

[Your Full Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Bank Name]  
[Grievance Redressal Department/Customer Service Department]  
[Bank Address]

**Subject: Formal Grievance Regarding Unauthorized Hard Credit Inquiry**

Dear Grievance Redressal Officer,

I am writing to formally lodge a complaint regarding an unauthorized credit inquiry appearing on my credit report from your institution.

Upon reviewing my credit report from [Name of Credit Bureau, e.g., Experian/Equifax/TransUnion] on [Date], I noticed a "Hard Inquiry" made by [Bank Name] on [Date of Inquiry].

I wish to state that I have not applied for any credit card, loan, or credit facility with your bank, nor have I provided consent for my credit profile to be accessed. This unauthorized inquiry has negatively impacted my credit score.

I request that you:

- Investigate the origin of this inquiry and provide proof of my authorization.
- If no authorization exists, please provide a written confirmation that this inquiry was an error.
- Contact the relevant credit bureaus to request the immediate removal of this inquiry from my credit history.

Please acknowledge receipt of this letter and provide a resolution within [Number, e.g., 15] working days. I have attached a copy of the credit report highlighting the inquiry in question for your reference.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]