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Ways to Dispute Your Information On Your Credit Report

Date: January 19, 2024





Ways to Dispute Information on Your Credit Report

Experian provides three methods for submitting disputes:

- Online:** Get access to your Experian credit report and initiate a dispute at the Experian [Dispute Center](#).

- By phone:** To initiate a dispute by phone, you'll call the number displayed on your Experian credit report. If you'd like to have a copy of your credit report delivered to you by mail, call [866-200-6020](tel:866-200-6020). You can do that by [requesting a free credit report](#) from each of the bureaus at AnnualCreditReport.com once a year.

- By mail:** You can dispute without a credit report by writing to Experian, P.O. Box 4500, Allen, TX 75013. (Printing out [Dispute by Mail](#) instructions can streamline the process; you can also scan the completed form and submit it electronically to Experian.com/upload).



Start a New Dispute Online

Dispute online

How to correct inaccuracies on your Credit Report for free

How would you like to begin?

Start a new dispute online

Sign in to check an existing dispute

Get instructions for disputing by mail

View results of a phone or mail dispute



Dispute Online

Registration Page

User will enter Personal Identifiable Information (PII) including email address, then select Submit and Continue.

Tell us about yourself

First Name

Last Name

Current street address

Apt, unit

ZIP code

City

State

Have you lived at this address for 6 months or more?

☒ Yes ☐ No

Social Security number

XXX-XX-XXXX

Why do we need this?

Date of birth

MM/DD/YYYY


MM/DD/YYYY

Phone Number


(XXX) XXX-XXXX

Email Address


Submit and Continue




Always free. No impact to your score.
No purchase or credit card required. Checking your Experian credit report will never impact your credit scores.



Safe and secure
The information you provide will be transferred to us through a private, secure connection.





Dispute Online

Create Account

Create your Account

Select a Username,
Password, Security question,
answer and 4-digit pin.

Then select Submit and
Continue to complete
account creation.

Create your account

Account information

Free Membership

Access to Experian Dispute Center, Security Freeze, Monthly Credit Report & FICO® Score, and more

Experian Service Account

Access to Experian Online Dispute Center, Security Freeze, and Notifications

Create your account

Username

Password

Account security

If you forget your username or password, we'll need this information to restore access to your account.

Security question

Security question answer

4-digit PIN

*Credit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. [Learn more.](#)

By clicking "Submit and Continue": I accept and agree to your [Terms of Use Agreement](#), as well as acknowledge receipt of your [Privacy Policy](#).

I authorize ConsumerInfo.com, Inc., also referred to as Experian Consumer Services ("ECS"), to obtain my credit report and/or credit score(s), on a recurring basis to:

- Provide my credit report (and/or credit score) to me for review while I have an account with ECS.
- Notify me of other products and services that may be available to me through ECS or through unaffiliated third parties.
- Notify me of credit opportunities and advertised credit offers.

I understand that I may withdraw this authorization at any time by [contacting ECS](#).

Submit and Continue

When you register today, you'll get:

- ✓ Access to the Experian Dispute Center
- ✓ Dispute Email Notifications
- ✓ Access to Experian Security Freeze
- ✓ Free Experian Credit Report and FICO® Score
- ✓ Increase your FICO® Score with Experian Boost
- ✓ Report and Score Refreshed Every 30 Days On Sign In
- ✓ FICO® Score Monitoring with Experian Data
- ✓ Experian Credit Monitoring and Alerts
- ✓ Free Dark Web Surveillance Report
- ✓ Free Personal Privacy Scan
- ✓ Credit Cards and Loans Matched for You



Always free. No impact to your score.

No purchase or credit card required. Checking your Experian credit report will never impact your credit scores.



Safe and secure

The information you provide will be transferred to us through a private, secure connection.



Privacy policy notice

ConsumerInfo.com, Inc.'s policy on how your personal information is used and disclosed is contained in our [Privacy Policy](#). This product is Web-based and you agree to accept this notification, revisions, and the provision of an annual notice electronically through this website, if required.

Dispute Online

Sign in

When a user already has an account, the user will be promoted to sign in using their username and password.

Looks like you've created an account with us before — try the username and password you used to set up your account originally, or use [Forgot Username](#) if you need assistance.

