

CFPB FinEx Webinar: Using the CFPB Consumer Complaint Database

CFPB FinEx Invited Webinar for Consumer Action | Recorded on: January 25, 2023

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Consumer Financial
Protection Bureau

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CFPB's Mission

The Consumer Financial Protection Bureau is a 21st century agency that implements and enforces Federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

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Measure and monitor financial well-being Explore financial well-being resources	See research and best practices for coaching See financial coaching reports Promote behavior change with money motivations	Use five principles for effective financial education Learn about the principles
Incorporate the building blocks of financial capability for children and youth Learn about the building blocks	Help front line staff increase financial empowerment Learn more about Your Money, Your Goals	Watch webinars and build your knowledge of money issues Browse webinars on YouTube 📺

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OCT 31, 2022

[Credit disputes: getting a clear statement of results from your furnisher](#)
MAY 26, 2022


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CFPB FinEx is a place where financial educators, practitioners, counselors, researchers, and others can share information and best practices, learn from one another, advance their work, and see what CFPB is doing to help consumers.

Explore our training webinars to help you improve your practice, as well as our tools and resources that you can share with clients.

Webinar archive

Date	Description	Action
August 18, 2021	Helping clients who are experiencing housing insecurity	Watch Read transcript Download slides (CFPB & Treasury HUD)
May 20, 2021	New resources for older Americans	Watch Read transcript Download slides

consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/cfpb_finex

CFPB FinEx Webinar: Consumer Complaints and the Consumer Complaint Database

November 2022



Consumer Financial
Protection Bureau

Office of Consumer Response

“Collecting, investigating, and responding to consumer complaints” is one of the six statutory “primary functions” of the Bureau.*

The Bureau's Office of Consumer Response:

- facilitates the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services;
- maintains procedures to provide timely response to consumer complaints and inquiries

* 12 U.S.C. 5511(c)(2).

