

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

[Date]

[Bank Name]
[Credit Dispute Department]
[Bank Address]
[Bank City, State, Zip Code]

Subject: Formal Objection to Unauthorized Credit Score Inquiry

To Whom It May Concern,

I am writing to formally object to an unauthorized credit inquiry listed on my credit report from [Name of Credit Bureau: Experian/Equifax/TransUnion].

Upon reviewing my credit report dated [Date of Report], I noticed a hard inquiry made by [Bank Name] on [Date of Inquiry]. I have no record of applying for credit, a loan, or any other service with your institution that would authorize a pull of my credit history.

Under the Fair Credit Reporting Act (FCRA), a credit inquiry may only be performed when there is a permissible purpose or explicit consumer consent. Since I did not authorize this inquiry, I request that you:

- Provide proof of my authorization for this specific credit inquiry.
- If no authorization exists, contact the credit bureaus immediately to have this inquiry removed from my credit file.
- Confirm in writing once the request for removal has been submitted.

Please address this matter within 30 days of receipt of this letter. Thank you for your prompt attention to this discrepancy.

Sincerely,

[Your Signature]

[Your Printed Name]
[Last 4 Digits of Social Security Number - Optional for Identification]