Sign in to your account

Username (may be your email)

[Forgot username](#)


Password


[Forgot password](#)

☐ Remember my username next time

Sign In

or

 **Sign in with Google**



Already have an Experian account?
If you sign in with Google, your email address needs to match the one we have on file.

Dispute Online

Dispute Center

How it works

- File your dispute online
- We'll contact the data furnisher
- Get your results online

Get Started



- Review Report
- Start a new dispute

Completed Disputes

- View dispute results


Identity Protection

- **Lock/Unlock** Credit File
- Dark Web Monitoring


Credit Money Protection Credit Cards Loans Auto99+ 

Dispute Center


How it works

**File your dispute online**

If you see an account, a piece of personal info or a public record that's inaccurate or incomplete on your Experian credit report, start a dispute online or by mail.


**We'll contact the data furnisher**

We'll review your documents, and see if we can resolve the issue.

**Get your results online**

You will be notified that the results are ready within 30 days* by email.
*21 days for Maine residents
[See options for blind or visually impaired](#)

Get started

**Let's get started by taking a look at your report.**

Start a new dispute

Completed Disputes

When you dispute an item on your credit report, we will review your dispute and update your report if we are able to do so based on the information you provided. Otherwise, we contact the company that reported the information and ask them to verify the accuracy of the information in light of the details you provided with your dispute. These are the results.

● 10/06/2020
Address

View results >


Keep your info safe from identity theft

Take the next step and protect your personal info from identity theft. We'll search the dark web and people finder sites for your info and help you remove it.

Protect my info

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Dispute Online

Start a Dispute

Start a new dispute button will take the user to their credit report.

Users can view their accounts, public records, personal information and inquiries.

Selecting a specific item on the report will allow you to start a new dispute.

experian

CreditMoneyProtectionCredit CardsLoansAuto

99+

Dispute Center | Credit Report

Print reportContact us

Prepared For

Report Number

Date Generated

Disputing personal information

1/2

Since names, addresses and employers don't affect your credit score, consider disputing only clearly incorrect personal info, as opposed to small spelling errors.

AccountsPublic recordsPersonal informationInquiries

Credit cards and credit lines

AMERICAN EXPRESS

In good standing

Date opened02/03/2017

Balance\$0

StatusOpen/Never late.

AMEX/CBNA

In good standing

Date opened04/16/2023

Balance\$0

StatusOpen/Never late.

BANK OF AMERICA

In good standing

Date opened04/03/2014

Balance\$0

StatusOpen/Never late.

BANK OF AMERICA

In good standing

Date opened11/16/2018

Balance\$0

StatusOpen/Never late.

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Dispute Online

Start a Dispute

experian.

CreditMoneyProtectionCredit CardsLoansAuto

Dispute Center | Credit Report

Hi

what would you like to dispute today?

Prepared For

Report Number

Date Generated

Disputing personal information

Since names, addresses and employee consider disputing only clearly incorrect spelling errors.

Accounts

Public records

Personal information

Inquiries

Credit cards and credit lines

In good standing

Date opened 12/31/2012

In good standing

Date opened 02/27/2013

Date opened

<

ADS

Do you see information you believe to be inaccurate?

Start a dispute

Account info

Account nameADS

Account number

Account typeCharge Card

ResponsibilityIndividual

Date opened12/31/2012

StatusPaid, Closed/Never late.

Status updatedApr 2018

Balance-

Balance updated-

Recent payment-

Monthly payment-

Credit limit

Highest balance

Terms

On record untilApr 2028

Payment history

JanFebMarAprMayJunJulAugSepOctNovDec

2018✓✓✓CLS- - - - -

2017✓✓✓✓✓✓✓✓✓✓✓

Once the user selects the items to dispute, details about the account will display.

User will select the Start a dispute button to select the dispute reason.

Below are a list of dispute reasons a user can select from.

When a user disputes information, we will contact the company that reported the information and ask them to verify the accuracy of the information.

