

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank Name]
[Fraud/Grievance Department]
[Bank Address]
[City, State, Zip Code]

Subject: Formal Grievance Regarding Unauthorized Credit Report Inquiry

Dear Sir/Madam,

I am writing to formally lodge a grievance regarding an unauthorized hard inquiry appearing on my [Credit Bureau Name, e.g., Experian/Equifax/TransUnion] credit report dated [Date of Inquiry]. The inquiry was performed by [Bank Name].

I wish to state clearly that I have never applied for credit, a loan, or any other service with your institution that would necessitate a credit check. I did not provide authorization for your bank to access my credit file. Therefore, I believe this inquiry is the result of identity theft or an administrative error.

Under the Fair Credit Reporting Act (FCRA), a credit inquiry must have a permissible purpose. Since I have no relationship with your bank and did not initiate an application, this inquiry is fraudulent and is negatively impacting my credit score.

I request that you take the following actions immediately:

- Investigate the origin of this unauthorized inquiry.
- Provide me with copies of any application or documentation used to justify this inquiry.
- Notify the relevant credit bureaus to have this inquiry removed from my credit report.
- Send me written confirmation once the inquiry has been retracted.

I have attached a copy of my credit report highlighting the unauthorized inquiry for your reference. I look forward to your prompt response and a resolution to this matter within [30] days.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

Copy of Credit Report

Copy of Government Issued ID