



Guide to raise dispute for your Experian Credit Report

Want to request a correction in your Experian Credit Report?

Here's how you can raise a dispute to request for a change in your personal details, financial information and more on your Experian Credit Information Report, in just a few simple steps.

You can raise a dispute on your Experian Credit Report in two ways by:

Option A: Directly accessing the Dispute page [here](#)

Or

Option B: Logging into your Experian Credit Report account [here](#)

Option A: Directly accessing the Dispute page

Step 1

Once you click in the dispute page link you will be able to view a form asking for your Unique Transaction ID (UTI) or Experian Reference Number (ERN).

Please enter the following details to raise a Query on your credit report

Unique Transaction ID

Unique Transaction ID is a number which you'll find on your email body sent by "Experian Credit View".
Where to find UTI - [click here](#)

Experian Reference Number

You will find Experian Reference Number on the top right corner of your credit report.
Where to find ERN - [click here](#)

Submit

Do not have UTI & ERN? [Click here](#)

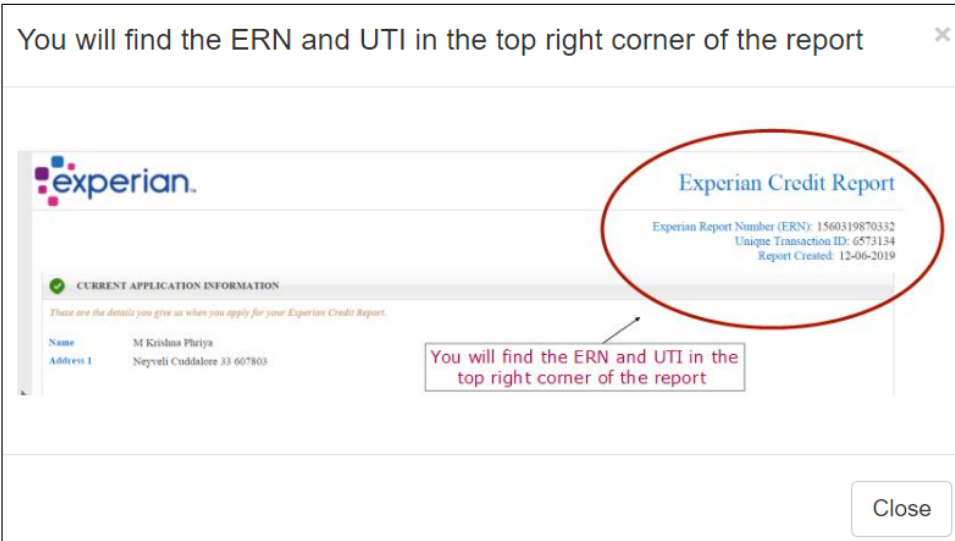
For ERN

You will find your ERN on the top right corner of the Experian Credit Report

For UTI

You can find your UTI, a globally unique identifier for your individual transactions, in the email body sent by Experian Credit View

You will find the ERN and UTI in the top right corner of the report



The screenshot shows the top right corner of an Experian Credit Report. The Experian logo is on the left. The title "Experian Credit Report" is centered. Below it, the "Experian Report Number (ERN): 1560319870332" and "Unique Transaction ID: 6573134" are displayed. A red circle highlights this information. Below the report details, there is a section for "CURRENT APPLICATION INFORMATION" with fields for Name (M Krishna Pritya) and Address 1 (Neyveli Cuddalore 33 607803). A callout box points to the ERN and UTI with the text "You will find the ERN and UTI in the top right corner of the report". A "Close" button is in the bottom right corner.

Direct Dispute Link – [Click here](#)

Option A: Directly accessing the Dispute page

Step 2

What details would you like to change? [View Credit Report](#)

Please choose the account

Credit Card, State Bank of India, Account Number: 123456777 [I don't see my account here](#)

Account details ⓘ

Personal details ⓘ

Loan application Enquiry ⓘ

Frequently Asked Questions ⓘ

Account Details	What's displayed in your report	What is the correct value?
Account Status ⓘ	Open	Open ▼
Account Opened Date ⓘ	12/01/2020	<input type="text"/> 📅
Loan Balance ⓘ	10,0000	<input type="text"/>
EMI amount ⓘ	5,000	<input type="text"/>
EMI repayment history ⓘ	10	Click here to enter Delayed EMI Days
Loan Ownership ⓘ	Joint Account	Joint Account ▼