< Disputing: ADS,

Complete and review

Select a reason you want to dispute:

Select One

Select One

Not mine or No knowledge of account

Account paid in full

Account closed

Unauthorized charges

Belongs to ex-spouse

Balance incorrect

Included in bankruptcy

Corporate account

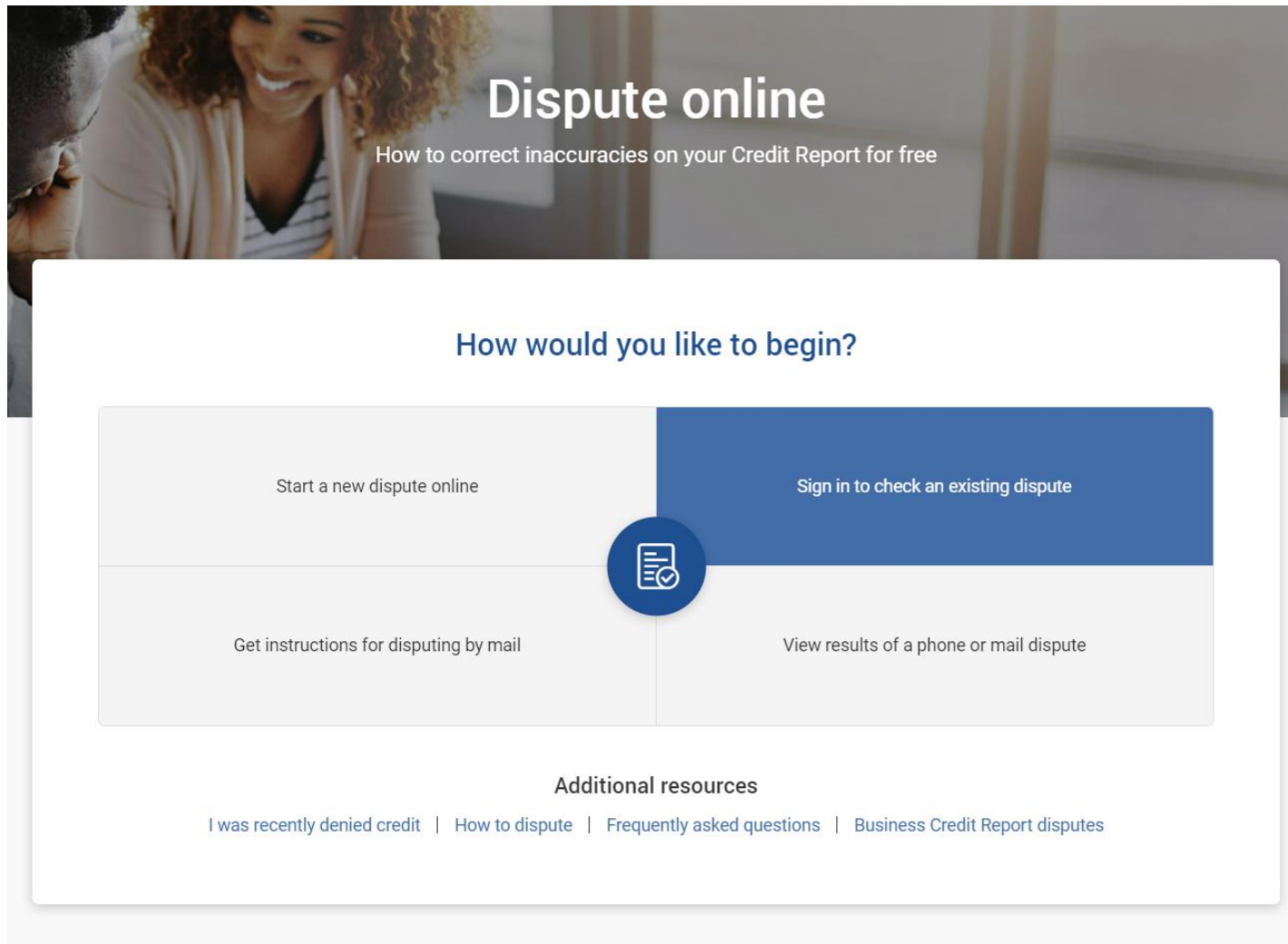
Belongs to another person with same or similar name

Identity theft

Other reason

Affected by Natural or Declared Disaster (e.g. COVID-19)

Sign in to check an existing dispute



The image shows a screenshot of the Experian website's dispute resolution interface. At the top, there's a header with the text "Dispute online" and a subtitle "How to correct inaccuracies on your Credit Report for free". Below this, a white box contains the heading "How would you like to begin?". Underneath, there are four buttons arranged in a 2x2 grid. The top-right button, "Sign in to check an existing dispute", is highlighted in blue and has a circular icon with a document and a checkmark. The other three buttons are light gray: "Start a new dispute online", "Get instructions for disputing by mail", and "View results of a phone or mail dispute". At the bottom of the white box, there's a section titled "Additional resources" with links: "I was recently denied credit", "How to dispute", "Frequently asked questions", and "Business Credit Report disputes".

