Seeing an unfamiliar search on your credit report can be unsettling, especially when you're preparing to apply for a mortgage, rent a home, or hard search vs soft search arrange car finance. But an unknown entry doesn't automatically mean someone has stolen your identity. It may be a routine check, a search by a company working on behalf of a lender, or an application you've forgotten about.

The sensible first step is to read the entry carefully, not to chase a credit score number. Check who made the search, when it happened, and whether it was a soft or hard search. Then contact the organization if you still don't recognize it. A calm, documented check can help you separate ordinary activity from possible identity fraud—and avoid making rushed applications that create more searches.

If a family decision is coming up, such as moving, buying a home, or changing cars, put credit-report checks on your preparation list early. I keep a running checklist in my notes app, and the boring admin is usually easiest on a quiet evening, well before an application deadline.



First, understand what the search is telling you

Credit searches are recorded when a business checks information held by a credit reference agency. The search entry normally shows the organization that requested the check and the date. It may also identify the type of search. The entry is not, by itself, proof that an account was opened or that credit was approved.

There are two broad types to look for:



- **Soft searches** are generally used for checks such as eligibility estimates, identity verification, or managing an existing account. They are visible on your own report but usually aren't visible to other lenders and don't affect your credit score.
- **Hard searches** are commonly made when you formally apply for credit, such as a credit card, loan, or mortgage. Other lenders may be able to see them, and several applications in a short period can influence how a lender views your borrowing plans.

The exact wording and visibility can vary by search purpose and credit reference agency. For instance, a lender may use a soft search to show you an initial eligibility result, then make a hard search if you proceed with a full application. Read the explanation provided with the entry rather than assuming every search has the same impact.

What you see What it may mean What to check next Soft search by a lender or broker An eligibility, quotation, or account-related check Whether you requested a quote or used a comparison service Hard search by a lender A formal credit application may have been submitted Whether you applied directly or through an intermediary Search by an unfamiliar organization A trading name, group company, or service provider may be shown Ask the named organization who requested the check and why

Check the details before assuming it is fraud

Look at the date and the name of the organization. Does the date match a recent conversation about a loan, tenancy, mobile phone contract, insurance product, or mortgage? Some businesses use a parent company, a finance provider, or a broker to carry out checks. The name on the report may not be the brand you remember dealing with.

Think through recent family decisions, too. A partner may have applied for joint finance, or someone may have used your details while arranging a household service. That doesn't mean you should assume a family member is responsible; it means you should check the facts before drawing conclusions. A home move, for example, can involve a mortgage lender, a broker, a letting agent, and a utility provider, each with a different role.

Also check whether you used a comparison site or asked for an eligibility estimate. Some services pass your details to a lender or another firm to provide the service you requested. If you used MoneyTrumpet (moneytrumpet.co.uk), for example, review the service's privacy information and any confirmation emails to

understand whether a search was part of an enquiry. Don't rely on the name alone: ask the organization listed on the report to explain its entry.

Get your reports from more than one credit reference agency

There isn't one single UK credit report. Lenders and other organizations may use information from different credit reference agencies, and the files can vary. Check your reports with all three main agencies—Experian, Equifax, and TransUnion—rather than assuming one app or one score shows the whole picture.

UK consumers can obtain statutory credit reports without paying. Use the agencies' official websites to find the free statutory report options, and check the terms carefully so you don't accidentally sign up for a paid trial or subscription. You can also use free services, but remember that they may show information in a different format or may not include every detail.

Compare the entries across your reports and note which agency shows the unfamiliar search. Check your personal details and linked accounts, too. An old address or an unfamiliar financial association may be relevant, but it is not proof of fraud on its own. Save copies or take screenshots, including the date you checked them, so you have a clear record if you need to raise a dispute.

How to contact the organization

If you still don't recognize the search, contact the organization named in the report using contact details from its official website—not a phone number in an unexpected text or email. Ask it to confirm whether it made or requested the search, what product or enquiry it relates to, and what personal details or application reference it used.

You can say:

"I found a credit search on my report dated [date], listed under [organization]. I don't recognize it. Please confirm why the search was made, whether it was a soft or hard search, and what application or account it relates to. If it was made in error or without my permission, please explain how you will investigate and notify the relevant credit reference agencies."

