



# **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 a change in your personal details, financial information and more in your Experian Credit Information Report, in a few simple steps.

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

**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 on the dispute page link you will be able to view a form asking for your Experian Reference Number (ERN) and Unique Transaction ID (UTI).



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


Experian Reference Number

Unique Transaction ID

[Click here](#) to find ERN & UTI Number

[Verify](#)

[Click here](#) to learn how to initiate a dispute

 Note: You can track the status of your dispute at Experian India!

Direct Dispute Link – [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.



Experian Credit Report

Experian Report Number (ERN): 1721297747443  
Unique Transaction ID: 1039082529  
Report Created: 18-07-2024

**CURRENT APPLICATION INFORMATION**

*These are the details you give us when you apply for your Experian Credit Report.*

Name	Ashish Ahuja	Telephone	-
Mobile Phone	9867141815	PAN	-
Passport Number	-	Voter ID	-
Email	a.ahuja2003@gmail.com	Aadhaar Number	-
		Driving License	-
		Ration Card	-

If ERN & UTI is older than 30 days, you will have to fetch a fresh report to raise a dispute\*.

Experian logo


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

Experian Reference Number  
1713652579590

Unique Transaction ID

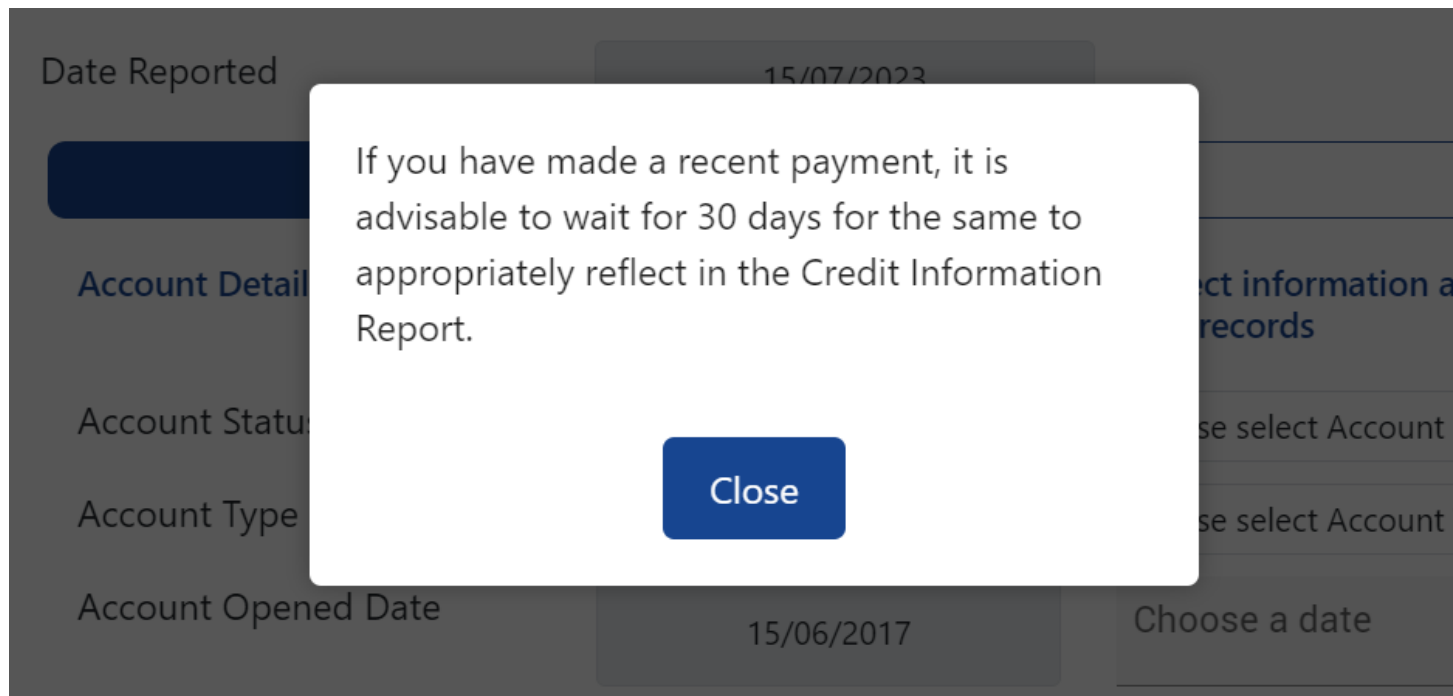
Your report appears to be older than 30 days!  
Please click the button below to fetch your latest credit report before raising a dispute:

[Access Credit Report](#)

 Note: You can track the status of your dispute at Experian India!

## Option A: Directly accessing the Dispute page

### Step 2 Checks prior to raising a dispute



The screenshot shows a web form with several fields. A modal dialog box is overlaid on the form, containing the following text:

If you have made a recent payment, it is advisable to wait for 30 days for the same to appropriately reflect in the Credit Information Report.

Close

The background form includes the following fields:

- Date Reported: 15/07/2023
- Account Detail: [Redacted]
- Account Status: [Redacted]
- Account Type: [Redacted]
- Account Opened Date: 15/06/2017

- Prior to raising a dispute, kindly allow 30 days' time for any changes like foreclosures, payments, closures etc. to reflect in your report.

