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Montréal Business Address Services: Your Address and Equifax Credit File

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Executive Summary

This article is for owners of small Montréal service companies, studios and incorporated consultants who are moving, choosing a business address service or preparing to apply for supplier credit. Its central point is simple: before renewing an address arrangement or submitting a credit application, check **which business file belongs to the right legal entity** and **which addresses it contains**, then decide what needs to be corrected or confirmed. Accurate identification, mail handling and financial capacity are three separate issues, and a business address subscription does not resolve the latter two in place of the first.

Equifax Canada describes its **Business Credit Report** as a report that verifies identification details (business name, contact information, years on file) (www.equifax.ca) and draws on banks, industry groups, collection agencies and business registries. The Direct product can be purchased online; the page displays « $9900 /PER REPORT », which can be read as $99 per report, with no currency or taxes specified (www.equifax.ca). The Leger survey commissioned by Equifax Canada (n=107, September 21 to 25, 2026) reports that **15%** of respondents do not know how to access their report (www.globenewswire.com) and that **10%** were unaware that a separate report existed (www.equifax.ca). This small national panel cannot describe the situation in Montréal specifically.

In Québec, the enterprise register is public (www.quebec.ca), each business is responsible for the accuracy of the information it declares (www.quebec.ca), and a change must be reported within **30 days** (www.legisquebec.gouv.qc.ca), free of charge (www.quebec.ca). Revenu Québec specifies that a business must also notify it to update its own records after a change is made in the register (www.revenuquebec.ca). None of the sources reviewed promises automatic synchronization between these systems and a credit bureau.

Public sources do not establish the following: the exact business credit correction procedure, its timelines, the retention of old addresses and how a particular lender treats a virtual office. On its business pages, Equifax publishes only contact information (equifax.ca). These points are therefore presented as **questions to confirm in writing**, with a reconciliation worksheet and a request template. “No address change needed” is a perfectly valid outcome of the review.

Introduction and Context

A business move leaves records in several places, each maintained by a different holder. The Québec enterprise register keeps the address declared by the company. The Canada Revenue Agency and Revenu Québec keep their own. Banks, suppliers and creditors report what they have in their own systems. A business credit bureau such as Equifax Canada then compiles some of this information into a report that others consult before supplying goods, leasing premises or lending money.

This article takes a specific approach: **reconciliation after an address change**, focused on Equifax Canada. It does not provide a general financing guide, describe any D-U-N-S procedure or apply any American or personal credit rules. Its intended readers are making a concrete decision: whether to buy a business address service, a virtual office or an actual office, and whether to correct or confirm certain information before applying for supplier credit.

What This Article Does and Does Not Promise

Three qualifications frame everything that follows in this article.

- **No promise of credit.** None of the sources reviewed measures a causal effect of an address on a score. Equifax describes its predictive scores as an estimate of a company's health over the next 12 months, not as a function of an address's prestige (www.equifax.ca).
- **No promise of removal.** Nothing in the documents reviewed guarantees that an old address will be deleted, whether residential or commercial.

- **No promise of acceptance by a lender.** A lender sets its own requirements. A business address subscription does not replace financial statements, a personal guarantee or a physical inspection when one is requested.

The cited facts were accessed on November 8, 2026; prices and procedures may change.

Who This Concerns

According to Statistics Canada, in June 2026 Canada had approximately 3.78 million businesses without employees whose annual revenues exceeded $30,000 (www150.statcan.gc.ca). According to Innovation, Science and Economic Development Canada (ISED), Québec had 228,622 small employer businesses in December 2024 (ised-isde.canada.ca). None of the official sources reviewed provides a figure specific to Montréal. These figures give a sense of the size of the intended audience.

Definitions: Business Credit File, Personal Credit File and Register

Equifax Canada's Business Credit File

Equifax Canada presents the Business Credit Report as a report devoted to a business. It verifies identification details (www.equifax.ca), a payment history drawn in particular from suppliers (trade credit) (www.equifax.ca), predictive scores, and information on liens and collections. Identification includes the business name, contact information and years on file. Equifax's blog specifies that the address and legal status are confirmed using public sources and registration databases (www.equifax.ca), and lists « Public sources and corporate registration » among its sources of business information (www.equifax.ca).

