

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

[Date]

[Name of Dealership/Financial Institution]  
[Department Name, if applicable]  
[Company Address]

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

To Whom It May Concern,

I am writing to formally lodge a grievance regarding an unauthorized credit inquiry made by your institution on my [Credit Bureau Name, e.g., Experian/Equifax/TransUnion] credit report on [Date of Inquiry].

I did not provide written or verbal consent for your company to access my credit file. I have not submitted a formal application for an auto loan with your establishment, nor did I sign any documentation authorizing a "hard pull" of my credit history. This action is a violation of the Fair Credit Reporting Act (FCRA), which requires a permissible purpose and/or consumer consent to access credit reports.

This unauthorized inquiry has negatively impacted my credit score. Therefore, I request that you take the following actions immediately:

- Provide written evidence of the signed authorization that you believe permitted this inquiry.
- If no such authorization exists, contact the relevant credit bureaus to request the immediate removal of this hard inquiry.
- Send me a written confirmation once the removal request has been submitted to the bureaus.

Please respond to this matter within [Number, e.g., 10] business days. Failure to address this unauthorized action will result in me escalating this complaint to the Consumer Financial Protection Bureau (CFPB) and the Better Business Bureau (BBB).

Sincerely,

[Your Signature]

[Your Printed Name]