

How Many Times Can I Pull My Credit Without Hurting My Score?

“Credit Inquiry De-Dupe Logic” Information from Experian



- The credit bureau risk score models observe inquiries over a 12-month period
- Auto- and mortgage-related inquiries that occur 30 days prior to scoring have no effect on the score
- Outside this 30-day period, auto- and mortgage-related inquiries that occur within any 14-day period are treated as a single inquiry

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