

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

[Date]

[Name of Recipient or Department]
[Name of Financial Institution/Company]
[Company Address]
[City, State, Zip Code]

RE: Formal Complaint Regarding Unauthorized Hard Inquiry

To Whom It May Concern,

I am writing to formally contest a hard credit inquiry placed on my [Equifax/Experian/TransUnion] credit report by [Company Name] on [Date of Inquiry].

I have not applied for credit, a loan, or any other service with your institution that would necessitate a hard pull of my credit history. Furthermore, I did not provide written or verbal authorization for your company to access my credit report. This unauthorized action has negatively impacted my credit score.

Under the Fair Credit Reporting Act (FCRA), a company must have a permissible purpose to access a consumer's credit report. As no such purpose exists in this instance, I request that you perform the following actions:

- Investigate the origin of this inquiry.
- Provide proof of my signed authorization for this specific credit pull.
- If no authorization is found, immediately contact the relevant credit bureaus to have this inquiry removed from my credit file.

Please provide a written response within 30 days confirming that the inquiry has been deleted or providing the evidence of authorization mentioned above.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]