In the official sample report, dated July 2025 and marked as a sample (assets.equifax.com), the header displays a legal name, and an « Other Files Included » section lists other associated files (assets.equifax.com). These examples contain test data. They are used here solely to understand the **structure** of the fields, never to treat amounts or names as real-world references.

Addresses Associated with a File

The older sample report specifies that Equifax may associate other names and addresses with a file, including « former addresses or names » and branches (assets.equifax.com). It adds that the information is identical regardless of the address used to retrieve the report (assets.equifax.com). This should be read cautiously: it is a sample document whose layout may differ from the current version. It provides a reason to check, but does not establish the current policy on retaining, displaying or correcting old addresses. This question still **needs to be confirmed with Equifax** before answering “Will the old home address disappear?”

The Québec Enterprise Register (REQ)

In Québec, every business that carries on business must register (www.quebec.ca). Information in the register is public and can be consulted free of charge (www.legisquebec.gouv.qc.ca). The statement of information brings together the information declared, and most of these details are entered in it and considered accurate unless proven otherwise (cdn-contenu.quebec.ca). The register serves to establish legal identity, rather than creditworthiness.

Each registered business receives a ten-digit **Québec enterprise number (NEQ)** (www.quebec.ca). This number, rather than the name, distinguishes two companies with similar names: the register can in fact provide a list of businesses using a similar name (www.quebec.ca), and the law prohibits a name that could be confused with one used by another person (www.legisquebec.gouv.qc.ca).

Types of Addresses in the REQ

The Registraire's guides distinguish several concepts:

- **Domicile of a legal person:** the address of its head office (cdn-contenu.quebec.ca).
- **Domicile of a natural person:** the address of their principal residence (cdn-contenu.quebec.ca).
- **Establishment:** a location in Québec where the business carries on activities (cdn-contenu.quebec.ca); the law requires the addresses of establishments, identifying the principal establishment (www.legisquebec.gouv.qc.ca).
- **Elected domicile (mailing address):** an address to which documents are to be sent, different from the domicile (cdn-contenu.quebec.ca); the law associates it with the name of a person authorized to receive them (www.legisquebec.gouv.qc.ca), and neither item may be declared on its own (cdn-contenu.quebec.ca).

This classification matters for what follows: **accurate fields may differ according to their purpose**. The head office, establishment, mailing address and CRA physical address do not have to match, and copying a single address into every system should not be recommended.

Where Addresses Are Recorded: The Reconciliation Matrix

Each system has its own data holder, purpose and update rule. *Table 1* below compares them for a Montréal service company. The last column is deliberately cautious: it indicates what the sources reviewed confirm and what still needs to be asked.

Table 1. Matrix of Systems, Persons Concerned and Address Functions

System	Person concerned	Address function	Data holder	Evidence to retain	Update confirmed?
REQ (Registraire des entreprises)	Corporation or sole proprietorship, by NEQ	Domicile (head office), establishments, optional elected domicile (www.legisquebec.gouv.qc.ca)	The business, which is responsible for accuracy	Dated copy of the statement of information	Yes: declaration within 30 days (www.quebec.ca)
Revenu Québec	Business registered for tax purposes	Tax correspondence; notice must be given as soon as possible (www.revenuquebec.ca)	The business, through its account	Confirmation of change	Yes, through a separate notice from the one sent to the REQ (www.revenuquebec.ca)

System	Person concerned	Address function	Data holder	Evidence to retain	Update confirmed?
Canada Revenue Agency	Business, business number	Physical address where activities take place (www.canada.ca); the mailing address may differ (www.canada.ca)	The owner or an authorized representative (www.canada.ca)	Acknowledgement of change	Yes, through a separate notice
Canada Post	Occupant at an address	Mail receipt and forwarding	Canada Post and the address provider	Address or mailbox contract	Forwarding not available for a shared address (www.canadapost-postescanada.ca)
Bank or lender	Corporation, directors, guarantors	Identification, correspondence, sometimes physical verification	The lender	Incorporation documents, statements	Ask the lender; no general rule found in the sources reviewed
Equifax, business credit file	Business, by file number	Business identification	Equifax, using public sources and creditors	Dated copy of the report	**Policy to be confirmed**
Equifax, personal credit file	Natural person	Current and previous addresses (www.canada.ca)	Equifax and its data providers	Copy of the personal credit file	Separate dispute process (www.equifax.ca)
Business address or occupancy agreement (address service, virtual office or private office)	Client business	Mail, agreed use of the address	The address provider	Signed contract, amendments	According to the contract

