

Experian – Consumer Services



How to raise a dispute

Experian Credit Information Report On Website

The screenshot displays the Experian website interface. At the top, the Experian logo is on the left, and a user profile icon is on the right. Below the logo, a navigation bar contains icons for Dashboard, User Profile, Product, Report, and Dispute. The 'Dispute' icon is circled in red, and a dropdown menu is open, showing 'Raise Dispute' and 'Track Dispute' options. The main content area is divided into two columns. The left column, titled 'My Experian Credit Score', features a gauge showing a score of 834 out of a range of 300 to 900. Below the gauge is a table of score factors. The right column, titled 'My Profile Data', shows a user profile icon and a list of profile status items.

My Experian Credit Score

Your Experian Credit Report is summarized in the form of Experian Credit Score which ranges from 300-900

Credit Score : **834**

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#	Score Factor	Description
1	Recency	Recent Credit Account Defaults
2	Leverage	Credit Accounts with on-time re-payment history
3	Coverage	Non-delinquent and delinquent Credit Accounts
4	Delinquency Status	Defaults on Credit Accounts (current & recent periodic intervals)
5	Credit Applications	Credit Account Applications over last 30 days

My Profile Data

From MAHARASHTRA

Profile Status

1	Authentication Status	✓
2	Authentication Time	15/11/2018 09:44:04
3	Profile Update Status	👤
4	Last Login	10/07/2019 10:31:24
5	Last Updated Profile	20/05/2019 13:59:35
6	Free Report & Score Opted Status	✓
7	Last Free Report & Score	20/05/2019

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My Dashboard

- Dashboard
- User Profile
- Product
- Report
- Dispute

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Type 1 : Dispute related to credit account

Experian Credit Information Report On Website

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Select Dispute Category

Dispute related to credit report Query related to no credit report

CIR Details

Consumer Name*

UTI (Unique Transaction Id)*

ERN (Experian Reference Number)*

+ Dispute Details

Select Type of Dispute

- Dispute related to Credit account
- Dispute related to Credit account
- Dispute related to Inquiry
- Dispute related to credit score
- Others

Enter Name of the Bank

Dispute on Account Number*

Dispute on Account Type

Dispute on Account Status

Dispute Account Status Date

Dispute on Current Balance

Dispute on Outstanding Balance

Dispute on Days Past Due / Asset Classification

Dispute on Ownership Indicator

Personal Details

Dispute on Name

Dispute on Gender

Dispute on DOB

Dispute on Address

Dispute Description in detail*

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

Experian Credit Information Report On Website

The screenshot shows the Experian website's dispute form. At the top left is the Experian logo, and at the top right is a user profile icon. The form is titled "Select Dispute Category" and has two radio buttons: "Dispute related to credit report" (selected) and "Query related to no credit report". Below this is the "CIR Details" section with three input fields: "Consumer Name", "UTI (Unique Transaction Id)", and "ERN (Experian Reference Number)". The "Dispute Details" section is expanded, showing a dropdown for "Select Type of Dispute" set to "Dispute related to Credit account". The "Credit Details" section contains several fields: "Name of the Bank", "Dispute on Account Number", "Dispute on Account Type" (set to "PERSONAL LOAN"), "Dispute on Account Status" (set to "Closed"), "Dispute Account Status Date" (set to "21/07/2019"), "Dispute on Current Balance", "Dispute on Outstanding Balance", "Dispute on Days Past Due / Asset Classification" (with a placeholder "Enter Dispute on Days Past Due / Asset Classification"), and "Dispute on Ownership Indicator" (set to "Individual"). The "Personal Details" section includes "Dispute on Name", "Dispute on Gender", and "Dispute on DOB". At the bottom, there are fields for "Dispute on Address" and "Dispute Description in detail" (with a placeholder "Enter Dispute Description in detail"). An "Additional Documents" section has a note "(Please upload file of size less than 2MB)" and buttons for "+ Add Documents" and "Upload". At the very bottom right are "Reset" and "Submit" buttons. A small red asterisk note at the bottom center reads: "*Please complete mandatory fields to Submit your query".

Type 2 : Dispute related to enquiry

Experian Credit Information Report On Website

The screenshot shows the Experian website's dispute resolution interface. At the top left is the Experian logo, and at the top right is a user profile icon. The main content area is titled "Select Dispute Category" and contains two radio buttons: "Dispute related to credit report" (selected) and "Query related to no credit report". Below this is the "CIR Details" section with three input fields: "Consumer Name", "UTI (Unique Transaction Id)", and "ERN (Experian Reference Number)". The "Dispute Details" section is expanded, showing a dropdown menu for "Select Type of Dispute" with options: "Dispute related to Credit account", "Dispute related to Credit account", "Dispute related to Inquiry" (highlighted), "Dispute related to credit score", and "Others". Below the dropdown are several input fields: "Dispute on Account Number", "Dispute on Account Type" (set to "PERSONAL LOAN"), "Dispute on Account Status" (set to "Closed"), "Dispute Account Status Date" (with a calendar icon and "dd/mm/yyyy" format), "Dispute on Current Balance", "Dispute on Outstanding Balance", "Dispute on Days Past Due / Asset Classification" (with a placeholder "Enter Dispute on Days Past Due / Asset Classification"), "Dispute on Ownership Indicator" (set to "Individual"), "Dispute on Name", "Dispute on Gender", "Dispute on DOB" (with three dropdown menus), "Dispute on Address", "Dispute Description in detail" (with a placeholder "Enter Dispute Description in detail"), and "Additional Documents" (with a note "(Please upload file of size less than 2MB)", an "Add Documents" button, and an "Upload" button). At the bottom right of the form are "Reset" and "Submit" buttons.

