

Women now have equal credit opportunity.

This is what Ontario has done to ensure it.



Here in Ontario, any woman, married or not, should be granted credit in her own name if her credit qualifications, property or earnings are such that a man with the same qualifications would receive credit.

That is the essence of Ontario's new Equal Credit Opportunity Guidelines.

All major credit grantors in the Province have endorsed these guidelines, on the basis that equality of access to credit is a right, even though credit itself is a privilege.

In practice, the Guidelines outline the following principles:

- hold men and women to the same standards of credit worthiness
- refrain from refusing to extend credit to a woman because of a change in her marital status
- refrain from requesting or using information about family planning in evaluating credit applications
- consider a spouse's income, if necessary, when a couple applies for credit
- consider alimony and child support as a source of income
- not alter a person's credit rating solely on the basis of the credit rating of the spouse
- allow husband and wife to have separate files with credit reporting agencies.

For a free booklet giving the Guidelines in detail, and covering the entire subject of women's access to credit, write:

Ontario Consumer
Queen's Park
Toronto, Ontario

**Ministry of Consumer
and Commercial Relations**
Sidney Handleman, Minister



Province of Ontario

William Davis, Premier