

## LETTER TO REMOVE DEFAULT FROM CREDIT REPORT

Your Name: \_\_\_\_\_  
Your Address: \_\_\_\_\_  
City, Postal Code: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_

**To:**

Credit Reference Agency / Creditor Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, Postal Code: \_\_\_\_\_

**Subject: Request for Removal of Default Entry from Credit Report**

**Dear Sir or Madam,**

**I am writing to formally request the removal of a default entry currently recorded on my credit report. The default relates to an account with the creditor named above. I dispute the validity of this default for the following reasons:**

**Reasons for Dispute:**

1. The default was recorded in error or relates to an account that is not mine.
2. The default relates to a debt that has been paid in full or settled.
3. The creditor has not complied with the requirements under the Consumer Credit Act 1974 or Financial Conduct Authority regulations.
4. Insufficient or incorrect information was provided by the creditor when registering the default.
5. The default is older than six years and should have been removed in accordance with the Limitation Act 1980.

In accordance with the Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR), I formally request that you remove this default entry from my credit report immediately. Please confirm in writing that this correction has been made. If you require any additional information to process this request, please contact me at the details provided above.

Please be advised that failure to comply with this request may result in a formal complaint to the Information Commissioner's Office and may also lead to further legal action to protect my rights under UK law.

Thank you for your prompt attention to this matter.

Yours faithfully,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

**Sender's Signature**

**Recipient's Acknowledgement**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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