Save
Submit

- Select the relevant tab for which you want to request a change in information including Account Details, Personal Details and Loan Application Enquiry

Option A: Directly accessing the Dispute page

Step 3

What details would you like to change? [View Credit Report](#)

Please choose the account

Credit Card, State Bank of India, Account Number: 123456777 [I don't see my account here](#)

Account details **Personal details** **Loan application Enquiry** **Frequently Asked Questions**

Account Details	What's displayed in your report	What is the correct value?
Account Status ⓘ	Open	Open ▼
Account Opened Date ⓘ	12/01/2020	<input type="text"/> 📅
Loan Balance ⓘ	10,0000	<input type="text"/>
EMI amount ⓘ	5,000	<input type="text"/>
EMI repayment history ⓘ	10	Click here to enter Delayed EMI Days
Loan Ownership ⓘ	Joint Account	Joint Account ▼

[Save](#) [Submit](#)

- To raise a dispute against the erroneous information in your Account details, you can fill in the correct details that need to be changed in the editable column next to the field
- You can follow the same steps to request change in information in your Personal and Loan Application Enquiry details

Option A: Directly accessing the Dispute page

Step 4

You have requested for the following corrections in your Experian Credit report. Please review these changes before final submission. ✕

EDUCATION LOAN, State Bank of India, Account No: 000000339

Changes in Account details

Account Status	
Account Opened Date	
Loan Balance	12121
EMI Amount	1234
Delays in EMI Repayment	
Loan Ownership	

Changes in Personal details

Name	
Gender	
Date of Birth	
Mobile number 1	
Email id	
PAN	
Address 1	

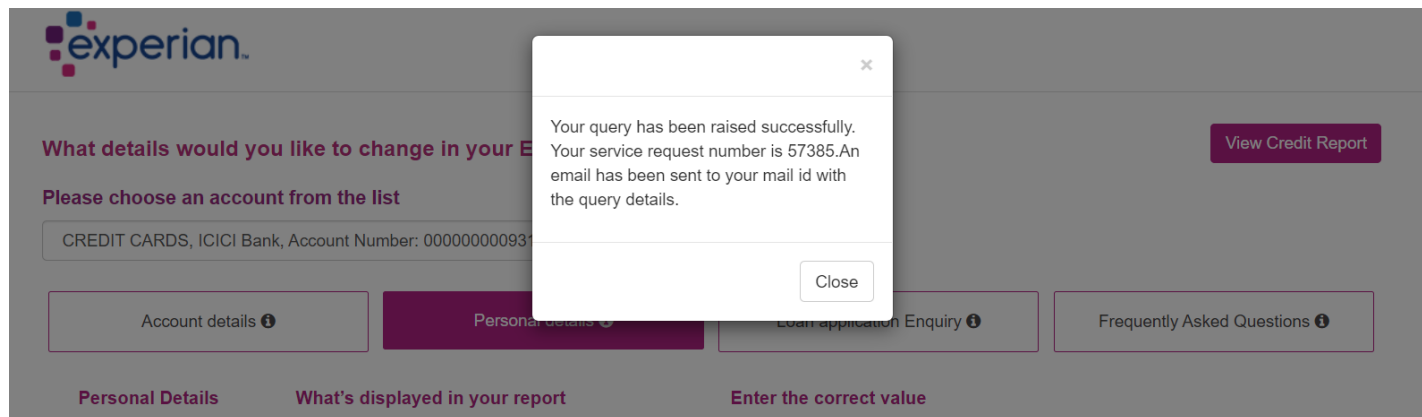
[Edit](#) [Submit](#)

- Once you fill in the information, a pop-up will appear for you to confirm the details before final submission
- Now all you need to do is click on 'Submit' to complete the dispute process and send it for Experian's review

Option A: Directly accessing the Dispute page

Step 5

Once received, Experian's team looks into your dispute and coordinates with the Bank if required. In case the dispute is accepted or rejected, you will be notified of the same on your registered email.



An email will also be sent to the registered email id with the dispute details and regular updates will be shared on registered email id

Frequently Asked Questions

Once you have submitted your dispute, for any additional queries regarding your Experian Credit Score or Report, you can visit the Frequently Asked Questions tab.

