

"Broadly speaking, [the CFPB Ombudsman's Office] provide[s] effective informal dispute resolution for inquirers seeking assistance; help[s] the agency improve specific policies, procedures, or structures; informally look[s] into issues of concern; stud[ies] systemic process issues and offer[s] recommendations for agency action; and focus[es] the agency's attention on issues of concern. Further, the Ombudsman's Office contributes to the respect, dignity, and fairness with which such process concerns are handled."

C. Houk et al., "A Reappraisal – The Nature and Value of Ombudsmen in Federal Agencies" (2016) (Report to the Administrative Conference of the United States) at Part 2, p. 91.

When to Contact Us

- If you have not had success with the regular Bureau resolution avenues
- To share an issue confidentially
- To highlight a systemic issue

You are welcome to reach us any time, but we encourage you to try the existing Bureau resolution avenues first.

How to Contact Us

We look forward to hearing from you!



www.consumerfinance.gov/ombudsman



CFPBOmbudsman@cfpb.gov



855-830-7880 (Toll-free)

202-435-7880 (Direct)

202-435-9835 (TTY)



OMBUDSMAN'S OFFICE

Advocating for Fair Process in Consumer Financial Protection



OMBUDSMAN'S OFFICE

About Us

The CFPB Ombudsman's Office provides an independent, impartial, and confidential resource to informally assist consumers, financial entities, consumer or trade groups, and others in resolving process issues with the Bureau.

Questions on Your Mind

What is a process issue?

A process is generally defined as a series of steps taken to achieve something. A process issue is a question, concern, or complaint about the steps taken or not taken to achieve something.

How do you choose systemic process issues to study?

We choose where we think we can add value, in our unique role as an independent, impartial, and confidential resource, to assist both the public and the Bureau.

How do you review process issues?

We consider if the Bureau is fairly applying a process already in place, whether the existing process needs to be changed, or if there should be a process where one does not exist.

PRINCIPLES THAT GUIDE OUR WORK

Independence

We are outside the Bureau's business lines, reporting to the Deputy Director with access to the Director. We serve as an early warning system and catalyst for change.

Impartiality

We do not advocate for one side, but for a fair process.

Confidentiality

We have safeguards for confidentiality, so you can share issues without fear of retaliation or retribution. The few exceptions to confidentiality are: threat of imminent risk of serious harm; an allegation of government fraud, waste, abuse; or if required by law.

How We Do Our Work

We analyze and learn about all perspectives of an issue by:

- Looking at the applicable laws, regulations, policy, and data
- Talking with the individual and/or stakeholders involved
- Meeting with Bureau officials

We then may make a recommendation on how the Bureau should address the issue.

We Do Not

- Address matters in litigation
- Delay statutory, regulatory, or other Bureau deadlines
- Make decisions or legal determinations for the Bureau
- Serve as a formal office of legal notice for the Bureau
- Address internal human resources matters