Dispute online
How to correct inaccuracies on your Credit Report for free

How would you like to begin?

Start a new dispute online	Sign in to check an existing dispute
Get instructions for disputing by mail	View results of a phone or mail dispute

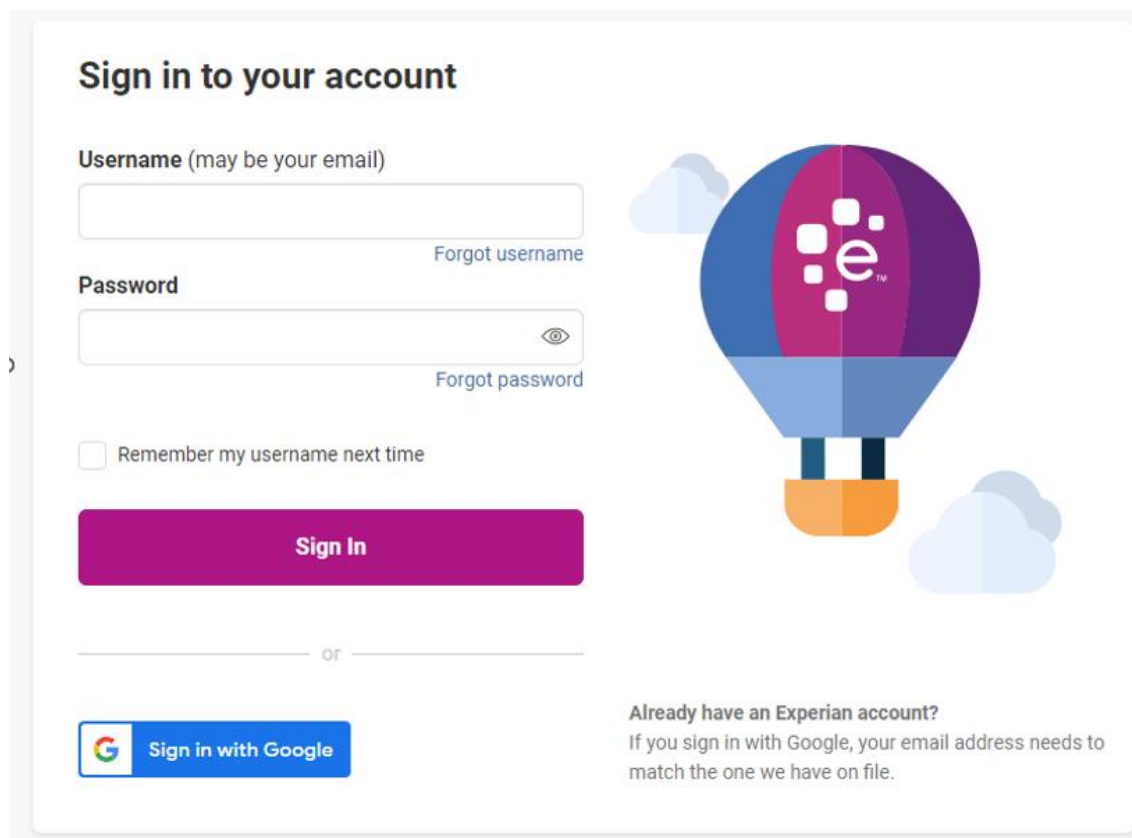
Additional resources

[I was recently denied credit](#) | [How to dispute](#) | [Frequently asked questions](#) | [Business Credit Report disputes](#)

Check Existing Dispute

Sign in to your account

User will be promoted to sign in user the username and password previously created.



The image shows a sign-in form for an Experian account. The form is titled "Sign in to your account" and includes fields for "Username (may be your email)" and "Password". There are links for "Forgot username" and "Forgot password". A checkbox labeled "Remember my username next time" is present. A large purple "Sign In" button is below the password field. Below the button is a horizontal line with the word "or" in the center. Underneath this line is a "Sign in with Google" button. To the right of the form is a large, stylized hot air balloon with the Experian logo on it. At the bottom right of the form, there is a section titled "Already have an Experian account?" with the text "If you sign in with Google, your email address needs to match the one we have on file."

