What we’ll cover today

• How we receive complaints
• The complaint process
• Consumer Complaint Database
• High-level view of data
• Questions?
How we receive complaints

[Image]

Consumer Financial Protection Bureau

New tools to combat harmful debt collection practices

We’re putting companies on notice about harmful debt collection practices. Today we also published consumer “action letters” and are now accepting debt collection complaints. Learn more about our work on debt collection.

consumerfinance.gov/complaint/

(855) 411-2372 or TTY/TDD (855) 729-2372
M-F 8am – 8pm ET, excludes federal holidays, 180+ languages
Products we’re taking complaints about now

- Bank account or service
- Money transfer
- Credit card
- Mortgage
- Credit reporting
- Student loan
- Debt collection
- Vehicle or consumer loan

Launched earlier this week!

Submitting a complaint

- What happened?
  - Product
  - Issue
- Desired resolution
- Consumer’s information
- Company
- Attachments
- Review and submit
The complaint process

- Receive via web, phone, mail, fax, and referrals from other agencies
- Check for completeness and jurisdiction and remove duplicates before routing to company for response or to another regulator
- Companies have 15 days to respond to the consumer and the CFPB and are expected to close all but the most complicated complaints within 60 days
- Consumers may provide feedback about the company’s response by disputing
- Review consumer feedback about the company’s response, if any
- For complaints prioritized for investigation, reconcile what happened, collect documentation, identify suspected violations and consumer educational opportunities, and may work with CFPB Supervision and Enforcement
Consumer Complaint Database
Consumer Complaint Database

These are complaints we’ve received about financial products and services.

Learn about the complaint process.

We don’t verify all the facts alleged in these complaints but we do take steps to confirm a commercial relationship between the consumer and company. Complaints are listed here after the company responds or after they have had the complaint for 15 calendar days, whichever comes first. We remove complaints if they don’t meet all of the publication criteria. Data is refreshed nightly.

Consumer Complaint Database Fields

- Complaint ID
- Product
- Sub-product
- Issue
- Sub-issue
- ZIP code
- Submitted via
- State
- Date received
- Date sent to company
- Company
- Company response
- Timely response?
- Consumer disputed?

- 124,000 complaints published as of today
- Complaints about more than 450 companies
- Updated daily
- Visualized via Socrata
- Downloadable
- Application Programming Interface
Quick analysis for Data Day

Complaints by state, per 100,000 people
Maryland and surrounding states

Complaints by state comparison
Select county comparisons

Questions? ...and Information

How can consumers submit complaints?
consumerfinance.gov/complaint/
(855) 411-CFPB (2372) or TTY/TDD (855) 729-CFPB (2372)

Where to find reports about complaints?
consumerfinance.gov/reports/

Where to find complaint data?
consumerfinance.gov/complaintdatabase/

Share your work, from visualizations to new tools, by tweeting @CFPB using the hashtag #CFPBdata.