Three conclusions follow from this table. First, government systems (REQ, Revenu Québec, CRA) each require their own notice: Revenu Québec expressly lists a change made with the Registraire among the situations in which a business must also take action in its tax account. Next, the CRA distinguishes the physical address, « celle où se déroulent les activités » (www.canada.ca), from the mailing address, which may be different, and specifies that a post office box cannot be used as a physical address (www.canada.ca). Finally, none of the pages reviewed says that an REQ update automatically reaches a credit bureau or lender: the table therefore retains “to be confirmed” for those rows.

The Reconciliation Review, Step by Step

Step 1: Start with the Actual Event

A review triggered by an event is more useful than an abstract periodic review. Four events may arise:

- **A company move**, from a home to an office or between two offices.
- **A new business address service** or a new mail service.

- **A supplier application** (opening an account with payment terms, leasing equipment).
- **A suspected error:** misdirected mail, a supplier showing a different address.

For each, the question is the same: which legal entity is concerned, and which address does each system display today?

Step 2: Identify the Legal Entity and the Right File

Record the exact legal name, the NEQ and, where applicable, other names used. The NEQ is the unique identifier assigned to each business registered in the enterprise register (www.quebec.ca). An “other name” (trade name) is any name, other than the constituting name, under which the business identifies itself in Québec (cdn-contenu.quebec.ca). Next, compare the legal name, address, file number and “other files included” in the Equifax file against these details. Keep this review separate from bank identity verification and the personal credit file: these are different operations, with different data holders.

Step 3: Obtain and Read the Report Without Publishing Real Data

The report is available online: Equifax's contact page states that a business report can be ordered and received online, and the Direct product page directs requests for multiple reports to customer service. Equifax's guide describes a one-time purchase as the way to view your own report (assets.equifax.com), and states that the report can be purchased by « anyone who wants » (assets.equifax.com), meaning that access is not described as restricted to the business itself. **Who can order which file, and with what proof of authority, therefore needs to be confirmed** with Equifax. The business FAQ requires proof of business registration in a separate process, namely opening a customer account (www.equifax.ca); the text reviewed does not say that this requirement applies to purchasing a single report.

Keep the dated copy in a secure location, without publishing it or copying it into a shared document.

Step 4: Reconcile Accurate Sources

Compare four sources, line by line: the REQ, the bank and creditors, the business address or occupancy agreement, and the business credit file. The register is public and free to consult (www.quebec.ca); therefore, copy the current day's statement of information. An REQ change does not justify a promise of automatic synchronization: Equifax says it draws addresses from public sources and registration databases, but none of the pages reviewed indicates how often or under what rule.

Here are the most common discrepancies, with the question to ask for each.

- **Old address.** Is it the current address, a historical address or a linked address? The display and retention policy needs to be confirmed.
- **Similar company.** Does the file number correspond to your NEQ or to a company with the same name?
- **Different purpose.** The REQ address is a head office, while the creditor's address is a billing address: the discrepancy may be legitimate.
- **Creditor reporting something else.** Does the address come from the creditor, and who can correct it? A creditor holds its own data.

Step 5: Record the Findings in the Reconciliation Worksheet

Table 2 presents the proposed reconciliation worksheet. It serves as a log of evidence and discrepancies: one row per entity and per system, with dated evidence. The rows below are blank templates to adapt. They contain no actual business data.

