

Investigative Checks

Last Verified: 2009-04-01

The following list of credit bureaus, reporting agencies, and other sources of information can assist you in determining the following:

- Should you purchase that used equipment?
- Should you extend credit to that new customer?
- Can you count on that new supplier?
- Will that new employee be a prudent fit?

Saskatchewan Justice

1874 Scarth Street

Regina, Saskatchewan S4P 4B3

Phone: 306-787-8971 Fax: 306-787-5830

[Saskatchewan Justice - Corporations Branch](#) (1871 Smith Street, Regina)

Information Provided:

- information on whether a company or business has been, or is presently registered or incorporated in the Province of Saskatchewan,
- the name of the business,
- the nature of the business to be carried on,
- the registered office and mailing address of the business,
- the business ownership
- if incorporated, the directors and owners' names and addresses,
- the number of shares

Membership Available: No

Membership Necessary to Access Information: No

Membership benefits: Not applicable

Verbal Report Available: Yes *Fees:* Yes

Written Report Available: Yes *Fees:* Yes

How to Access: Phone: 306-787-2962 (Regina) Fax: 306-787-8999

Other Services Available:

- Business Registrations and Incorporations
- Also incorporates non-profits, co-operatives, and credit unions
- Lists of professional associations and their bylaws

[Saskatchewan Justice - Consumer Protection Branch](#) (500 - 1919 Saskatchewan Drive, Regina)

Information Provided:

Answers licensing inquires and complaints on the following businesses:

- Auctioneers
- Cemeteries
- Charitable Fundraising Businesses
- Collection agents
- Credit reporting agents
- Door to door sellers (Direct Sellers)
- Film and Video Retailers & Exhibitors
- Motor dealers

Membership Available: No

Membership Necessary to Access Information: No

Membership Benefits: Not applicable

Verbal Report Available: Yes *Fees:* No

Written Report Available: Yes *Fees:* No

How to Access: Phone: 306-787-5550 (Regina); 1-888-374-4636 Fax: 306-898-9779

Other Services Available:

- regulate credit unions, insurance companies, loan, trust and finance companies, mortgage brokers, prepaid funeral services, and the real estate industry

[Saskatchewan Justice - Personal Property Registry](#)

Information Provided:

- information regarding registration of liens against all types of personal property, including motor vehicles and farm equipment

Membership Available: No

Membership Necessary to Access Information: No

Membership Benefits: Not applicable

Verbal Report Available: Yes *Fees:* Yes

Written Report Available: Yes *Fees:* Yes

How to Access:

- if you are in Regina, write or phone 787-6787
- if you are outside Regina, visit or write the nearest court house that has a Sheriff's office
- most financial institutions (banks, credit unions, and trust companies) and law offices have an account with the Registry

Other Services Available:

- as above, remember to check any goods that you are purchasing second-hand from a private seller, an auction or a used-goods retailer

[Information Services Corporation Saskatchewan](#)

Land Titles Automated Network Delivery (LAND) System

Toll Free: 1-866-275-4721

Information Provided:

- information on assignments, mortgages, judgments, interests and liens that may be registered against land and property

Membership Available: No

Membership Necessary to Access Information: No

Membership Benefits: Not applicable

Verbal Report Available: No *Fees:* Not applicable

Written Report Available: Yes *Fees:* Yes

How to Access:

- there are eight customer service centres in the province located in North Battleford, Humboldt,

Moose Jaw, Saskatoon, Prince Albert, Swift Current, Regina and Yorkton. For searches, visit ISC's homepage listed above to sign up for a temporary account or visit the nearest customer service centre.

Other Services Available:

- registration of interests, mortgages, transfers, taxes, etc.

D&B

5770 Hurontario Street

Mississauga, Ontario L5R 3B5

Phone: 905-568-6000 or toll free 1-800-463-6362 Fax: 905-568-6197

Information Provided:

- information and company credit reports only unless individual is self-employed

Membership Available: Yes

Membership Fee: Yes

Membership Necessary to Access Information:

-no, however occasional users must pay a full service fee for the report

Membership Benefits: Cost per report reduced.

Verbal Report Available: Yes *Fees:* Yes

Written Report Available: Yes *Fees:* Yes

How to Access: Telephone: 1-800-665-8092

Other Services Available:

- credit reference books and online credit information services anywhere in the world

Better Business Bureau Saskatchewan

201- 2080 Broad Street

Regina, Saskatchewan S4P 1Y3

Phone: 306-352-7601 or toll free 1-888-352-7601 Fax: 306-565-6236

Email: info@bbbsask.com

Information Provided:

- information on how long a company has been in business, type of business, who the owner is, whether there are any unresolved or resolved complaints against it and whether the company is a Better Business Bureau member

Membership Available: Not for information requests.

