Who Can Get My Credit Report?

Does the law limit who can get my credit report?

Yes. The federal Fair Credit Reporting Act limits the purposes for which your credit report can be used. Any other use of your credit report is illegal.

When can creditors get my credit report?

Generally, creditors can get your credit report for one of two purposes. The first is to determine whether you qualify for credit, such as when you are buying a home or car. The second is when a creditor is reviewing or collecting its existing accounts with you.

When can employers get my credit report?

When you apply for a job, the employer can get your credit report. Your employer can also get your credit report if it is considering you for promotion, re-assignment, or keeping you as an employee.

Before an employer, or potential employer, can get your credit report, it must notify you and get your written permission.

Who else can get my credit report?

- Anyone who has a court order for the release of your report.
- Government agencies when you are applying for benefits or licenses, to determine financial eligibility.
- Other government agencies – but only for identification (your name, recent addresses and recent employers).
- Persons / companies collecting bad checks or on court judgments.
- Insurance underwriters.
- Public agencies determining child support payment amounts.
- FBI, for counter-intelligence.
- You can, of course, get your own report – see our topic Credit Reports for further information.
What are examples of illegal uses of my credit report?

- Your spouse cannot get it to use against you during a divorce proceeding.
- Someone who sues you cannot get it to use against you, unless it is a creditor collecting its debt.
- Private investigators have no right to see your report.
- Creditors can’t get your report to gain information about someone else (unless you and the person are co-signers on a debt, and the other person is using your income as a basis to get credit).
- Insurance claims.
- Marketing firms, unless they are legitimate businesses offering you credit.
- Persons who just want to find out information about you.

What if I think someone has illegally obtained my credit report?

Anyone who gets your credit report for an unlawful purpose may be liable to you for money damages or civil penalties. Under certain circumstances, the Credit Reporting Agency may also be liable. See an attorney if you think this has happened, and remember, there are strict time limits (“statute of limitations”) for bringing any action.

You may also file a complaint with the Federal Trade Commission.