, 2026.



What the guide covers

Nine sections, sources at the end

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Your credit files

- Credit file and score
- Getting them for free
- What to check, and when
- Fixing an error
- Watching your accounts

Your rights in Quebec

- Security freeze
- Security alert
- Explanatory note
- Costs, time limits, duration
- Recourse

If it happens

- Signs of identity theft
- The steps, in order
- SIN and lost ID
- Elsewhere in Canada
- Good habits

Who sees what

Private between the people on the instance

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By role

You

Create, complete and edit your reminders. No one else sees them.

Others

See neither your reminders nor their dates. Where needed, the name reads “Private reminder”.

Admins

Bound by the same rule, though a system administrator can change the rules.

Built-in protections

No followers

No one follows a reminder, and its thread notifies no one, mentions included.

Activities stay yours

Only the reminder's owner can add an activity to it, and it stays assigned to them.

No email notices

Activities are created silently: this module sends nothing.

Three things stored

Dates, a name and a free note. No credit data.

What it does, and what it doesn't

A guide and reminders, not monitoring

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What the module does

- Explain your rights, with sources
- Plan when to check your files
- Remind you seven days ahead
- Open the right official page
- Keep your reminders private

What it doesn't do

- Connect to Equifax or TransUnion
- Read your credit file or score
- Monitor your credit for you
- Store any credit data
- Replace legal advice

Credit monitoring services

The bureaus' services are paid and do not include the security alert (AMF). After a data breach, ask whether your bank, credit union or insurer offers one for free.

In short

1. **Your rights, in one place**
   A sourced, dated guide in English and French
2. **Two files, a look every six months**
   Equifax, then TransUnion, in turn; after a breach, right away
3. **Freeze and alert, not forgotten**
   A reminder to put the freeze back, another before six years
4. **Private reminders**
   No followers, no notices, no one else looking, admins included
5. **Nothing leaves your instance**
   No link to the bureaus, no credit data

Designed for the Symbifox Personal plan

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Thank you!

Shall we talk?



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