What details would you like to change in your Experian credit report?

[View Credit Report](#)

[Account details ⓘ](#) [Personal details ⓘ](#) [Loan application Enquiry ⓘ](#) [Frequently Asked Questions ⓘ](#)

1. Know your Experian Credit Score

- What is Experian Credit Score? [+](#)
- How can my Experian Credit Score help me? [+](#)
- How is my Experian credit score calculated? [+](#)
- Why don't I have an Experian credit score? [+](#)
- Does Experian Credit Score alone determine whether I get credit? [+](#)
- What is a credit "enquiry"? [+](#)
- Will my Experian credit Score drop if I apply for new credit or loan? [+](#)

Option B: Logging into your Experian Credit Report account

Step 1

Enter your details to access your credit score

Full Name
Enter full name as per PAN card

Email Address
Enter Email Address

Mobile Number
Enter Mobile Number

Enter OTP Sent On Your Mobile
Enter OTP

[Resend OTP](#)

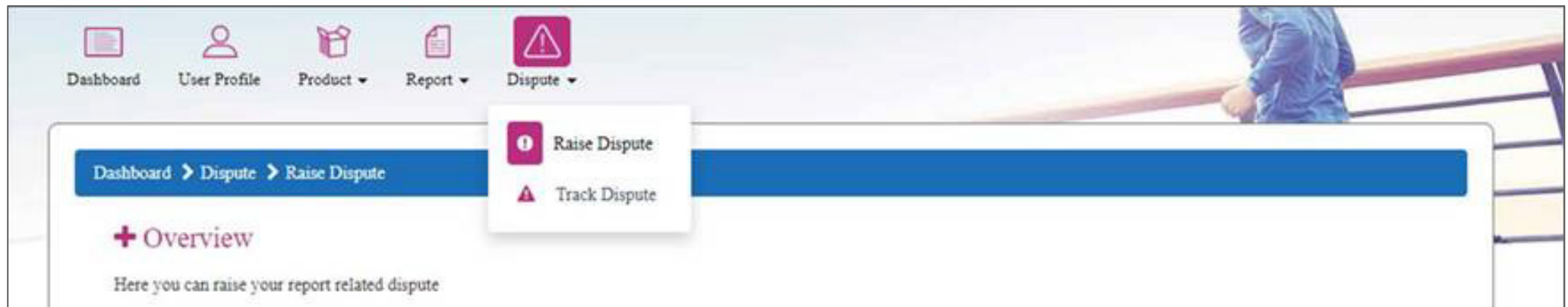
[Get Credit Report](#)

- If you click on the Experian Credit Report account option you will be able to view a form
- To log in, you can simply enter your details such as Full Name as per PAN card, Email Address and Mobile Number. Once you have entered your registered mobile number, you will receive an OTP to log into your Experian Credit Report profile