# Option A: Directly accessing the Dispute page

## Step 3 Choosing the correct dispute type

What details would you like to change in your Experian credit report? [Track Disputes](#) [View Credit Report](#) [Logout](#)

**13** Loan Account Details

**2** Loan Enquiry Details

Frequently Asked Questions

Please choose an account from the list


Account Number: FLGBO034543, icicibank, F ▾

This account doesn't belong to me

I don't see my account here

Date Reported: 15/07/2023

**Account details** **Personal details**

Account Details	Information displayed in your report	Correct information as per your records
Account Status	ACTIVE*	Closed ▾
Account Type	HOME LOAN	AUTO LOAN ▾
Account Opened Date	15/06/2017 DD/MM/YYYY	Choose a date 01/04/2024  DD/MM/YYYY
Loan Balance	50000	

- Select the relevant dispute 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 A: Directly accessing the Dispute page

## Step 4 Raising a Dispute

What details would you like to change in your Experian credit report? [Track Disputes](#) [View Credit Report](#) | [Logout](#)

Please choose an account from the list


Account Number: FLGBO034543, icicibank, F ▾

This account doesn't belong to me

I don't see my account here

Date Reported: 15/07/2023

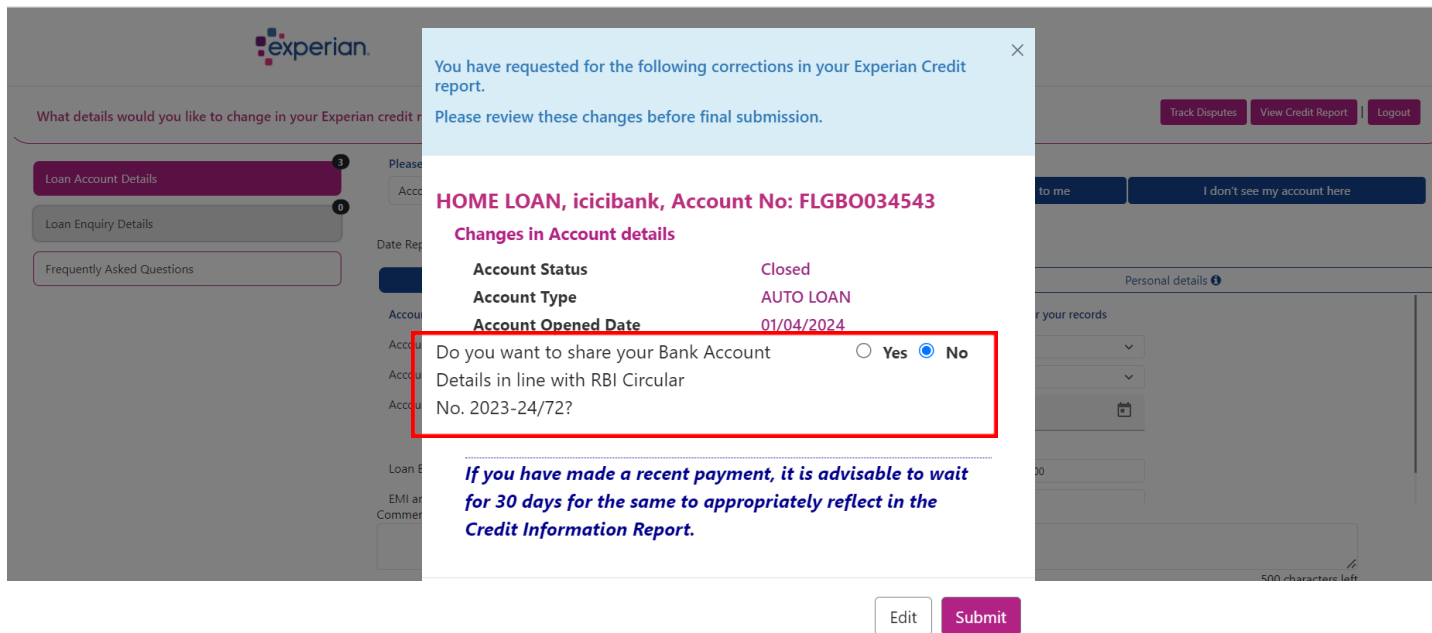
**Account details ⓘ** | Personal details ⓘ

Account Details	Information displayed in your report	Correct information as per your records
Account Status	ACTIVE*	Please select Account Sta ▾
Account Type	HOME LOAN	Please select Account Typ ▾
Account Opened Date	15/06/2017 DD/MM/YYYY	Choose a date  DD/MM/YYYY
Loan Balance	50000	<input type="text"/>
EMI amount		<input type="text"/>

- 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 and submit.
- You can follow the same steps to request change in information in your Personal and Loan Application Enquiry details as well for submission.

