

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

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Subject: Dispute of Unwarranted Credit Inquiry - [Your Name]

To Whom It May Concern,

I am writing to formally dispute an unauthorized hard inquiry that appears on my credit report. I recently reviewed my credit report from [Credit Bureau Name] and noticed an inquiry that I did not authorize.

The details of the inquiry are as follows:

- **Inquiry Date:** [Date of Inquiry]
- **Company Name:** [Name of Credit Card Issuer/Bank]

I have never applied for a credit card or any other form of credit with this company. Because I did not initiate this application, this inquiry is inaccurate and was made without my consent.

Under the Fair Credit Reporting Act (FCRA), only parties with a "permissible purpose" are allowed to access my credit report. Since I did not apply for credit with this institution, no such purpose exists.

I request that you investigate this matter and remove the unauthorized inquiry from my credit file immediately. Attached is a copy of my credit report with the disputed item highlighted, as well as a copy of my [ID/Utility Bill] to verify my identity.

Please notify me in writing once the investigation is complete and the correction has been made.

Sincerely,

[Your Signature]
[Your Printed Name]