Sign in to your account

Username (may be your email)

[Forgot username](#)


Password

[Forgot password](#)

☐ Remember my username next time

Sign In



or

 **Sign in with Google**

Already have an Experian account?
If you sign in with Google, your email address needs to match the one we have on file.


Check Existing Dispute

Check the status of a dispute and view dispute results.


Credit Money Protection Credit Cards Loans Auto99+

Dispute Center


How it works

**File your dispute online**


If you see an account, a piece of personal info or a public record that's inaccurate or incomplete on your Experian credit report, start a dispute online or by mail.

**We'll contact the data furnisher**


We'll review your documents, and see if we can resolve the issue.

**Get your results online**

You will be notified that the results are ready within 30 days* by email.
*21 days for Maine residents
[See options for blind or visually impaired](#)



Get started

**Let's get started by taking a look at your report.**

[Start a new dispute](#)

Completed Disputes

When you dispute an item on your credit report, we will review your dispute and update your report if we are able to do so based on the information you provided. Otherwise, we contact the company that reported the information and ask them to verify the accuracy of the information in light of the details you provided with your dispute. These are the results.


● 10/06/2020

Address

[View results >](#)

Keep your info safe from identity theft


Take the next step and protect your personal info from identity theft. We'll search the dark web and people finder sites for your info and help you remove it.



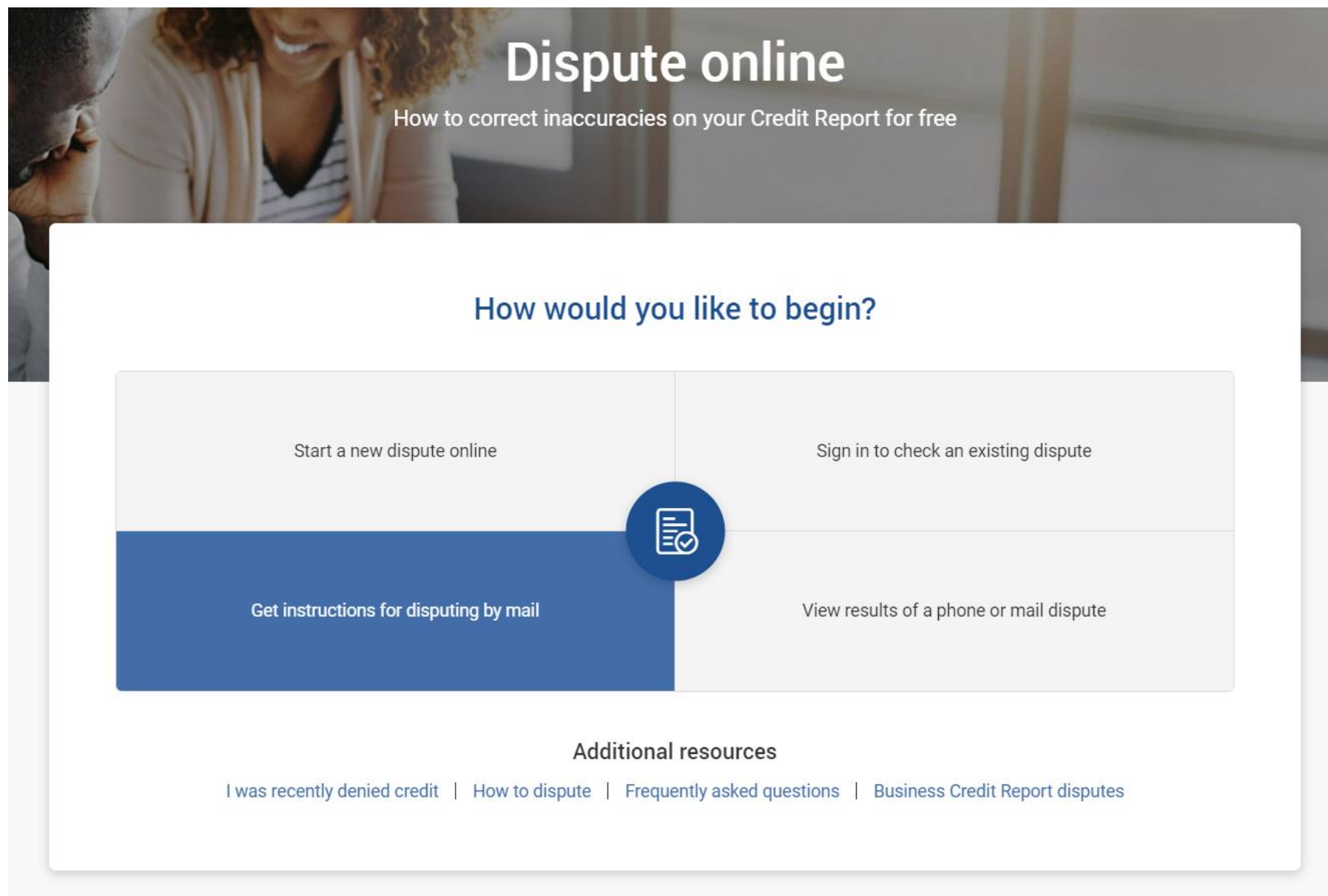
[Protect my info](#)