# Option A: Directly accessing the Dispute page

## Step 4 Raising a Dispute (continue...)



The screenshot shows the Experian website interface with a pop-up window for reviewing corrections. The pop-up contains the following information:

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

**HOME LOAN, icicbank, Account No: FLGBO034543**

**Changes in Account details**

<b>Account Status</b>	Closed
<b>Account Type</b>	AUTO LOAN
<b>Account Opened Date</b>	01/04/2024

Do you want to share your Bank Account Details in line with RBI Circular No. 2023-24/72?  Yes  No

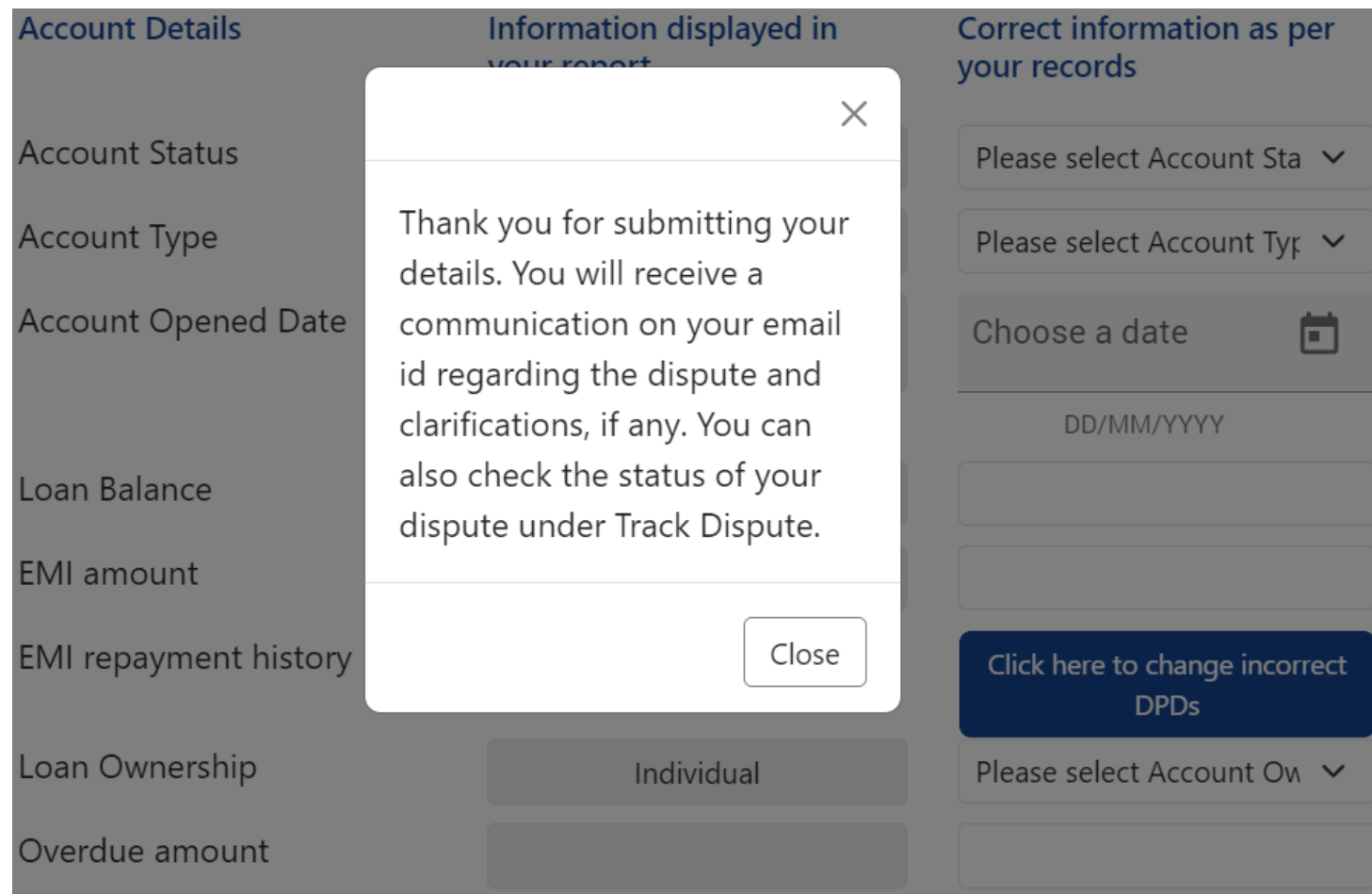
*If you have made a recent payment, it is advisable to wait for 30 days for the same to appropriately reflect in the Credit Information Report.*

Buttons: Edit, Submit

- On Clicking Submit, a pop-up with requested corrections & an option to add bank details as per RBI/2023-24/72 DoR.FIN.REC.48/20.16.003/2023-24 circular will be available.

## Option A: Directly accessing the Dispute page

### Step 5 Dispute Submission



The screenshot shows a web form for dispute submission. A modal window is open in the center, displaying a thank-you message. The background form is dimmed and contains the following sections:

- Account Details**: Fields for Account Status, Account Type, Account Opened Date, Loan Balance, EMI amount, EMI repayment history, Loan Ownership (set to Individual), and Overdue amount.
- Information displayed in your report**: A section for reviewing the data submitted.
- Correct information as per your records**: Fields for selecting Account Status, Account Type, and Account Ownership, a date field (DD/MM/YYYY), and a button labeled "Click here to change incorrect DPDs".