Experian Credit Information Report On Website

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Dashboard > Dispute > Raise Dispute

+ Overview
Here you can raise your report related dispute

Select Dispute Category

Dispute related to credit report Query related to no credit report

+ CIR Details

Consumer Name* UTI (Unique Transaction Id)* ERN (Experian Reference Number)*

+ Dispute Details

Select Type of Dispute
Dispute related to Inquiry

Application Details

Name of the Bank*

Dispute on Name Dispute on Gender Dispute on DOB

Dispute on Address Dispute Description in detail* Additional Documents (Please upload file of size less than 2MB)

+ Add Documents Upload

Reset Submit

*Please complete mandatory fields to Submit your query

Type 3 : Dispute related to credit score

Experian Credit Information Report On Website

The screenshot shows the 'Raise Dispute' page on the Experian website. The page has a blue header with the Experian logo and a user profile icon. Below the header is a breadcrumb trail: 'Dashboard > Dispute > Raise Dispute'. The main content area is titled '+ Overview' and contains the following sections:

- Select Dispute Category:** Two radio buttons are present: 'Dispute related to credit report' (selected) and 'Query related to no credit report'.
- CIR Details:** Three text input fields: 'Consumer Name *', 'UTI (Unique Transaction Id)*', and 'ERN (Experian Reference Number)*'.
- + Dispute Details:**
 - Select Type of Dispute:** A dropdown menu with options: 'Dispute related to Inquiry', 'Dispute related to Credit account', 'Dispute related to Inquiry', 'Dispute related to credit score' (highlighted), and 'Others'.
 - Dispute on Name:** A text input field.
 - Dispute on Gender:** A dropdown menu.
 - Dispute on DOB:** Three dropdown menus for day, month, and year.
 - Dispute on Address:** A text area.
 - Dispute Description in detail*:** A text area with the placeholder text 'Enter Dispute Description in detail'.
 - Additional Documents:** A section with the text '(Please upload file of size less than 2MB)' and two buttons: '+ Add Documents' and 'Upload'.

At the bottom right of the form, there are two buttons: 'Reset' and 'Submit'. Below the buttons is a small red asterisk note: '*Please complete mandatory fields to Submit your query'.

Experian Credit Information Report On Website

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Dashboard User Profile Product Report Dispute

Dashboard > Dispute > Raise Dispute

+ Overview
Here you can raise your report related dispute

Select Dispute Category ⓘ

Dispute related to credit report Query related to no credit report

CIR Details ⓘ

Consumer Name * UTI (Unique Transaction ID) * ERN (Experian Reference Number) *

+ Dispute Details ⓘ

Select Type of Dispute
Dispute related to credit score ▼

Dispute Description in detail *
Enter Dispute Description in detail

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

+ Add Documents Upload

Reset Submit

*Please complete mandatory fields to Submit your query

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Type 4 : Others

Experian Credit Information Report On Website

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Dashboard User Profile Product Report Dispute

Dashboard > Dispute > Raise Dispute

+ Overview
Here you can raise your report related dispute

Select Dispute Category

Dispute related to credit report Query related to no credit report

CIR Details

Consumer Name* UTI (Unique Transaction Id)* ERN (Experian Reference Number)*

+ Dispute Details

Select Type of Dispute

Dispute related to credit score
Dispute related to Credit account
Dispute related to Inquiry
Dispute related to credit score
Others

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

+ Add Documents Upload

Reset Submit

*Please complete mandatory fields to Submit your query.

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How to raise a query

Experian Credit Information Report On Website

The screenshot shows the Experian website's 'Raise Dispute' interface. The breadcrumb trail is 'Dashboard > Dispute > Raise Dispute'. The 'Overview' section contains the text 'Here you can raise your report related dispute' and 'Select Dispute Category'. Two radio buttons are present: 'Dispute related to credit report' (unselected) and 'Query related to no credit report' (selected and circled in red). Below this is the 'CIR Details' section with input fields for 'Consumer Name', 'UTI (Unique Transaction Id)', and 'ERN (Experian Reference Number)'. The 'Dispute Details' section includes 'Account Details' with 'Name of the Bank' and 'Dispute on Account Number' fields, and 'Personal Details' with 'Dispute on Name', 'Dispute on Gender', and 'Dispute on DOB' fields. At the bottom, there are 'Dispute on Address', 'Dispute Description in detail', and 'Additional Documents' sections. A 'Reset' and 'Submit' button are located at the bottom right. A footer note states: '*Please complete mandatory fields to Submit your query'.

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Dashboard User Profile Product Report Dispute

Dashboard > Dispute > Raise Dispute

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Here you can raise your report related dispute

Select Dispute Category

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CIR Details

Consumer Name* UTI (Unique Transaction Id)* ERN (Experian Reference Number)

+ Dispute Details

Account Details

Name of the Bank* Dispute on Account Number*

Personal Details

Dispute on Name Dispute on Gender Dispute on DOB

Dispute on Address Dispute Description in detail* Additional Documents (Please upload file of size less than 2MB)

+ Add Documents Upload

Reset Submit

*Please complete mandatory fields to Submit your query

THANK YOU