Table 2. Reconciliation Worksheet and Discrepancy Log (Template)

Entity	File number	Legal / trade name	Address and purpose	Evidence date	Issuer	Discrepancy	Person responsible	Correction status
Corporation (NEQ: *to be completed*)	Not applicable	Constituting name / other name	Head office (domicile) according to the REQ	*dd/mm/yyyy*	Registraire	None / describe	Officer	Confirmed / to be corrected
Same corporation	Equifax file: *to be completed*	Name as displayed	Current address: **policy to be confirmed** Historical address: **policy to be confirmed**	*dd/mm/yyyy*	Equifax	Old address? Same name?	Officer	Request sent, tracking no.
Same corporation	Supplier account	Billing name	Shipping or billing address	*dd/mm/yyyy*	Creditor	Different address reported	Accountant	Ask the creditor
Same corporation	CRA / Revenu Québec account	Legal name	Physical address, mailing address, books and records address (www.canada.ca)	*dd/mm/yyyy*	CRA, Revenu Québec	Notice not filed	Accountant	To be filed

This log proves nothing on its own. It brings discipline to the process: without a date and an issuer, a “confirmed” address is only an impression. The “current address versus historical address” column remains marked “policy to be confirmed” because neither the Equifax pages reviewed nor the sample reports establish how long old addresses are retained or how they are displayed.

Step 6: Ask Equifax for the Exact Procedure

The Equifax business pages reviewed on November 8, 2026 publish an email address for the commercial disclosure service (equifax.ca) and indicate that this service helps correct inaccuracies in the report. The contact form offers the subject « Dispute Data on my Business Credit Report » (equifax.ca). Equifax's blog and a sample report direct readers to the same channel for information they consider inaccurate or concerning (www.equifax.ca). **None of these pages publishes the required documents, timelines or distinction between a simple address update and a payment dispute.** This information therefore needs to be requested in writing.

Request template, to be sent to Equifax Canada's commercial disclosure service:

> **Subject: Request for address verification and correction, business credit file no. [to be completed]**
>
> Hello,

> We are [legal name], NEQ [to be completed], represented by [name and title]. We obtained your report on [date]. The address displayed is [address]. Our address declared in the Québec enterprise register is [address], according to the attached statement of information dated [date].
>
> Could you please provide: (1) the procedure for correcting a business address and the required documents establishing authority; (2) whether this request is an update or a dispute; (3) the stated timeline, if any; (4) whether previous or linked addresses remain visible, and for how long; (5) the source of the displayed address and whether it is updated automatically from the register; (6) a tracking number.
>
> We are requesting neither a score change nor the deletion of accurate information.

The last sentence matters: the request is for **the correction of inaccurate information or confirmation of accurate information**, not the erasure of an accurate history. Retain the email sent, the response and the tracking number in the worksheet.

Step 7: Check Again, Without Promising a Timeline

After receiving a response, obtain another individual copy of the report and compare it with the initial copy. The Direct product is purchased one report at a time: the cost of this check must appear in the cost table below. None of the sources reviewed guarantees a business credit correction timeline; the timelines cited later for personal credit files do not apply to business credit files.

Step 8: Handle Payments, Guarantees and Lender Criteria Separately

An accurate address does not make a good payment history. Payments to suppliers and financial institutions form another part of the report, and a lender sets its own conditions. BDC states, for example, that most business loans require personal guarantees (www.bdc.ca), and defines a personal guarantee as an undertaking by the owner or a shareholder to repay personally if the business cannot (www.bdc.ca). These topics are beyond the scope of this article.

Sole Proprietorships and Personal Credit Files: Where the Paths Diverge

The same event does not give rise to the same rights for every legal structure. **Do not assume that the same rights, methods and products apply to a corporation and a sole proprietorship.**

What Changes in the Register

For a sole proprietorship, the domicile is the address of the principal residence (cdn-contenu.quebec.ca). The following rules apply:

- **Mandatory declaration:** the law requires the domicile and, for a natural person, the date of birth (www.legisquebec.gouv.qc.ca).
- **Professional address:** a natural person may declare the address of their principal place of work or business (www.quebec.ca), so that their domicile is not published (www.quebec.ca).

- **One address only:** they may have only one (www.legisquebec.gouv.qc.ca), and their domicile then cannot be consulted (www.legisquebec.gouv.qc.ca).
- **Post office boxes excluded:** the Registraire emphasizes that a post office box cannot serve as a professional address (www.quebec.ca).
- **Business corporation:** the professional address provision is for natural persons; a corporation's domicile is its head office.

Registration is optional for some operators whose business name consists of their first and last names (www.quebec.ca). An operator in this situation may therefore have no REQ file, which changes how information is cross-checked.

