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[Knowledgebase](#) > [Encyclopedia of screening terms](#) > [What is a hard credit check?](#)

What is a hard credit check?

Ramya Sehmi - 2026-05-15 - [Comments \(0\)](#) - [Encyclopedia of screening terms](#)

A hard credit check is a credit file search that leaves a record visible to other lenders and can slightly affect credit scores. Hard checks are only used when applying for credit — never for employment purposes.