Option B: Logging into your Experian Credit Report account

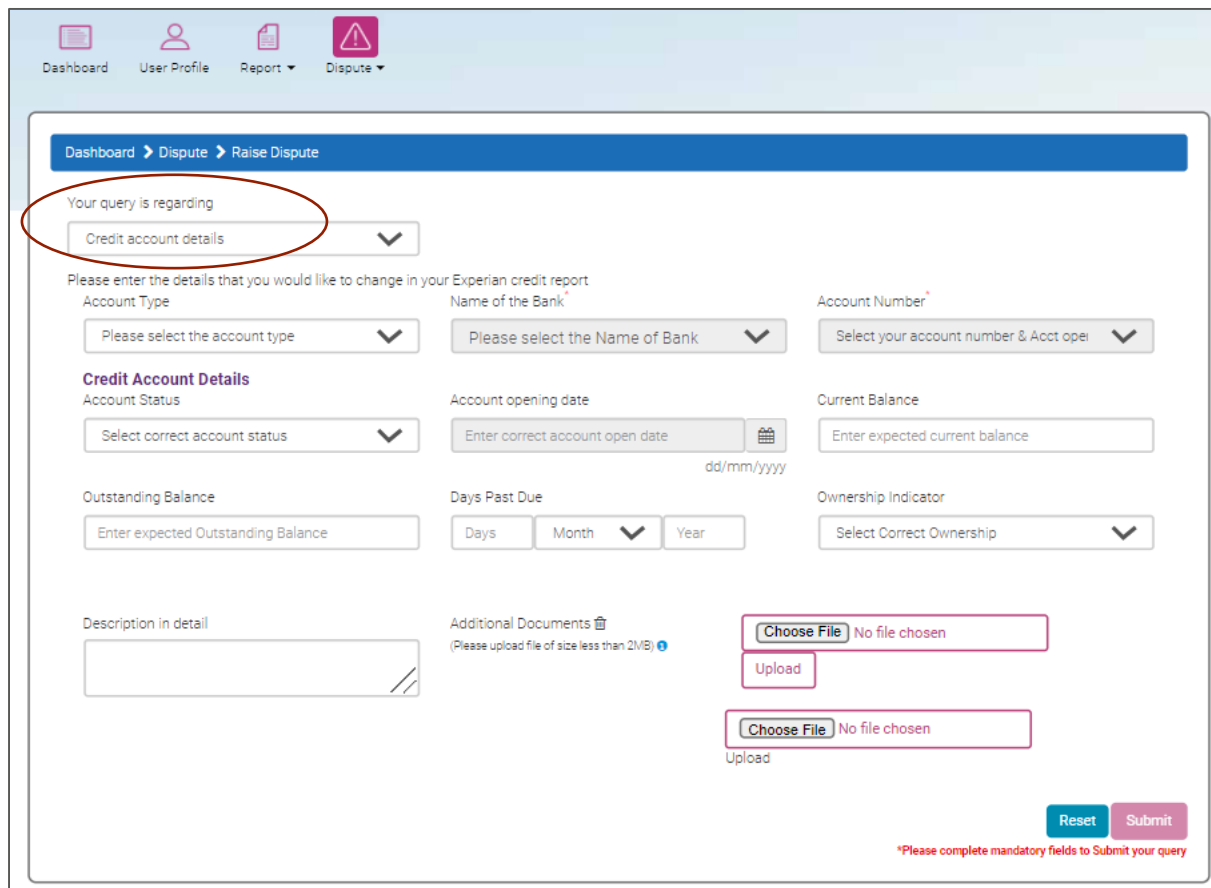
Step 2

- Once you log in to your Experian Credit Profile, you will see an option called 'Dispute' on the top of your screen
- Select 'Raise A Dispute' under the drop down of this option and you will be redirected to the dispute page



Option B: Logging into your Experian Credit Report account

Step 3



Dashboard > Dispute > Raise Dispute

Your query is regarding
Credit account details

Please enter the details that you would like to change in your Experian credit report

Account Type: Please select the account type
Name of the Bank: Please select the Name of Bank
Account Number: Select your account number & Acct open

Credit Account Details

Account Status: Select correct account status
Account opening date: Enter correct account open date (dd/mm/yyyy)
Current Balance: Enter expected current balance

Outstanding Balance: Enter expected Outstanding Balance
Days Past Due: Days, Month, Year
Ownership Indicator: Select Correct Ownership

Description in detail

Additional Documents (Please upload file of size less than 2MB)