- On final submission, you will receive an acknowledgement via email id provided.



# 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?

[Track Disputes](#)

[View Credit Report](#)

[Logout](#)

Loan Account Details 3

Loan Enquiry Details 0

Frequently Asked Questions

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? +

## 2. Know your Experian Credit Report

What is in my Experian credit report? +

How is the Experian credit history established? +

How long does it take to reflect the impact of a default payment in my Experian credit score and report? +

What factors are taken into consideration while calculating Experian credit score? +

Comments

500 characters left

*If you have made a recent payment, it is advisable to wait for 30 days for the same to appropriately reflect in the Credit Information*

## Option B: Accessing Dispute portal through your Experian Credit Report account



### Enter details to access your Experian Credit Report

 Enter your mobile number

*Enter mobile number that is updated on your credit card or loan account*

 Enter your password

*If you don't have a password, please create one using 'Register Now'*

**Verify Password & Send OTP**

Don't have an account or password? **Register Now!**

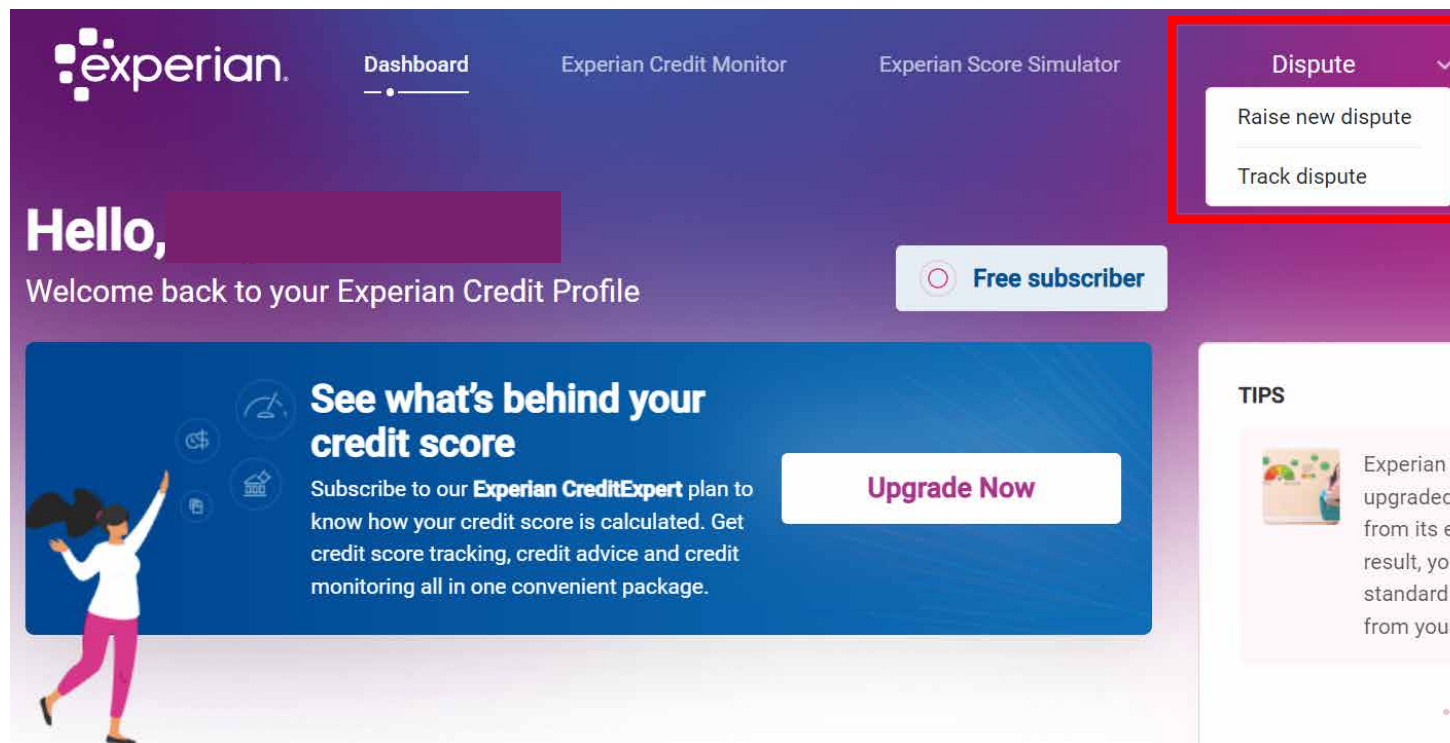
**Forgot Password?**

- If you have an existing account, enter your mobile number and password else.
- Use Register now to create your account.

# Option B: Accessing Dispute portal through your Experian Credit Report account

## Step 1 Accessing Dispute Link from your Experian Account

- 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' for a new dispute or Track dispute.