Office of Consumer Response



Answers questions

















Handles complaints

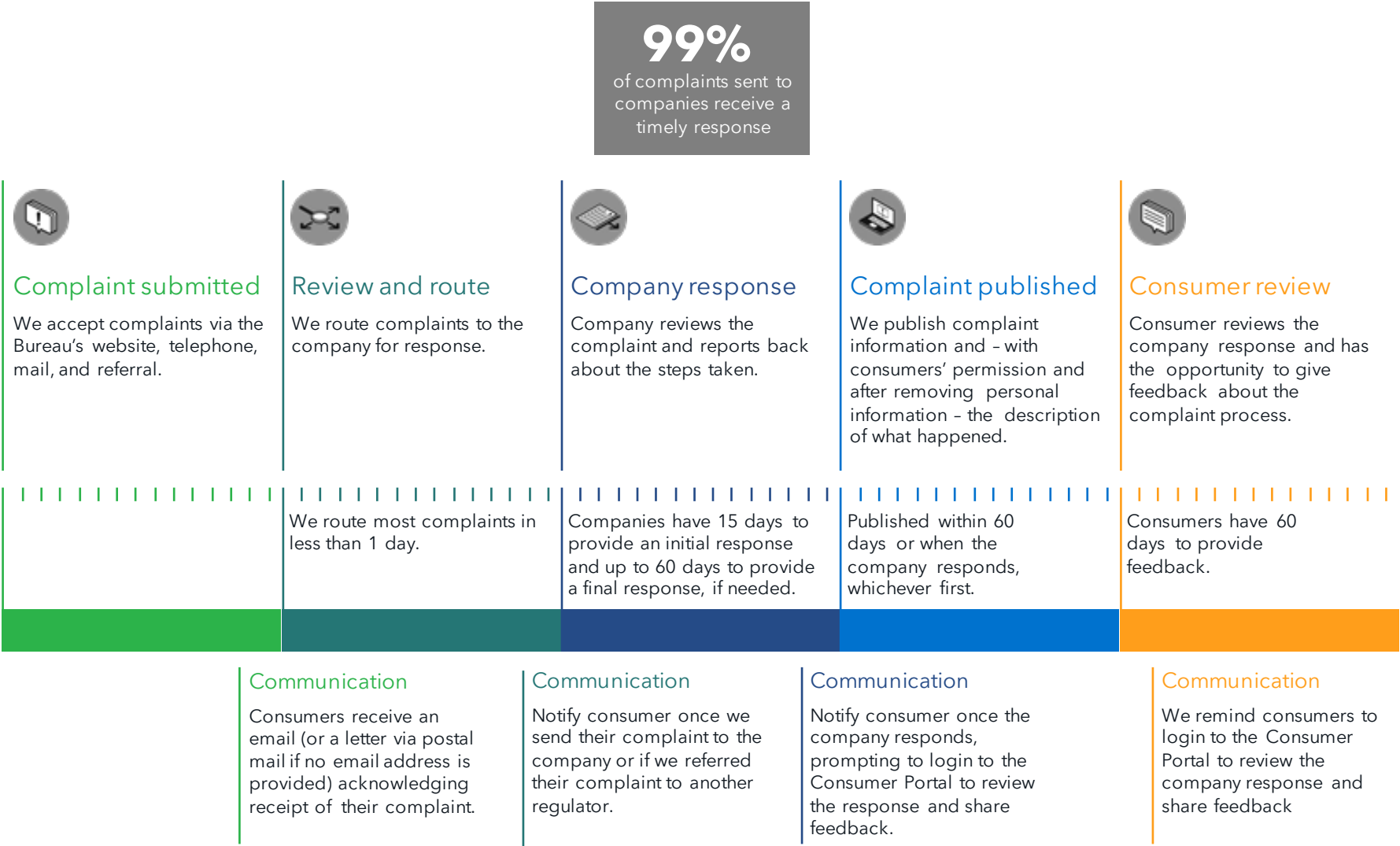


Shares data and insights

Types of complaints we currently accept

- | | | |
|---------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
|  Checking accounts |  Money transfers and money services |  Savings accounts |
|  Credit cards |  Mortgages |  Student loans |
|  Credit repair |  Payday loans |  Title loans |
|  Credit and consumer reports |  Personal loans |  Vehicle loans or lease |
|  Debt collection |  Prepaid cards | |

Handle complaints



You can submit a complaint on-line or by calling the toll-free

Submit a complaint

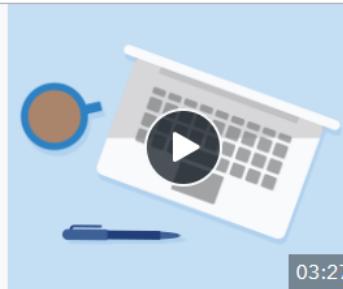
Each week we send more than 10,000 complaints about financial products and services to companies for response. If another agency would be better able to assist, we'll send it to them and let you know.

Most companies respond within 15 days.



See how the complaint process works

Watch this short video to find out what to include in your complaint and what will happen after you submit.



Find answers before you start a complaint

Which products and services can I complain about?	Show +
What can I do before submitting a complaint?	Show +
What's most important for me to include in a complaint?	Show +
How does the CFPB share my complaint data?	Show +

HAVE A QUESTION? ¿PREGUNTAS?

If you can't submit online (7-10 minutes), you can submit over the phone (25-30 minutes). More than 180 languages are available.

Call: [\(855\) 411-2372](tel:(855)411-2372)

TTY/TDD: [\(855\) 729-2372](tel:(855)729-2372)

8 a.m. to 8 p.m. ET, Monday through Friday
([except federal holidays](#)). [↗](#)

HOW WE SHARE COMPLAINTS


Consistent with applicable law, we securely share complaints with other state and federal agencies to, among other things, facilitate:

- supervision activities,
- enforcement activities, and
- monitor the market for consumer financial products and services.