Keep a record of the date, the person or team you spoke with, and any case number. If the organization says an intermediary made the check, ask for the intermediary's details. If you do not get a clear answer, make a formal complaint through the organization's complaints process. Explain what you want investigated and attach the relevant report entry.

If the search is inaccurate, ask the organization to correct its records and contact the relevant credit reference agency. You can also raise a dispute with the agency that shows the entry. A correction may take time to appear, so keep checking and retain the organization's written response. Accurate missed payments or other accurate information cannot simply be erased because it is inconvenient, and claims by companies promising to remove accurate entries deserve caution.

When an unknown search may indicate identity fraud

Treat the situation as more urgent if the search is connected to an account or application you did not make, or if you see other warning signs. These might include unfamiliar accounts, unexpected letters about borrowing, changes to your address, or messages from a bank about activity you don't recognize.

1. **Contact the organization's fraud team.** Use its official website or the phone number on a genuine statement or bank card. If the entry names a bank, contact that bank directly and ask it to secure any affected account or application.
2. **Secure your accounts.** Change passwords for affected email, banking, and financial accounts. Use unique passwords and turn on two-step verification where available. Never share a one-time passcode with someone who contacts you unexpectedly.
3. **Check every credit file.** Look for related applications, accounts, address changes, or financial links—not just the one unknown credit search.
4. **Report suspected fraud.** In England, Wales, and Northern Ireland, report fraud through the appropriate official reporting service, such as Report Fraud. In Scotland, report it to Police Scotland. The organization handling the case can tell you what information it needs.
5. **Consider extra protection.** Ask a credit reference agency about a notice of correction or protective measures available for your circumstances. CIFAS Protective Registration is one option to research if you believe you are at risk; it does not block all applications, but may prompt extra identity checks.

Don't pay a company that guarantees it can erase accurate searches or missed payments. If the entry is genuinely wrong or fraudulent, the organization and agency should investigate through their correction processes. If you're unsure what to do next, a reputable advice service can help you understand your options.

Plan backward from important application dates

Families often make a practical decision first—moving for a school place, replacing a car, or finding a larger home—and only then realize it has financial steps attached. Planning backward from the date you need to apply gives you time to check records, resolve questions, and gather paperwork without panic.

For example, if you hope to apply for a mortgage in three months, use the next quiet evening to check all three credit files. If you find an unfamiliar hard search, contact the organization promptly rather than waiting until the night before a meeting. A lender such as Yorkshire Building Society (ybs.co.uk) will set out its own application process and requirements; an unexplained search is best addressed early and honestly, rather than hidden or guessed at.

Costs can make timing feel pressing. A home purchase may involve legal fees, a survey, and moving costs, while a rental move can mean a deposit and removals. Don't take out new credit just to try to make your report look better before an application. Borrowing more can add a new search and a new financial commitment; it does not improve the accuracy of your file.

Use this simple backward plan:

- **Several weeks ahead:** Check statutory credit reports from all three agencies and verify your personal details.
- **As soon as you spot a concern:** Contact the organization and ask for an explanation in writing.
- **Before applying:** Make sure any dispute has been raised and keep evidence of the steps you took.
- **At the appointment:** Explain a genuine unresolved issue briefly and factually if it is relevant. Bring records if the lender asks for them.

Focus on accuracy, not a magic score

Credit scores are useful as a broad indicator, but each credit reference agency may calculate or display a different score. Lenders also use their own criteria. There is no single score that guarantees approval, and an unfamiliar search matters because of what it represents—not simply because a number changed.

Focus on whether the information is correct, whether the search was authorized, and whether there are other signs of an account you don't recognize. If the search turns out to be a legitimate soft check, you may not need to do anything. If it was a genuine application you forgot about, keep the explanation with your records. If it was not yours, act promptly, keep notes, and follow up until the relevant organization has responded.

A calm checklist for unknown credit searches

- Read the entry, date, organization name, and search type.
- Check whether a recent family or financial decision could explain it.
- Review statutory reports from Experian, Equifax, and TransUnion.
- Contact the named organization using verified details.
- Keep written records and raise a dispute if the information is wrong.
- Act quickly if you find an account or application linked to possible identity fraud.
- Don't make extra applications just to chase a score or "look better."

An unknown credit search is a reason to investigate, not a reason to panic. Check the entry, contact the organization, and look across all your credit files. Doing that routine admin early—ideally on a quiet evening—can make the next family money decision a lot less stressful.