The screenshot shows the Experian user dashboard. At the top left is the Experian logo. To its right are navigation links: 'Dashboard', 'Experian Credit Monitor', and 'Experian Score Simulator'. On the far right, a 'Dispute' dropdown menu is open, with a red box highlighting it. The menu contains two options: 'Raise new dispute' and 'Track dispute'. Below the navigation is a greeting: 'Hello, [redacted]' followed by 'Welcome back to your Experian Credit Profile'. To the right of the greeting is a 'Free subscriber' button. Below the greeting is a large blue banner with the text 'See what's behind your credit score' and 'Upgrade Now' button. To the right of the banner is a 'TIPS' section with a small image and text.

# Option B: Accessing Dispute portal through your Experian Credit Report account

## Step 2 Accessing the Dispute Portal

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



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

Experian Reference Number

Unique Transaction ID

[Click here](#) to find ERN & UTI Number

[Verify](#)

[Click here](#) to learn how to initiate a dispute

Note: You can track the status of your dispute at Experian India!

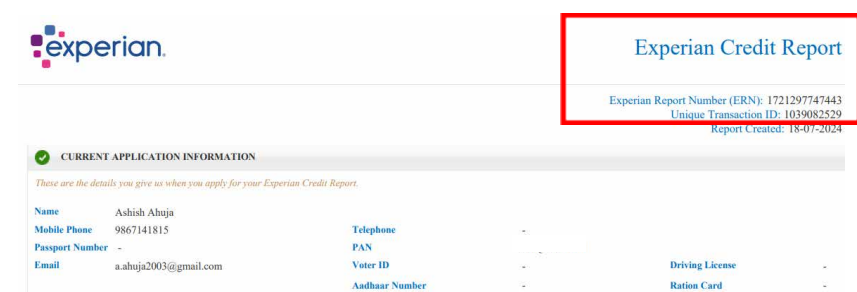
Direct Dispute Link – [Click here](#)

### For ERN

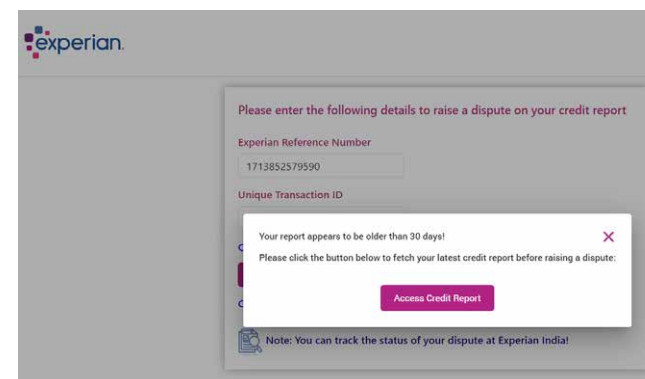
You will find your ERN on the top right corner of the Experian Credit Report.