Choose File No file chosen
Upload

Choose File No file chosen
Upload

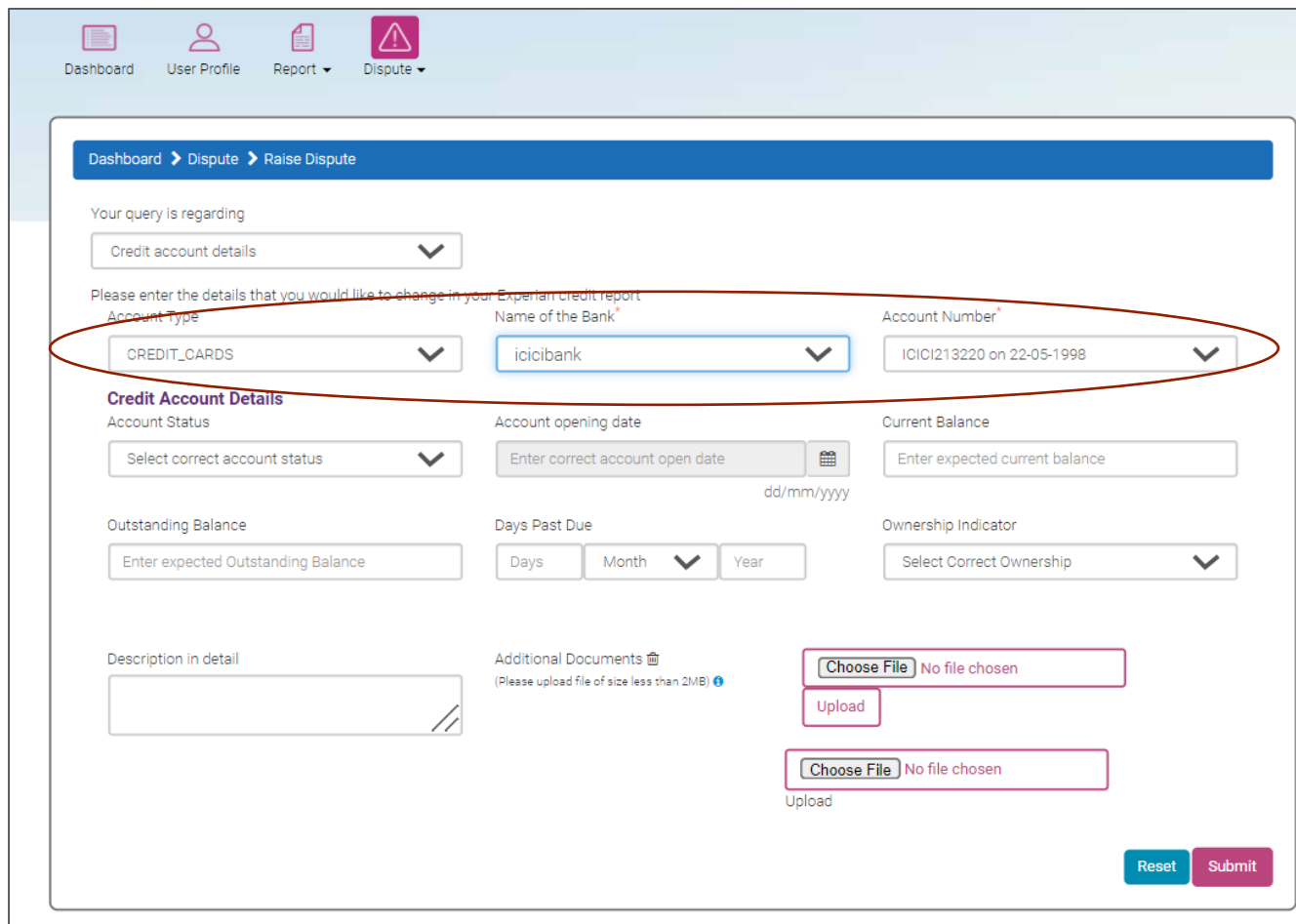
Reset Submit

*Please complete mandatory fields to Submit your query

- Select the relevant query type for which you want to request a change in information including Account Details, Personal Details and Credit Enquiry from the drop-down menu

Option B: Logging into your Experian Credit Report account

Step 4



Dashboard > Dispute > Raise Dispute

Your query is regarding
Credit account details

Please enter the details that you would like to change in your Experian credit report

Account Type: CREDIT_CARDS
Name of the Bank*: icicibank
Account Number*: ICICI213220 on 22-05-1998

Credit Account Details

Account Status: Select correct account status
Account opening date: Enter correct account open date (dd/mm/yyyy)
Current Balance: Enter expected current balance

Outstanding Balance: Enter expected Outstanding Balance
Days Past Due: Days, Month, Year
Ownership Indicator: Select Correct Ownership

Description in detail: [Text area]

Additional Documents (Please upload file of size less than 2MB)
[Choose File] No file chosen [Upload]
[Choose File] No file chosen [Upload]

Reset Submit

- In case of request for a change in Credit account Details - Select the Account type, Name of the bank and Account number from the drop-down list

Option B: Logging into your Experian Credit Report account

Step 5

Dashboard > Dispute > Raise Dispute

Your query is regarding

Please enter the details that you would like to change in your Experian credit report

Account Type:

Name of the Bank*:

Account Number*:

Credit Account Details

Account Status:

Account opening date:

Current Balance:

Outstanding Balance:

Days Past Due:

Ownership Indicator:

