

What protections do I have against credit discrimination?

People use credit to go to college, open businesses, and buy homes. They have the opportunity to use credit to build a better future for themselves and their loved ones. Credit discrimination prevents people from having access to these opportunities, and can make credit more expensive.

What is credit discrimination?

The Equal Credit Opportunity Act makes it illegal for a creditor to discriminate in any aspect of credit transaction based on certain characteristics.

In addition, the Fair Housing Act makes many discrimination practices in home financing illegal.

It is illegal to:

- Refuse you credit if you qualify for it

On the basis of:

- Race
- Color

- Discourage you from applying for credit
- Offer you credit on terms that are less favorable, like a higher interest rate, than terms offered to someone with similar qualifications
- Close your account
- Religion
- National origin
- Sex (including sexual orientation and gender identity)
- Marital status
- Age
- Receiving money from public assistance
- Exercising in good faith your rights under the Consumer Credit Protection Act.

How can I protect myself from credit discrimination?

Watch for warning signs

Credit discrimination is often hidden or even unintentional, which makes it hard to spot. Look for red flags, such as:

- Treated differently in person than on the phone or online
- Discouraged from applying for credit


- Encouraged or told to apply for a type of loan that has less favorable terms (for example, a higher interest rate)
- Hearing the lender making negative comments about race, national origin, age, sex (including sexual orientation or gender identity), or other protected statuses
- Refused credit even though you qualify for it based on advertised requirements
- Offered credit with a higher rate than you applied for, even though you qualify for a lower rate based on advertised requirements


Ways to prepare before taking out a loan

- **Do your research.** Shop around. Learn about the benefits and risks of the loan or credit card you want. Research current interest rates. Compare offers from several lenders.
- **Know your credit history.** Be sure there are no mistakes or missing items in your credit reports. You have the right to request one free copy of your credit reports each year, from each of the three biggest consumer credit reporting companies, by visiting AnnualCreditReport.com. When you visit the site, you may see steps to view more frequently updated reports online. This gives you a greater ability to monitor changes in your credit. If needed, you can ask whether your credit report is available in your preferred language.

- **Ask questions about total costs.** Look beyond the monthly payment. Be sure you understand your interest rates and the total amount of interest and fees paid over the long run. Ask about which fees and charges may be negotiable.
- **Stay in control.** Lenders shouldn't make you feel rushed or unnecessarily delay action on your application. You have a right to receive information in writing -- and in most cases, that means you get timely information on the decision a lender has made about your application for credit.
- **Be sure before signing.** You shouldn't ever feel pressured to sign. You should take the time to make sure the credit product and terms work for you. If needed, ask the lender whether help is available in your preferred language.

Get legal help if you believe you have been discriminated against

For legal resources listed state by state, visit [lawhelp.org](https://www.lawhelp.org)  ([https://www.lawhelp.org/](https://www.lawhelp.org)).

To find out about eligibility for assistance from a Legal Services program funded by the Legal Services Corporation, visit [lsc.gov/what-legal-aid/find-legal-aid](https://www.lsc.gov/what-legal-aid/find-legal-aid)  (<https://www.lsc.gov/about-lsc/what-legal-aid/get-legal-help>).

To locate your state attorney general's office, see [naag.org/find-my-ag/](https://www.naag.org/find-my-ag/)  (<https://www.naag.org/find-my-ag/>).

Learn more about your fair lending rights

For more information on credit discrimination, see our brochures for consumers ([English](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_2021-06.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_2021-06.pdf) | [Español](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_es_2021-06.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_es_2021-06.pdf) | [繁體中文](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_zh-han_2021-08.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_zh-han_2021-08.pdf) | [Tiếng Việt](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_vi_2021-08.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_vi_2021-08.pdf) | [한국어](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ko_2021-08.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ko_2021-08.pdf) | [Tagalog](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_tl_2021-08.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_tl_2021-08.pdf) | [Русский](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ru_2022-01.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ru_2022-01.pdf) | [العَرَبِيَّةُ](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ar_2021-08.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ar_2021-08.pdf) | [Kreyòl Ayisyen](https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ht_2022-01.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_credit-discrimination-is-illegal_handout_ht_2022-01.pdf)) and for those who work with consumers ([English](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_2021-06.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_2021-06.pdf) | [Español](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_es_2021-06.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_es_2021-06.pdf) | [繁體中文](#)

