Credit Report Errors

Money

What to look for, and how to get something corrected.

Errors are common and are usually correctable free of charge.

1. **Get a report from each agency**
   They differ. A clean report at one proves nothing about another.

2. **Check the basics**
   Name, addresses, date of birth. Wrong addresses cause failed applications.

3. **Check every account**
   Accounts you do not recognise may be fraud.

4. **Check the payment history**
   A wrongly recorded missed payment is the costliest common error.

5. **Dispute in writing**
   The agency must investigate, typically within 28–30 days.

ALSO USEFUL

- Add a notice of correction to explain a genuine issue
- Financial associations with an ex-partner can be dissociated
- Check for addresses you have never lived at

> A financial association links your report to someone else's. Remove it after separating or it affects both of you.