### For UTI

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

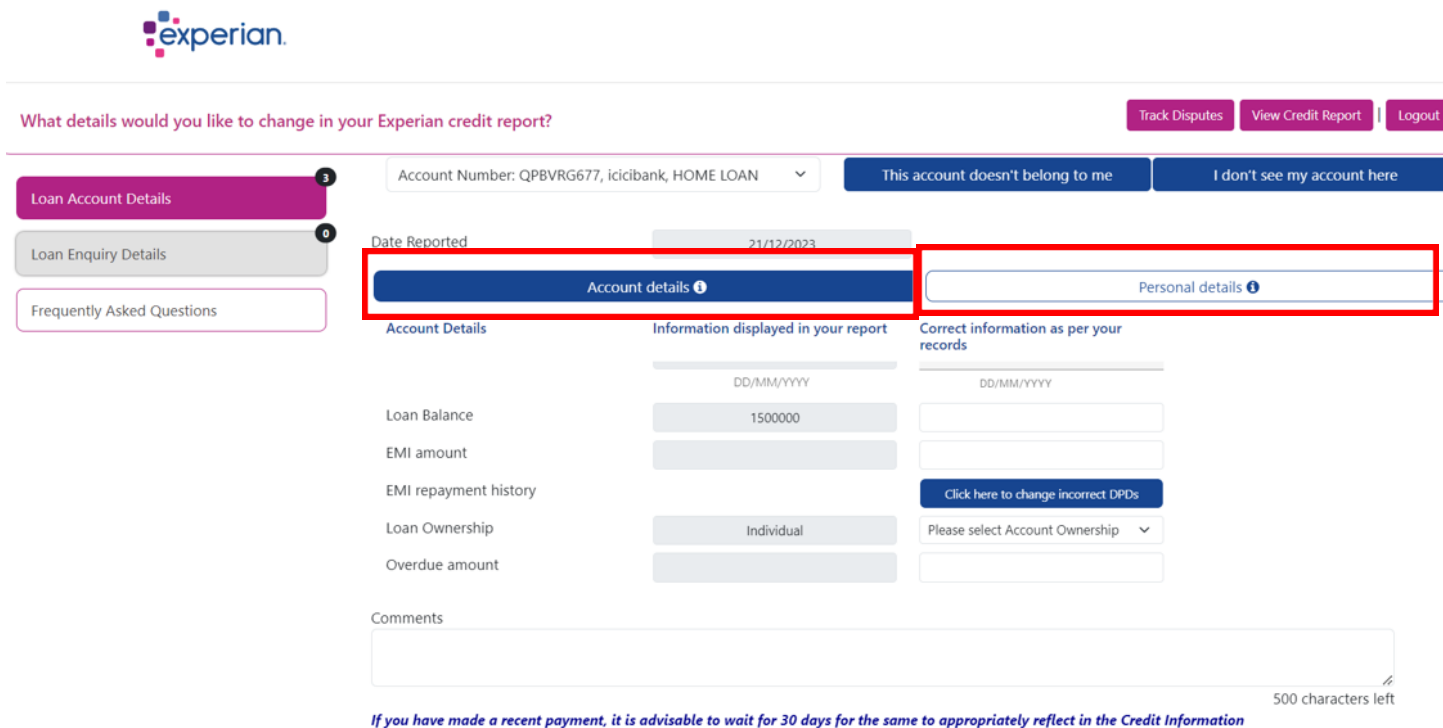


If ERN & UTI is older than 30 days, you will have to fetch a freshreport to raise a dispute\*.



# Option B: Accessing Dispute portal through your Experian Credit Report account

## Step 3 Choosing the correct Dispute Type



What details would you like to change in your Experian credit report? [Track Disputes](#) [View Credit Report](#) [Logout](#)

Account Number: QPBVRG677, icicibank, HOME LOAN [This account doesn't belong to me](#) [I don't see my account here](#)

Date Reported: 21/12/2023

**Account details** | Personal details

Account Details	Information displayed in your report	Correct information as per your records
	DD/MM/YYYY	DD/MM/YYYY
Loan Balance	1500000	
EMI amount		
EMI repayment history		<a href="#">Click here to change incorrect DPDs</a>
Loan Ownership	Individual	Please select Account Ownership <input type="text"/>
Overdue amount		

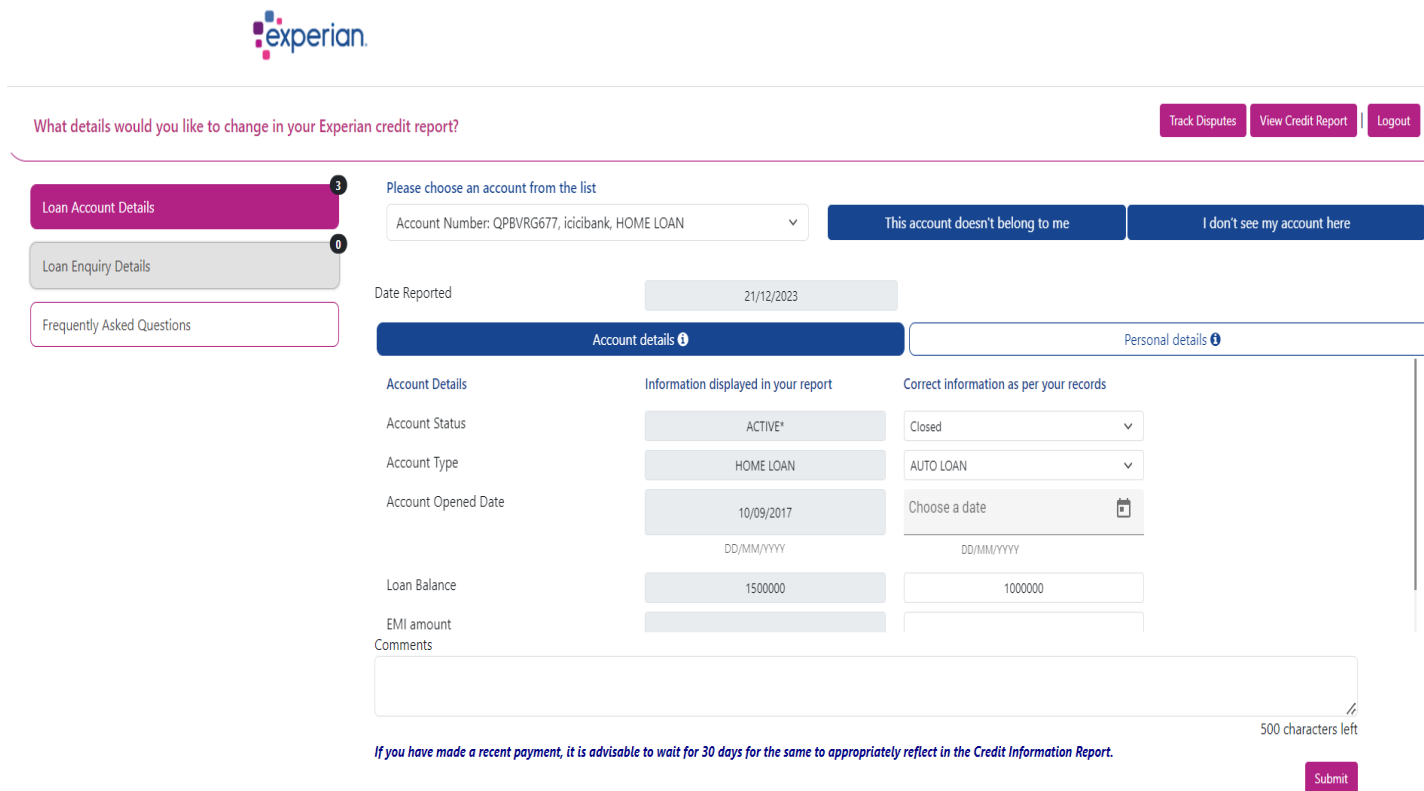
Comments  500 characters left

*If you have made a recent payment, it is advisable to wait for 30 days for the same to appropriately reflect in the Credit Information*