[📄](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_zh-han_2021-08.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_zh-han_2021-08.pdf) | [Tiếng Việt](#) [📄](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_vi_2021-08.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_vi_2021-08.pdf) | [한국어](#) [📄](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ko_2021-08.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ko_2021-08.pdf) | [Tagalog](#) [📄](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_tl_2021-08.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_tl_2021-08.pdf) | [Русский](#) [📄](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ru_2022-01.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ru_2022-01.pdf) | [العَرَبِيَّةُ](#) [📄](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ar_2021-08.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ar_2021-08.pdf) | [Kreyòl Ayisyen](#) [📄](https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ht_2022-01.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_helping-consumer-spot-credit-discrimination_handout_ht_2022-01.pdf)).

Federal Trade Commission

[Get helpful tools to protect yourself from discrimination](https://consumer.ftc.gov/articles/mortgage-discrimination) [↗](#) (<https://consumer.ftc.gov/articles/mortgage-discrimination>) (y [en español](#) [↗](https://consumidor.ftc.gov/articulos/discriminacion-hipotecaria) (<https://consumidor.ftc.gov/articulos/discriminacion-hipotecaria>)).

Department of Housing and Urban Development

[Learn about your rights under the Fair Housing Act](https://www.hud.gov/program_offices/fair_housing_equal_op/fair_housing_act_overview) [↗](#) (https://www.hud.gov/program_offices/fair_housing_equal_op/fair_housing_act_overview)

Federal Trade Commission

[Learn more about the Equal Credit Opportunity Act](https://www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights) [↗](https://www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights) (<https://www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights>) (y [en español](https://www.consumidor.ftc.gov/articulos/s0347-sus-derechos-de-igualdad-de-oportunidad-de-credito) [↗](https://www.consumidor.ftc.gov/articulos/s0347-sus-derechos-de-igualdad-de-oportunidad-de-credito) (<https://www.consumidor.ftc.gov/articulos/s0347-sus-derechos-de-igualdad-de-oportunidad-de-credito>)).

Department of Justice

[Visit the Housing and Civil Enforcement Section](https://www.justice.gov/crt/about/hce/) [↗](https://www.justice.gov/crt/about/hce/) (<https://www.justice.gov/crt/about/hce/>) of the Department of Justice, which also enforces antidiscrimination laws.

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](https://cfpb.gov/about-us/the-bureau/) (cfpb.gov/about-us/the-bureau/)

OUR WORK

We work to ensure fair, equitable, and nondiscriminatory access to credit for both individuals and communities through:

- Data-driven research and analysis of consumer financial markets and services;
- Enforcement and oversight of Federal fair lending laws; and
- Promotion of fair lending compliance and education among industry, fair lending, civil rights, and consumer and community advocates.

To learn more about our fair lending efforts, check out our [2020 report to Congress](https://files.consumerfinance.gov/f/documents/cfpb_2020-fair-lending_report_2021-04.pdf) [📄](https://files.consumerfinance.gov/f/documents/cfpb_2020-fair-lending_report_2021-04.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_2020-fair-lending_report_2021-04.pdf) or our [recent blog posts](https://www.consumerfinance.gov/about-us/blog/?title=&topics=equal-credit-opportunity-act&from_date=&to_date=) (https://www.consumerfinance.gov/about-us/blog/?title=&topics=equal-credit-opportunity-act&from_date=&to_date=).

WE WANT TO HEAR FROM YOU

Submit a complaint

If you believe a lender has discriminated against you for any reason, you can file a complaint. We'll provide you a way to monitor the status and progress of your complaint.

[Submit a complaint](https://www.consumerfinance.gov/complaint/) (https://www.consumerfinance.gov/complaint/)

Tell your story

You can help us protect consumers and create a fairer marketplace even if you don't want to file a complaint. Tell us about your experience.

[Tell us your story](https://story.consumerfinance.gov/tell-your-story/s/tell-your-story) (<https://story.consumerfinance.gov/tell-your-story/s/tell-your-story>)

Ask CFPB

Learn more about what factors lenders can consider in deciding whether to lend money and deciding what features to offer, like the interest rate or the term of the loan.

[Browse Ask CFPB](https://www.consumerfinance.gov/askcfpb/search?selected_facets=tag_exact%3Adiscrimination) (https://www.consumerfinance.gov/askcfpb/search?selected_facets=tag_exact%3Adiscrimination)



An official website of the United States government