



SUBMIT A CREDIT REPORT DISPUTE

Please use the enclosed form to dispute credit reporting information only for your Capital One auto loan. We'll mail you a response within 30 days of receiving your dispute. Visit our website¹ to file a dispute about other Capital One financial products, such as a Capital One credit card.

If you believe you may be a victim of fraud, including identity theft, please call us at 800-946-0332.

Return the completed enclosed form and supporting documents by fax to 877-889-5643, ATTN: Credit Bureau Dispute, or by mail to:

ATTN: COAF Credit Bureau Dispute
Capital One Auto Finance
P.O. Box 259407
Plano, TX 75025-9407

If you have questions or need more information, call us at 800-946-0332. We're available Monday to Friday, 9 a.m. to 8 p.m. ET.

Sincerely,

Capital One Auto Finance

¹<https://www.capitalone.com/help-center/credit-cards/disputing-items-on-your-credit-report>



ABOUT YOU:

Providing detailed information ensures we're correctly identifying you and your account during our investigation. Thank you in advance.

Full name: _____

Mailing address: _____

Date of birth: ____/____/____

17-Digit Auto loan number (Ex. 62012312345671001): _____

Last 4 digits of Social Security number (SSN): _____

ABOUT YOUR DISPUTE:

1. When did the disputed item first appear on your credit report? ____/____/____

2. Check 1 or more agencies this dispute is related to: Experian Equifax Transunion

3. Check the reason or reasons that best describe your dispute (reference the chart below for help):

- I believe my account status was inaccurately reported (ex. My account was listed as a charge-off or repossession.).
- I believe a payment was incorrectly reported as late (ex. a payment made over 30 days past due).
- I believe my personal information is inaccurate (ex. name, address, SSN).
- I believe my account should no longer be reported to the credit reporting agencies.
- I believe my bankruptcy case information is inaccurately reflected on my Capital One auto loan.
- I believe my credit report is inaccurately showing an inquiry from Capital One Auto Finance.

Dispute reason	Information you should supply to help our investigation
I believe my account status was inaccurately reported (ex. My account was listed as a charge-off or repossession.).	Supporting materials on why you believe the account status is inaccurate.
I believe a payment was incorrectly reported as late (ex. a payment made over 30 days past due).	Bank statement or other transactions showing the amount and date the auto loan payment(s) was taken out of your account for the month(s) in dispute.
I believe my personal information is inaccurate (ex. name, address, SSN).	Copy of driver's license, Social Security card or other government ID to help validate your personal information.
I believe my account should no longer be reported to	Supporting materials on why you believe your account should no



the credit reporting agencies.	longer be on your credit report(s).
I believe my bankruptcy case information is inaccurately reflected on my Capital One auto loan.	Supporting materials on why you believe your Bankruptcy Case information is being reflected inaccurately.
I believe my credit report is inaccurately showing an inquiry from Capital One Auto Finance.	If the inquiry was due to a dealer error, provide a letter from the dealer. If it was due to fraud, please provide a police report.

4. Explain below why you believe the reported information is inaccurate. Use another sheet of paper if needed.

5. What action would you like us to take, if any? Please know that any action we take will depend on the outcome of our investigation.

Return the completed form and supporting documents by fax to 877-889-5643, ATTN: Credit Bureau Dispute, or by mail to:

ATTN: COAF Credit Bureau Dispute
Capital One Auto Finance
P.O. Box 259407
Plano, TX 75024-9407

What is the role of “credit reporting agencies” (CRAs) and Capital One Auto Finance in determining what information is shown on my credit report?

Credit reporting agencies (CRAs), like Equifax, Experian and TransUnion, prepare your credit report. A CRA receives credit information from “furnishers,” like lenders and auto finance companies, that extend credit. Information provided by furnishers, including Capital One Auto Finance, must be accurate and complete.

We furnish information on payment history, such as whether you made your payment on time or late. On a monthly basis, we notify the CRAs that accounts 30 days or more past due are delinquent. If applicable, we also include an account’s status, such as whether a vehicle was repossessed or an account was paid in full or settled in full for less than the full balance.