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Get instruction for disputes by mail

A screenshot of the Experian website's dispute resolution page. The background features a blurred image of a smiling couple. The main heading is "Dispute online" with the subtitle "How to correct inaccuracies on your Credit Report for free". Below this, a white box contains the question "How would you like to begin?". Four options are presented in a 2x2 grid: "Start a new dispute online", "Sign in to check an existing dispute", "Get instructions for disputing by mail" (highlighted in blue), and "View results of a phone or mail dispute". A circular icon with a document and checkmark is positioned in the center of the grid. At the bottom, there is a section for "Additional resources" with links to "I was recently denied credit", "How to dispute", "Frequently asked questions", and "Business Credit Report disputes".

Dispute online
How to correct inaccuracies on your Credit Report for free

How would you like to begin?

Start a new dispute online	Sign in to check an existing dispute
Get instructions for disputing by mail	View results of a phone or mail dispute

Additional resources

[I was recently denied credit](#) | [How to dispute](#) | [Frequently asked questions](#) | [Business Credit Report disputes](#)

Disputes by Mail

Users can send their disputes by mail or upload.



Experian's mailing address for dispute requests is:

P.O. Box 4500

Allen, TX 75013

You can submit your dispute and any supporting documents more quickly at

experian.com/upload.

In order to help you to submit an accurate request, you may find it useful to first obtain [your personal Experian credit report](#).

[Download printable form for disputing by mail](#)

Disputes by Mail

Instructions



Instructions for Disputing by Mail or Digital Upload

Send your request to:

Experian
P.O. Box 4500
Allen, TX 75013

Please include all of the following when initiating your dispute:

- Your full name including middle initial (and generation such as JR, SR, II, III)
- Your date of birth
- Your Social Security number (if you have never been issued a social security number, please note that in your request)
- All addresses where you have lived during the past two years
- One copy of a government issued identification card, such as a driver's license, state ID card, etc.
- One copy of a utility bill, bank or insurance statement, etc.

List each item on your report that you believe is inaccurate, the account number and the specific reason you feel the information is incorrect on the form.

There is no charge for submitting a dispute.

Send your completed dispute information to the address above. Only include copies and do not send original documentation.

You may also submit this form and supporting documentation electronically at experian.com/upload.

If you are blind or visually impaired, you have a right to receive your dispute results in an alternative format such as Braille, Large print, or Audio CD and can request so on the form.

What happens next?

Once we receive your request, we will contact the furnisher of the information or the vendor who collected the information from a public record source (such as a court or other government office).

When we complete our dispute process, which may take up to 30 days, we will send you the results by mail. If you provide us with an email address in the submission form, we will notify you by email as well.

Disputes by Mail

Dispute Form



Dispute Form

Use this form for any disputes you wish to submit by mail or digital upload at experian.com/upload. You can submit multiple dispute forms if you have additional disputes. Once we receive your dispute, it may take up to 30 days to process. Once your dispute is completed, we will send the result to you by mail or if you provide us with an email address, we will notify you by email as well. You may also submit a dispute by mail using your own format. If so, please include your name, address, Social Security number, and date of birth along with the account name and number and dispute reason.