The Personal Credit File: A Different Framework

Personal credit files follow their own rules. According to the Financial Consumer Agency of Canada (FCAC), a file may contain current and previous addresses; credit bureaus update it at least once a month (www.canada.ca); and checking your own file does not affect your score (www.canada.ca). The FCAC lists an incorrect address among the errors to look for (www.canada.ca) and states that bureaus must correct errors free of charge (www.canada.ca). Equifax states that, for Québec residents, updating a new address goes through the dispute process, supported by proof of address less than 90 days old (assets.equifax.com). It gives approximate timelines of 15 to 20 days online and 20 to 25 days by mail (www.equifax.ca), and contacts the data provider to verify its accuracy.

These timelines, this evidence requirement and this right concern personal credit files. They do not establish any equivalent procedure for business credit files. Similarly, under Québec law, personal information is information concerning a natural person (www.legisquebec.gouv.qc.ca), and any person may request the correction of inaccurate, incomplete or ambiguous personal information (www.legisquebec.gouv.qc.ca). At the federal level, the Office of the Privacy Commissioner writes that information about a company is generally not personal information (www.priv.gc.ca), but that, for a small operator, information about their company may become personal information about the individual (www.priv.gc.ca). A sole proprietor or an officer giving a personal guarantee may therefore have two files to check, under different frameworks, and may assert rights that the corporation alone does not have. A legal adviser can clarify which framework applies to a given situation.

What a Virtual Office Changes, and What It Does Not

A mailing or business address service meets practical needs: receiving mail somewhere other than at home, declaring a business address and having access to meeting rooms. It mainly concerns **mail handling** and the **purpose of the address** in certain fields. It does not, by itself, affect financial capacity.

Mail: What the Sources Say

Three findings emerge from the Canada Post and Revenu Québec pages:

- **Shared address:** mail forwarding does not cover mail received at a shared mailing address (www.canadapost-postescanada.ca), or mail received through a private mailbox rental company (www.canadapost-postescanada.ca). For someone leaving such an address, this service will therefore not catch misdirected mail.
- **Tax notification:** Revenu Québec reminds businesses that they must declare their new domicile even with active mail forwarding (www.revenuquebec.ca), and that mail prepared in advance may arrive at an old address (www.revenuquebec.ca).
- **Post office box:** a home-based business can keep its home address private with a post office box (www.canadapost-postescanada.ca); this serves a postal function and does not resolve either the REQ "domicile" field or the CRA physical address.

Fields That Must Remain a Business Activity or Residential Address

- **REQ, corporation:** the domicile is the head office (cdn-contenu.quebec.ca).
- **REQ, sole proprietorship:** residential domicile, or a professional address corresponding to the principal place of work or business.
- **CRA:** the physical address must be where activities take place (www.canada.ca).
- **Bank:** FINTRAC describes verification of a legal person using a document confirming its existence that contains its name, address and the names of its directors (fintrac-canafe.canada.ca), which must be authentic, valid and current (fintrac-canafe.canada.ca).
- **Suppliers:** a supplier credit application may require incorporation documents; CIBC's checklist mentions articles of incorporation or business registration (www.cibc.com) and warns that additional documents may be requested (www.cibc.com).

None of the pages reviewed indicates whether a lender or credit bureau accepts a virtual office as an "operating address." This is a question to ask each recipient. For its online loan, BDC asks for complete, current information as it appears in the enterprise register (www.bdc.ca): consistency with the register is therefore a reasonable starting point, but not a guarantee of acceptance.

The Choice: Business Address or Actual Office

When activities are carried out on-site, a private office or coworking desk can serve as an establishment, head office and physical address. When activities are mobile or remote, a business address service handles mail and the mailing address without claiming to be the place of business activity. Choosing between these options depends on the purpose of each field, not on a promise of credit.

Analysis of the Data and Evidence

What the Equifax Survey Measures

Equifax Canada's October 22, 2026 news release reports an online survey conducted through Leger's LEO panel from September 21 to 25, 2026 (www.globenewswire.com), among 107 Canadian business owners, co-owners and operators aged 18 and older (www.globenewswire.com). The stated margin of error is no greater than ±9.5%, 19 times out of 20 (www.globenewswire.com). Relevant findings:

- **15%** do not know how to access their business credit report (www.globenewswire.com).
- **10%** were unaware that a separate report existed (www.equifax.ca).
- **26%** have been required to provide a personal guarantee to obtain financing (www.equifax.ca).