How long does my auto loan information stay on my credit report?

Credit reporting agencies (CRAs), like Equifax, Experian and TransUnion, decide when, how, and for how long the information furnished to the CRA will display on your credit report. CRAs determine how long they will report information about a specific account (i.e., tradeline), as permitted by law. Late payment information could remain on a credit report for up to 7 years; account statuses in certain situations (e.g., bankruptcy) could remain on a credit report for up to 10 years.

Of important note, delinquent payment history is not removed from your credit report once you become current, pay your balance in full, or settle an account for less than the full balance owed. In other words, your past negative payment history is not replaced by future positive payment history.

This is one reason why it is very important to make each and every monthly payment on time.

Can I get a late auto payment taken off my credit report?

On a monthly basis, Capital One Auto Finance notifies credit reporting agencies (CRAs), like Equifax, Experian and TransUnion, that accounts 30 or more days past due are delinquent. CRAs typically display this late payment information on a credit report where it can remain for as long as 7 years. Consumers, or credit repair agencies acting on their behalf, don't have the right to have accurate late payment information removed from a credit report, despite what you might hear online.

Fact or Fiction? Late payments, even when accurately reported, can be removed by simply filing disputes using specific forms and citing certain laws, or by repeatedly submitting the same dispute.

Fiction!

As a lender that furnishes information to credit reporting agencies (CRAs), like Equifax, Experian and TransUnion, we have a responsibility to furnish customers’ account and payment information accurately and completely. Please be wary of any online sources or “credit repair” companies advising you to seek removal of accurately reported information by claiming we are violating your Fair Credit Reporting Act (FCRA) or privacy rights by accurately furnishing your information. These companies may even charge you to use their dispute or complaint templates. Consumers, or credit repair agencies acting on their behalf, don't have the right to have accurate late payment information removed from a credit report, despite what you might hear online. [The Consumer Financial Protection](#)

Bureau warns²: “[b]eware of anyone who claims that they can remove information from your credit report that’s current, accurate and negative. It’s probably a credit repair scam.”

Please also understand that Capital One Auto Finance carefully examines any disputes or complaints related to credit reporting. Repeatedly submitting the same dispute information without additional supporting documents, even if you do so through different channels, will not impact the outcome.

Fact or Fiction? You don’t have to pay back the amount you financed at the terms you agreed to and therefore late payments cannot be reported.

Fiction!

There are various theories (often referred to as “freeman on the land” or “freeman”-style theories) circulating on social media or elsewhere that allege borrowers are not responsible for repaying the amount they financed. These theories can take different forms, but they are based on flawed arguments. Capital One Auto Finance will not forgive your account balance simply because you submit a freeman-style dispute or complaint. Be wary of any online sources or companies advising you to file disputes claiming that your auto loan debt is invalid under a “freeman” theory. The Consumer Financial Protection Bureau warns²: “[b]eware of anyone who claims that they can remove information from your credit report that’s current, accurate and negative. It’s probably a credit repair scam.”

What should I do if I think my identity has been stolen?

If you are a victim of identity theft, you can file a report with the Federal Trade Commission (FTC) and with the police. If you notify Capital One Auto Finance of your identity theft claim, please provide supporting documentation, such as an FTC or police report and proof of your identity. We might request that you provide additional supporting documentation beyond these items to assist with our investigation. Once we have completed our investigation, we will notify you of our findings and any action we may take.

Please be wary of any online sources recommending you file a false claim of identity theft in order to avoid paying debts owed or to prevent accurate information from appearing on your credit report. The Consumer Financial Protection Bureau warns²: “[b]eware of anyone who claims that they can remove information from your credit report that’s current, accurate and negative. It’s probably a credit repair scam.”

What if I have questions about other Capital One financial products and services?

Please visit our website at capitalone.com/help-center/contact-us/ if you have questions about other Capital One products.

²
<https://www.consumerfinance.gov/ask-cfpb/is-it-possible-to-remove-accurate-negative-information-from-my-credit-report-en-1249/>