

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

[Date]

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

Subject: Formal Grievance Regarding Unauthorized/Unjustified Credit Inquiry

Dear [Recipient Name or Customer Service Manager],

I am writing to formally lodge a grievance regarding a credit inquiry performed by [Financial Institution Name] on my [personal/business] credit report dated [Date of Inquiry].

This inquiry is unjustified for the following reason(s):

- I have not submitted a formal application for a commercial loan with your institution.
- I did not provide written or verbal authorization for a "hard" credit pull.
- The inquiry was made after I had already withdrawn my interest in your services.

As you are aware, unauthorized credit inquiries can negatively impact credit scores and my ability to secure financing. I request that you conduct an internal investigation into why this check was performed without a valid legal basis or my explicit consent.

I request that [Financial Institution Name] takes the following actions immediately:

1. Provide a written explanation justifying the legal basis for this credit pull.
2. Contact the relevant credit bureaus ([Equifax/Experian/TransUnion]) to request the formal removal of this inquiry from my records.
3. Provide me with written confirmation once the removal request has been submitted.

I look forward to your prompt response and a resolution to this matter within [Number, e.g., 10] business days. If this is not resolved, I reserve the right to escalate this complaint to the appropriate regulatory authorities.

Sincerely,

[Signature]
[Your Printed Name]