- Select the relevant dispute 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: Accessing Dispute portal through your Experian Credit Report account

## Step 4 Raising a Dispute



What details would you like to change in your Experian credit report? Track Disputes View Credit Report Logout

3 Loan Account Details  
0 Loan Enquiry Details  
 Frequently Asked Questions

Please choose an account from the list

Account Number: QPBVRG677, icicibank, HOME LOAN This account doesn't belong to me I don't see my account here

Date Reported: 21/12/2023

Account details ⓘ Personal details ⓘ

Account Details	Information displayed in your report	Correct information as per your records
Account Status	ACTIVE*	Closed
Account Type	HOME LOAN	AUTO LOAN
Account Opened Date	10/09/2017 DD/MM/YYYY	Choose a date DD/MM/YYYY
Loan Balance	1500000	1000000
EMI amount		
Comments	<input type="text"/>	

500 characters left

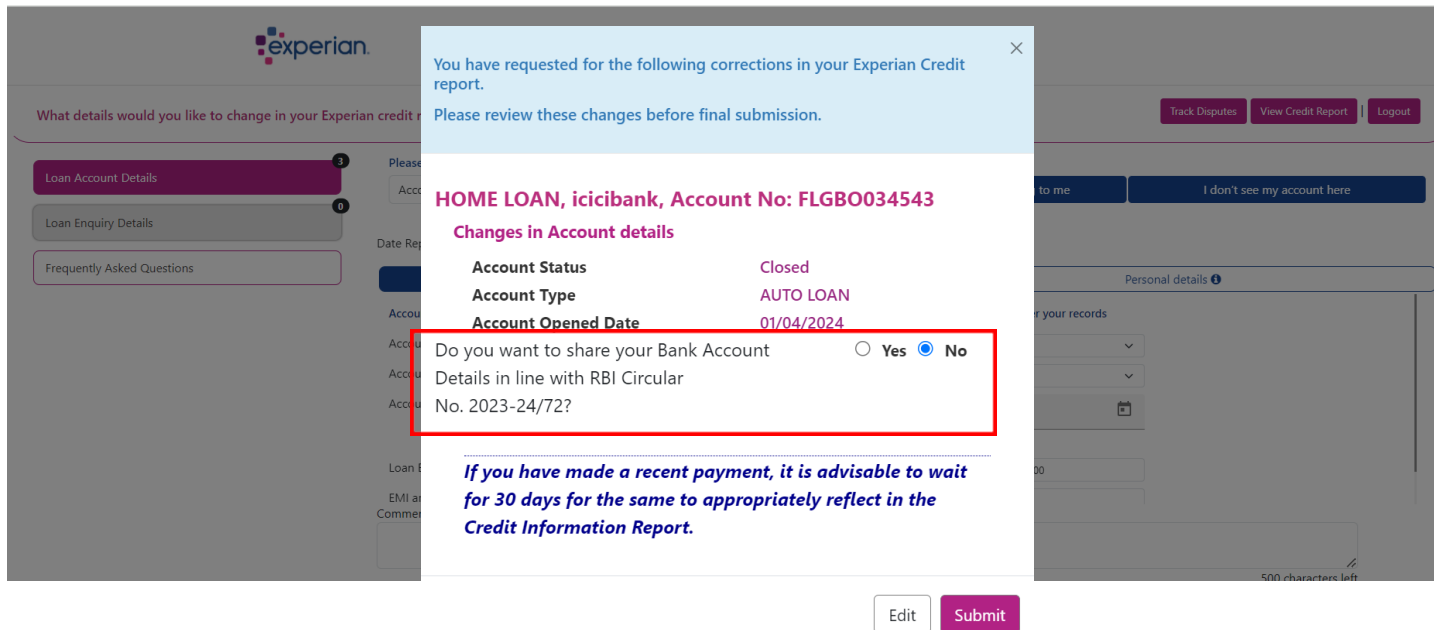
*If you have made a recent payment, it is advisable to wait for 30 days for the same to appropriately reflect in the Credit Information Report.*

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 and submit.
- You can follow the same steps to request change in information in your Personal and Loan Application Enquiry details as well for submission.