Would you like to receive your dispute results more quickly? Enter your email address, and we will notify you as soon as your results are ready to be viewed online. _____

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

Your current identification information

Name: _____	Middle Initial: _____	Generation: _____
Social Security number: _____ - _____ - _____		Date of Birth: _____
Mailing Address: _____		
Is any of the information below <u>incorrect</u> on your report?		
<input type="checkbox"/> Spouse's name	<input type="checkbox"/> Employer (Which one is <u>incorrect</u> ?) _____	
<input type="checkbox"/> Date of Birth (Fill in your <u>correct</u> date of birth) ____/____/____	<input type="checkbox"/> Address (Which one is <u>incorrect</u> ?) _____	
<input type="checkbox"/> Telephone number (Which one is <u>incorrect</u> ?) ____/____/____	<input type="checkbox"/> Name (Which one is <u>incorrect</u> ?) _____	
<input type="checkbox"/> Social Security number (Which one is <u>incorrect</u> ?) _____ - _____ - _____		

Dispute

Company name: _____	Your partial account number: _____
I believe this item is incorrect because (Choose only one):	
<input type="checkbox"/> Payment never late	<input type="checkbox"/> Account included in bankruptcy – Chapter: _____ Filing date: ____/____/____
<input type="checkbox"/> Account closed	<input type="checkbox"/> Not my account – Who does it belong to? _____
<input type="checkbox"/> Paid in full – On what date? ____/____/____	<input type="checkbox"/> Other – Must explain: _____

Dispute

Company name: _____	Your partial account number: _____
I believe this item is incorrect because (Choose only one):	
<input type="checkbox"/> Payment never late	<input type="checkbox"/> Account included in bankruptcy – Chapter: _____ Filing date: ____/____/____
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Dispute

Company name: _____	Your partial account number: _____
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<input type="checkbox"/> Paid in full – On what date? ____/____/____	<input type="checkbox"/> Other – Must explain: _____

Accessibility Format Options

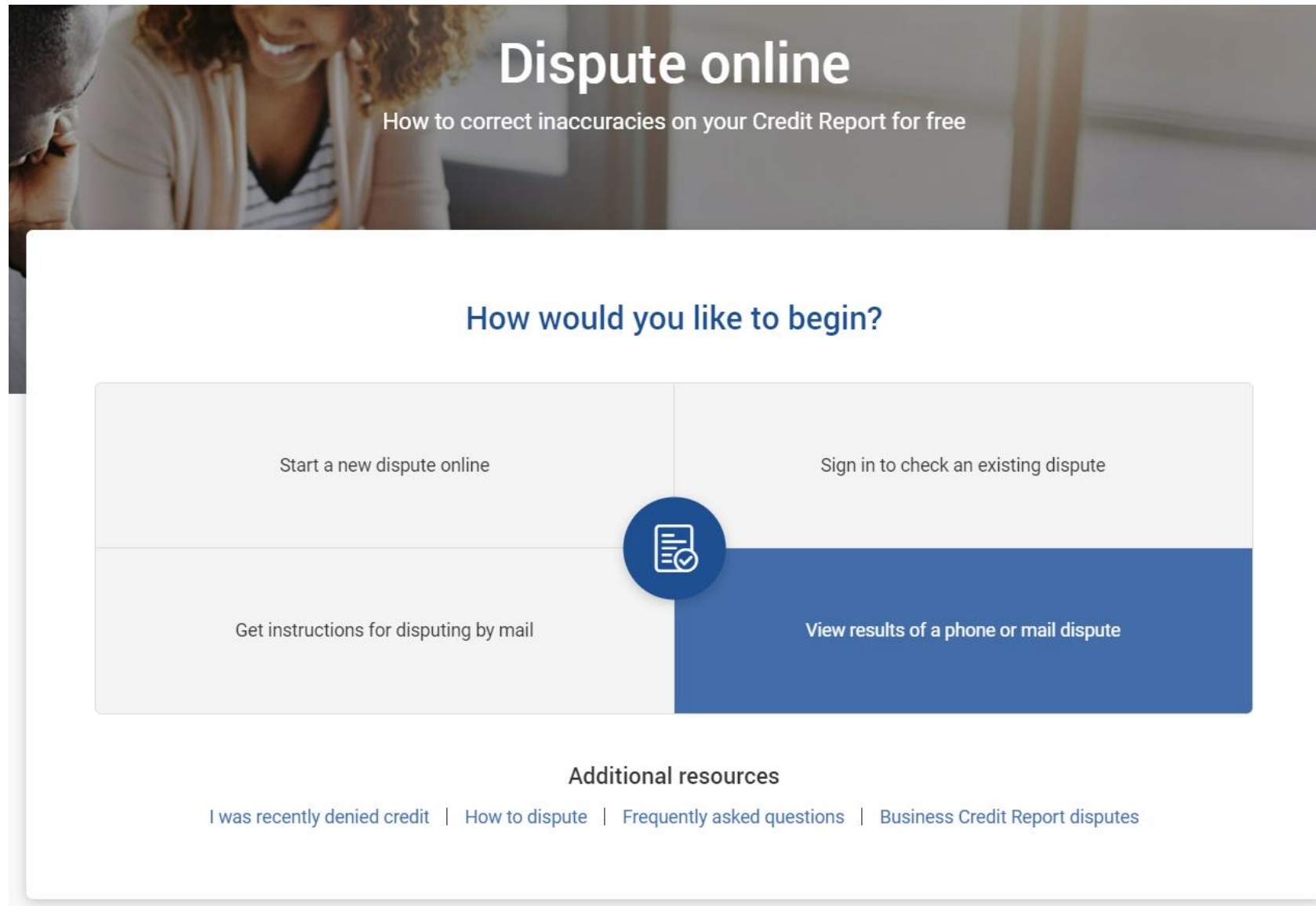
If you are blind or visually impaired, you have the right to receive your dispute results in an alternative format such as Braille, Large print, or Audio CD. Please select your preferred alternative format below.