Interpretive limits. This is a small national panel: it does not represent Montréal and does not measure all self-employed workers. The 2025 survey reported by Retail Insider, in an article by Mario Toneguzzi dated October 30, 2025, covered 100 small and medium-sized business owners (retail-insider.com) and reported that 59% knew how to access their report (retail-insider.com). It would be misleading to compare these two sets of results directly to announce an increase or decrease: the samples, periods and questionnaires may differ. Retail Insider also repeats the description of Equifax's report (retail-insider.com); this is editorial reuse of a source, not an independent investigation.

Contextual Figures

Table 3 below summarizes the verified figures and their scope. It contains no expected return, score improvement or likelihood of obtaining credit.

Table 3. Verified Figures and Their Respective Scope (Accessed November 8, 2026)

Data point	Value	Source and scope
Equifax Direct report price	Displayed as « $9900 /PER REPORT » (read as $99)	Product page; currency and taxes to be confirmed
Deadline for declaring a change to the REQ	30 days	Act respecting the legal publicity of enterprises (www.legisquebec.gouv.qc.ca); Québec only
Current updating declaration fee	None	Québec.ca (www.quebec.ca)
Businesses without employees in Canada (June 2026)	3.78 million	Statistics Canada; revenues over $30,000
Small employer businesses in Québec (Dec. 2024)	228,622	ISED; employers only
Respondents who do not know how to access the report	15% (n=107)	Equifax Canada news release dated October 22, 2026 (Leger); national panel
Respondents unaware of a separate report	10% (n=107)	Equifax news release; national panel
Personal guarantee required	26% (n=107)	Equifax news release; national panel
Dispute timeline, personal credit file	15 to 20 days online	Equifax; **does not apply** to business credit files

The table shows that the most precise procedural figures (30 days, 15 to 20 days) come either from Québec law or from personal credit files, whereas the business figures concern a selling price and a small survey. No verified figure links an address to a score: the absence of this data is itself a research finding.

Cost Table to Fill In

The relevant calculation is a review cost, not a return. Fill in the columns with your own values, separating a one-time purchase from a subscription. *Table 4* is not an estimate: the “enter amount” fields remain blank until the amount has been verified.

Table 4. Cost of a Reconciliation Review (Fill In)

Item	Type	Formula	Value to enter
Copy of the Equifax report	One-time purchase	Price displayed at the time of purchase, including taxes	enter amount
Administrative time	One-time	Hours × chosen hourly rate	enter amount
Copy of the statement of information (REQ)	One-time	Free access according to Québec.ca	$0 if online
Current updating declaration	One-time	No fee; check the rate for your legal structure	enter amount
Possible correction costs	One-time	Only if verified with Equifax	enter amount
Address service (business address service, virtual office, private office)	**Subscription**	Price published by the provider, per month, including taxes	enter amount

The cost of an address service is a recurring subscription that must be justified by mail handling, use of the premises or the purpose of the address, not by an expected score. The other rows are one-time purchases, repeated only if a new event warrants it.

Three Fictional Scenarios

The three scenarios below are **hypothetical examples** illustrating the method. None is guaranteed to be accepted: acceptance depends on the provider responsible for each field.

Scenario 1 (Hypothetical Example): A Home-Based Corporation Switches to a Mail Service

A design corporation operates from an apartment and subscribes to an address service for mail. The review: copy the REQ statement of information, decide whether the head office needs to change (the head office is the legal person's domicile (cdn-contenu.quebec.ca)), declare the change within 30 days (www.legisquebec.gouv.qc.ca), notify Revenu Québec and the CRA, then obtain the Equifax report and record the address displayed. If the old residential address appears as a linked address, the question to ask concerns the display policy, rather than guaranteed removal. One possible outcome: “address is accurate, no correction needed.”

Scenario 2 (Hypothetical Example): A Team in an Office It Actually Occupies

A small agency rents a private office where it works every day. The head office, principal establishment and CRA physical address coincide (www.canada.ca). The review checks that these addresses match, that the occupancy agreement is dated and retained, and that the Equifax report reflects the same address. The main risk is forgetting to notify an agency, since Revenu Québec requires its own notice even after a change in the register (www.revenuquebec.ca).