# Option B: Accessing Dispute portal through your Experian Credit Report account

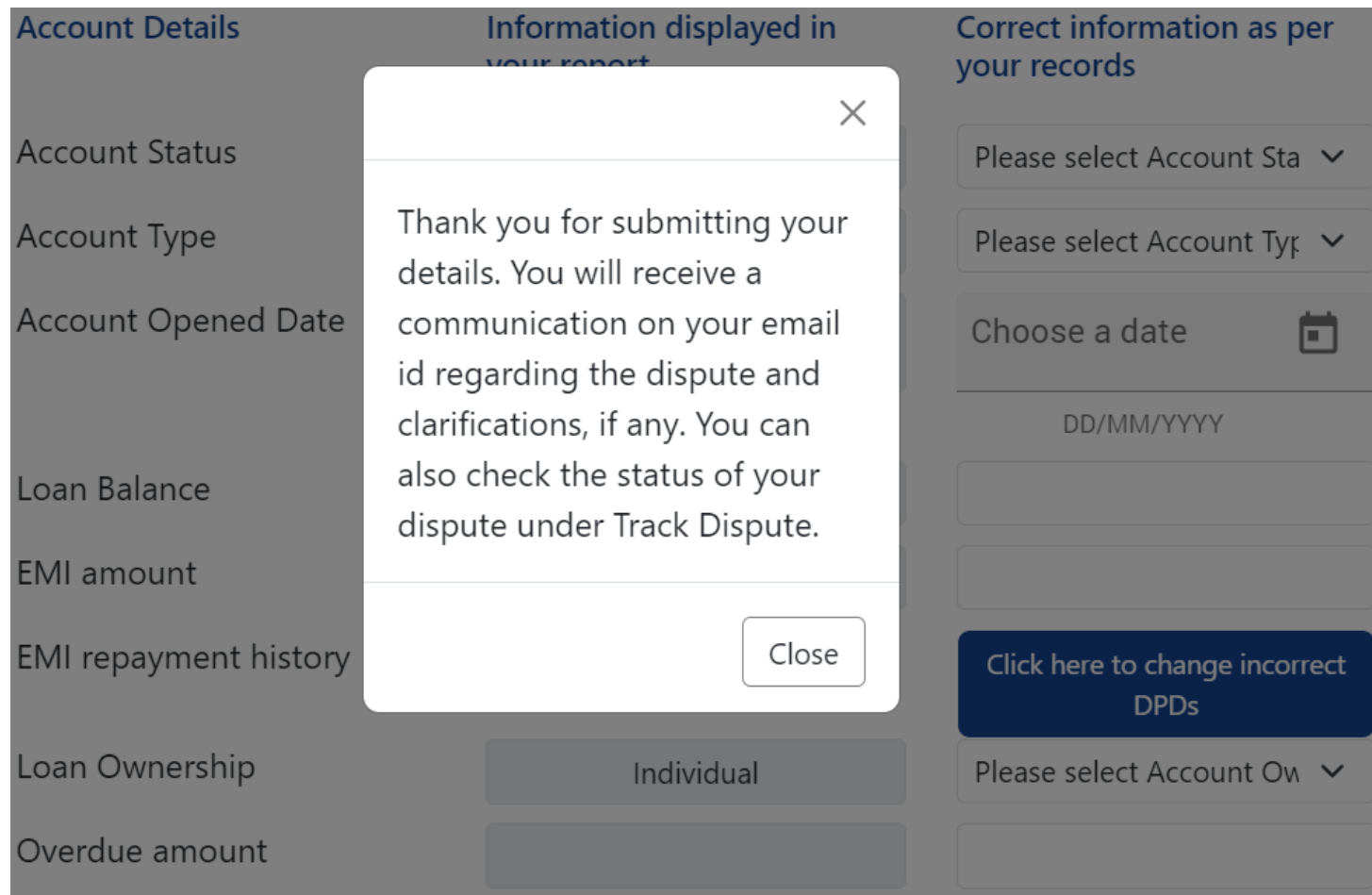
## Step 4 Raising a Dispute (continue...)



- On Clicking Submit, a pop-up with requested corrections & an option to add bank details as per RBI/2023-24/72 DoR.FIN.REC.48/20.16.003/2023-24 circular will be available.

## Option B: Accessing Dispute portal through your Experian Credit Report account

### Step 5 Dispute Submission



The screenshot shows a web form for dispute submission. A white pop-up window is centered on the screen, displaying a thank-you message. The background form is dimmed and contains the following sections:

- Account Details:** A list of fields including Account Status, Account Type, Account Opened Date, Loan Balance, EMI amount, EMI repayment history, Loan Ownership, and Overdue amount.
- Information displayed in your report:** A section with a dropdown menu currently showing "Individual".
- Correct information as per your records:** A section with several input fields and dropdown menus. The first two are "Please select Account Sta" and "Please select Account Typ". The third is a date picker labeled "Choose a date" with a calendar icon and the format "DD/MM/YYYY". Below this is a dark blue button that says "Click here to change incorrect DPDs". The last dropdown is "Please select Account Ow".

- On final submission, you will receive an acknowledgement via email id provided.



## Kindly Note:

- The data in the Experian Credit Report is based on the information reported by Banks and Financial Institutions and therefore, the concerned credit granting organizations own the data in your credit report.
- Experian is not authorized to change the data in the credit report in any way without the written consent of the credit granting organization.
- Experian only communicates with the credit granting organization on your behalf to correct errors in the credit report.
- The final decision of updating the new values or information lies with your credit granting organization.
- Post raising the dispute or sending the information to the [consumer.support@in.experian.com](mailto:consumer.support@in.experian.com), in case you have not received a response from within 30 days, please write to [principalnodalofficer.india@experian.com](mailto:principalnodalofficer.india@experian.com)