☐ Braille ☐ Large print ☐ Audio CD

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Experian and the Experian marks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc.
Other product and company names mentioned herein are the trademarks of their respective owners.



View results of phone or mail disputes



The image shows a screenshot of the Experian 'Dispute online' web interface. At the top, there's a header with the title 'Dispute online' and a subtitle 'How to correct inaccuracies on your Credit Report for free'. Below this, a central section titled 'How would you like to begin?' contains four buttons arranged in a 2x2 grid. The buttons are: 'Start a new dispute online', 'Sign in to check an existing dispute', 'Get instructions for disputing by mail', and 'View results of a phone or mail dispute'. The 'View results of a phone or mail dispute' button is highlighted in blue. A circular icon with a document and a checkmark is positioned in the center of the grid. At the bottom, there's a section titled 'Additional resources' with links: 'I was recently denied credit', 'How to dispute', 'Frequently asked questions', and 'Business Credit Report disputes'.

Dispute online
How to correct inaccuracies on your Credit Report for free

How would you like to begin?

Start a new dispute online

Sign in to check an existing dispute

Get instructions for disputing by mail

View results of a phone or mail dispute

Additional resources

[I was recently denied credit](#) | [How to dispute](#) | [Frequently asked questions](#) | [Business Credit Report disputes](#)

View Dispute Results

Once a user has received notification their dispute results are available the user can review the results online by entering their report number, SSN, Dispute ID and email address.

View the results of your dispute.


Access by Report Number and Investigation ID

*=required

This service is available to consumers who have recently disputed information on their credit report and who have received a notification from us informing them that their results are available for online viewing. If you have received this notice, please enter your report number and the identification code from the notification. Experian does not and will not disclose the personal information you provide to us in connection with this service to any third parties for any purpose unless required by law or for internal audit purposes without specifically indicating such disclosure to you and informing you of your choice to prohibit such disclosure. For more information see [Privacy](#). Please enter the information below. This information will be used only to verify your identity for security purposes in order to allow you access to your investigation results online.

Helpful Toolkit

- › Fraud center
- › Freeze center
- › Know your rights
- › Common questions
- › Credit score

Report number* 

Social Security number*

Dispute ID*

Display Social Security number ☐

Provide your e-mail address for delivery of your results.

Email address*

Confirm email address*

- ☐ I agree to the [terms and conditions](#), and I certify that I am viewing and/or disputing information on my own personal report, and I understand that it is a federal crime to obtain a personal credit report for someone other than myself.

Submit