Membership Necessary to Access Information: No

Membership Benefits: For businesses that are registered - Recognition of Service Quality Status

Verbal Report Available: Yes *Fees:* No

Written Report Available: No *Fees:* Not applicable

How to Access: 306-352-7601 or 1-888-352-7601

Other Services Available:

- can provide mediation. Can refer to other bureaus in Canada and United States if they do not have the information locally.

Equifax Canada

Consumer Relations Department

Box 190, Jean Talon Station

Montreal, Quebec H1S 2Z2

Phone: 514-493-2314 Fax: 514-355-8502

Email: consumer.relations@equifax.com

Or

CREDIT BUREAU OF SASKATOON REPORTING LIMITED
Regional Centre
Equifax Canada Systems Affiliate
304B - 4th Avenue North
Saskatoon, Saskatchewan S7K 1K7
Phone: 306-343-3200 or toll free 1-800-343-3220
Fax: 306-343-3223
Email: collections@creditcollections.com

Information Provided:

- provides credit history checks on individuals, reports on individuals, commercial operations, and registrations under the Personal Property Security Act

Membership Available: Yes

Membership Fee: Yes

Membership Necessary to Access Information: Yes

Membership Benefits:

- to receive information; computer link-up also available

Verbal Report Available: Yes *Fees:* Yes

Written Report Available: Yes *Fees:* Yes

How to Access: 1-800-465-7166

1-877-227-8800 (if member)

E-mail: consumer.relations@equifax.com

Other Services Available:

- cheque guaranteeing service, data inputting service, insurance investigation, and collection agency

Other Contacts:

Agricultural implement dealers & distributors:

- Ministry of Agriculture, Pesticide Regulatory Management / Agricultural Operations Board; 3085 Albert Street, REGINA S4S 0B1

Contact: Don Brooks, Secretary of the Ag Operations Board,
PH: (306) 787-4693; FX: (306) 7687-1315.

Pyramid Franchise Operators:

- Contact: Industry Canada, Competition Bureau. Toll Free: 1-800-348-5358. Pyramid franchises are illegal and pyramid-type operations must meet fairly strict and detailed requirements with Industry Canada before they are allowed to operate.

Training Course Sellers:

- Private Vocational Schools who offer training in excess of 30 hours in length are handled by Advanced Education, Employment & Labour, Training Institutions Branch, 12th floor, 1945 Hamilton Street, Regina S4P 2C8. PH: (306) 787-5763; FX: (306) 787-7812.
- Public Institutions and Short Course Offerings are not the responsibility of Advanced Education, Employment & Labour and complaints or concerns would be lodged through BBB or a Small Claims action.

Other sources of information on companies, purchases, or employees.

- *Hoovers Handbook of American Business* profiles 500 major U.S. companies. This handbook illustrates company histories, strategy, reputation and ownership. It also includes financial charts, mailing lists, and company standings in over 50 different ranking categories. To order call 1-800-486-8666.
- The U.S. Securities and Exchange Commission has an online database called EDGAR. This database provides information which allows you to analyze industries. EDGAR specializes in providing lending, credit risk, education and training information on many companies throughout the U.S. For more information contact their head office at 100 F Street, NE, Washington, D.C., 20549, Phone: 202-942-8088, Email: help@sec.gov.
- Check with credit department of companies that may ship to the company in question. Suppliers of non-competing goods may indicate the company's standing with them.
- Check for tax arrears and caveats for permitted non-conformance, etc. at the local municipal office and also check to see that the company is registered or licensed.
- Check with the sheriff's office for writs outstanding and not yet collected.
- As a lessee, caveats or an interest can be registered against the property.
- Your bank or credit union can check with the other company's lender and also assist you with credit checks.
- Your lawyer's expertise can be crucial in this area.
- Remember, you owe it to yourself, your employees, and your customers to investigate any new hires. It is the job applicant's responsibility to provide verifiable information, not yours.
- It is better to check matters out now than worry later, but don't take every negative at face value, as there could be extenuating circumstances.
- Anytime you undertake tasks of due diligence, whether it's an application for employment, credit, insurance or bonding, you have the right to check all references deemed necessary. Remember though, you also have a duty to act confidentially so as not to cause damage to the applicant.

Prepared by: Government of Saskatchewan

For further information regarding starting a business, contact the

Canada-Saskatchewan Business Service Centre
#2 - 345 3rd Avenue South
Saskatoon, Sask. S7K 1M6
Phone: **306-956-2323** Toll-Free: **1-800-667-4374**
E-mail: saskatchewan@canadabusiness.sk.ca
Web site: <http://www.canadabusiness.ca/sask/>

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