Description in detail:

Additional Documents (Please upload file of size less than 2MB)

No file chosen

No file chosen

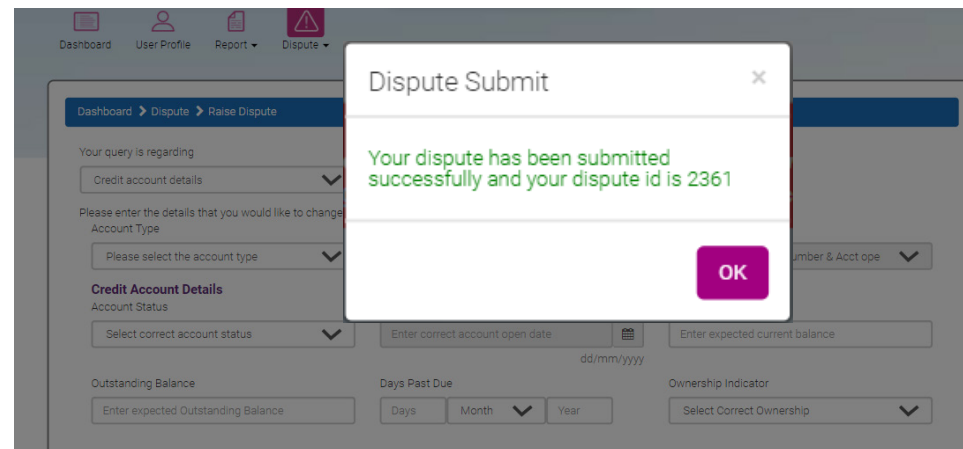
*Please complete mandatory fields to Submit your query

- Fill dispute form with detailed information regarding your request and add all supporting files as an attachment
- Once done, you can submit the submit the details for our review
- The same process can be followed for other queries including Personal Details and Credit Enquiry

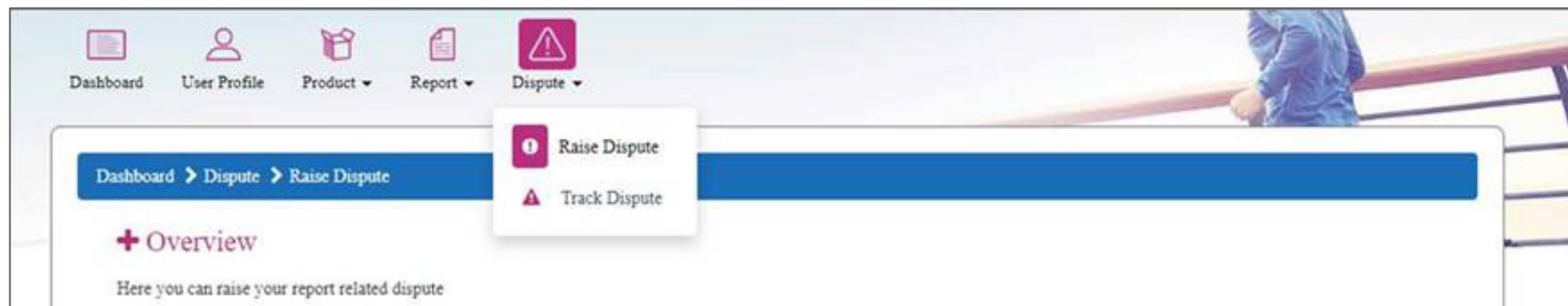
Option B: Logging into your Experian Credit Report account

Step 6

Once received, Experian's team looks into your dispute and coordinates with the Bank if required. In case the dispute is accepted or rejected, you will be notified of the same on your registered email address.



You can also check the status of your Dispute by clicking on the 'Track Dispute' option once you log in to your profile, as shown below.



Note:

- The data in the Experian Credit Report is based on the information present in Banks and Financial Institutions and therefore, the concerned credit granting organisations own the data in your credit report.
- Experian is not authorised to change the data in credit report in any way without the written consent of the credit granting organisation.
- Experian only communicates with the credit granting organisation on your behalf to correct errors in credit report.
- The final decision of updating the new values or information lies with your credit granting organisation.
- Post raising the dispute or sending the information to the nodal.officer.india@experian.com, in case you have not received a response from within 2 days, please write to principalnodalofficer.india@experian.com