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# CREDIT ADVICE

## WHEN AN EX-SPOUSE ATTEMPTS TO GET YOUR CREDIT REPORT

### Credit Advice

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#### Topics addressed on April 5, 2006:

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#### When an ex-spouse attempts to get your credit report

Dear Experian,

I was divorced a little over a year ago. My former spouse knows all of my identifying information. Could he get a copy of my credit report?

- IEB

#### Dear IEB,

Your ex-spouse might be able to get a copy of your credit history using your identifying information under certain circumstances because he likely knows a lot about you and your credit history. If successful, you would have legal recourse.

Experian uses multiple pieces of your identifying information to match your credit history. We will only deliver your credit report to an address we have on your credit history that was reported as belonging to you. If you have updated your address with your creditors, they should have reported the new address with your account history to update your credit report.

If the address used to request your report does not appear on your credit history, Experian sends a notice requesting documentation to verify you live at the address provided, such as a copy of your driver's license or other government issued identity and a copy of a current utility or credit card bill with your name and address listed. If your former spouse has moved, he would not be able to provide the documentation, and, therefore, should not be able not receive your credit report.

If, however, he still lives at your old address and you have not updated your accounts to your new address, he possibly could have the report sent to him.

A similar process takes place if he tries to access your credit history through the Internet. He first would have to pass a "test" designed to verify you are requesting the report, and not someone else.

The test includes questions from your credit history that in most circumstances only you should know, greatly reducing the chances another person could obtain your credit report, and reducing his ability to do so. However, divorce is a unique situation in which your ex-spouse may have virtually all of your personal and financial information. If he does know details about your accounts and payment amounts, it is possible he could access the report online.

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Do you have a question about consumer credit? You may find an immediate answer by using the search engine. If you can't find what you're looking for, please fill out the form, being as specific as possible.

**Please note:** The Ask Experian team cannot respond to each question individually. However, if your question is of interest to a wide audience of consumers, the Experian team will include it in a future column.

#### Our policies

The information contained in this column is for educational purposes only and is not legal advice. You should consult your own attorney or seek specific advice from a legal professional regarding your particular situation.

Please understand that Experian policies change over time. Column responses reflect Experian policy at the time of writing. While maintained for your information, archived responses may not reflect current Experian policy.

## When an ex-spouse attempts to get your credit report

Experian does everything it can to ensure only you have access to your personal credit report. However, if someone like a former spouse is determined to access the report and has all of your identifying information, as well as additional account information only you ordinarily would have, it can be very difficult or impossible to prevent them from getting it.

Using that information to falsely access your credit history constitutes fraud and identity theft. As a result you can take legal action against your ex-spouse under federal and state law, and he could face serious fines and jail time.

If you are especially concerned that your ex-spouse may find a way to get your report, you might want to invest in a monitoring service. Such a service provides unlimited access to your credit report, enabling you to quickly discover if your ex-spouse uses your identifying information to access your credit history. You can find more about Experian's credit monitoring services on Experian's homepage, [www.experian.com](http://www.experian.com).

Thanks for asking.

- The "Ask Experian" team

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#### FAQs

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