Scenario 3 (Hypothetical Example): The Wrong File for a Corporation with the Same Name

An incorporated consultant receives a request from a supplier mentioning an unfamiliar address. The report ordered shows a name very close to the consultant's own, but a different file number. The first step is to cross-check the NEQ: the register identifies each business with a distinct number (www.quebec.ca) and flags similar names (www.quebec.ca). If the report belongs to another corporation, the request to Equifax concerns assigning the file to the right entity, not an address. The discrepancy is recorded as “same name.”

Frequently Asked Questions

How Do You Check the Address in a Corporation's Equifax Business Credit File?

Obtain a dated report (the Direct product is sold one report at a time), then compare the legal name, file number and address against the REQ statement of information. The report is intended to verify identification details.

How Can You View a Business's Credit File?

Equifax describes a one-time purchase as the way to view your report. An Equifax guide from 2023 states that the report can be purchased by anyone who wishes to do so; this information needs to be confirmed with Equifax. Any proof of authority required also needs to be confirmed.

How Do You Change a Business's Address with Equifax?

The exact business credit procedure is not published on the pages reviewed. Contact information for the commercial disclosure service is published, and the form offers the subject « Dispute Data on my Business Credit Report ». The request template above can be used; retain the tracking number.

How Do You Correct an Error in a Business Credit File?

Document the discrepancy (reconciliation worksheet), obtain evidence from the data issuer, then write to Equifax. Equifax directs inaccuracies to its commercial disclosure service. Business credit timelines are unknown.

Does a Virtual Address Improve a Business's Credit Score?

None of the sources reviewed demonstrates such an effect. Equifax describes its scores as predictions of a company's health over 12 months.

Which Address Should Be Declared to the REQ When Using a Business Address Service in Québec?

A legal person's head office is its domicile, and the law requires its establishments in Québec to be declared. Whether a business address service's address is suitable as a head office depends on actual use and is not expressly answered in the pages reviewed. A lawyer or accountant can determine this.

What Should a Sole Proprietor Do?

Your domicile is your principal residence, but a professional address may be declared so that the domicile is not published (www.quebec.ca). Your personal credit file follows a different dispute process.

Will the Old Home Address Disappear from the File?

This still needs to be confirmed. A sample report mentions linked previous addresses, but does not establish the current policy.

Implications and Outlook

For the Purchase Decision

The reconciliation review comes before choosing an address service; it does not replace that choice. If the addresses are consistent, the decision to buy a business address service is based on mail handling, home address privacy and use of the premises. If the review reveals a discrepancy, the address provider cannot resolve it: correction is the responsibility of the data issuer.

For Advisers

Accountants, startup advisers and relocation guides can reuse the worksheet and request template, which connect systems usually addressed separately.

Limits of This Article

This article does not replace legal or accounting advice. When legal status, a personal guarantee or the head office address is at issue, consult a lawyer or chartered professional accountant. Equifax's sample reports contain test data, which are not treated here as actual business data.

Conclusion

After an address change, the useful step is a reconciliation review: identify the right legal entity by its NEQ, copy the register's statement of information, obtain a dated copy of the business credit file, record discrepancies and, if necessary, ask Equifax in writing for the exact procedure. The register requires an update within 30 days; the credit file has no equivalent public procedure in the pages reviewed.

Three ideas guide the decision. Accurate identification, mail handling and financial capacity are separate matters: an address service can help with the second, but does not prove the third. Addresses serve different purposes depending on the field: copying a single address everywhere is not a rule. Finally, sole

proprietorships and personal credit files are governed by different rights, timelines and evidence requirements from a corporation's business credit file.

“No change needed” is a valid and common conclusion. As for the questions still open—the business credit correction procedure, its timelines and the retention of old addresses—they call for written confirmation from Equifax, to be recorded with the date, before the next address or credit renewal.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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About 2727 Coworking

2727 Coworking is a Montreal workspace and business-address provider. We serve people who need a place to focus, meet, run a small business or establish a professional mailing presence. Our website offers English and French information about workspace options and services, alongside educational resources for operating a business in Canada.

A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

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2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

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We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore private offices, day passes and desks, the conference room, business addresses and virtual mailboxes. Book a visit or contact the team to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

Website: https://2727coworking.com

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