Click the blue “Start a new complaint” button below

See how the complaint process works

Watch this short video to find out what to include in your complaint and what will happen after you submit.




Find answers before you start a complaint

Which products and services can I complain about?	Show +
What can I do before submitting a complaint?	Show +
What's most important for me to include in a complaint?	Show +
How does the CFPB share my complaint data?	Show +

Ready to begin?

Submitting online usually takes less than 10 minutes. Include everything you need to because you generally can't submit a second complaint about the same problem.

 [Start a new complaint](#)

- [Learn more about how we share your complaint data](#)
- If you've already submitted a complaint, you can [check the status of your complaint](#).

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HOW WE SHARE COMPLAINTS

Consistent with applicable law, we securely share complaints with other state and federal agencies to, among other things, facilitate:

- supervision activities,
- enforcement activities, and
- monitor the market for consumer financial products and services.

We also publish complaint data (without information that directly identifies you) in our Consumer Complaint Database.

[Learn more about how we share your complaint data](#)

Start by setting up a secure user account to submit and track your complaint



Let's get started.

Create a secure user account so that you can submit and track the status of your complaint.

If you've submitted a complaint to us before or get an error message, select "Already have an account?" to login or set your password.

[Already submitted a complaint or created your account?](#)

 First Name

 Last Name

 Email

 Create Password

 Confirm Password

Sign Up

The Consumer Complaint Database is on the Data & Research Tab

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Data & Research Overview

Research & Reports	Public Data Inventory	Credit Card Surveys & Agreements
Payments to Harmed Consumers	Consumer Credit Trends	Prepaid Account Agreements
Enforcement by the Numbers	Mortgage Performance Trends	
Consumer Complaint Database	Financial Well-Being Survey	
Mortgage Database (HMDA)		


★ Help advance financial well-being

lenders and other financial institutions.




Help with finances during the COVID-19 pandemic

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Submit a complaint about a financial product or service

[Start a complaint](#)

Sharing complaint data with the public

Consumer Complaint Database

Explore our database of financial product and service complaints to see how companies respond to consumers. View trends, see maps, read complaints, and export the data.



Explore data

View, filter, map, and read complaint data right in your browser.

[Explore data and trends](#)

[Read complaints](#)



Get data

All complaint data we publish is freely available for anyone to use, analyze, and build on.

[Download complaint data](#)

[Use the complaint data API](#)



Read reports

Each spring we report to Congress on complaint trends from the prior year.

[Read 2021 annual report](#)

[Browse other complaint reports](#)

ABOUT THE DATA

Complaints that the CFPB sends to companies for response are published in the Consumer Complaint Database after the company responds, confirming a commercial relationship with the consumer, or after 15 days, whichever comes first.

[Learn how the complaint process works](#)

COMPLAINT VOLUME

Consider company and market size and population information when viewing complaint data and trends.

[How we use complaint data](#)

www.consumerfinance.gov/data-research/consumer-complaints/

Search the Consumer Complaint Database

The type of product and sub-product the consumer identified in the complaint

☐ Credit reporting, credit repair services, or other personal consumer reports

1,199,980

☐ Debt collection

182,427

☐ Credit card or prepaid card

104,468

☐ Checking or savings account

90,382

☐ Mortgage

73,706

☐ Money transfer, virtual currency, or money service

35,488

☐ Vehicle loan or lease

23,244

☐ Student loan

16,240

☐ Payday loan, title loan, or personal loan

14,151

Show 4 less

Issue / sub-issue

Hide

The type of issue and sub-issue the consumer identified in the complaint

Q

Enter name of issue

☐ Incorrect information on your report

591,297

☐ Problem with a credit reporting company's investigation into an existing problem

333,464

☐ Improper use of your report

259,608

☐ Attempts to collect debt not owed

97,573

☐ Multiple accounts

55,001

Take a tour

Questions?



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