Submitting a complaint

Having an issue with a financial product or service? If so, you can submit a complaint to the CFPB and we’ll work to get you a response from the company.

The CFPB has handled over 2 million complaints, helping consumers connect with financial companies to get direct responses about problems with mortgages, student loans, debt collection, credit reports, and other financial products and services.

Every complaint we receive gives us insights into problems that people are experiencing in the marketplace and helps us to identify and prioritize problems for potential action.

THE COMPLAINT PROCESS

After you submit a complaint, it goes through several steps.

1. **Complaint submitted**
   You submit a complaint about an issue you have with a company about a consumer financial product or service. You’ll receive email updates and can log in at consumerfinance.gov/complaint to track the status of your complaint.

2. **Review and route**
   We’ll forward your complaint and any documents you provide to the company and work to get a response from them. If we find that another government agency would be better able to assist, we’ll forward your complaint to them and let you know.

3. **Company response**
   The company reviews your complaint, communicates with you as needed, and reports back about the steps taken or that will be taken on the issue you identify in your complaint.

4. **Complaint published**
   We publish information about your complaint—such as the subject and date of the complaint—on our public Consumer Complaint Database (consumerfinance.gov/data-research/consumer-complaints). If you consent, we also publish your description of what happened, after taking steps to remove personal information.

5. **Consumer review**
   We’ll let you know when the company responds. You’ll be able to review the company’s response and will have 60 days to give us feedback about the complaint process.

HOW TO SUBMIT A COMPLAINT

- **Online**
  consumerfinance.gov/complaint

- **By phone (180+ languages)**
  M-F, 8 a.m. - 8 p.m. ET
  (855) 411-2372
  (855) 729-2372 TTY/TDD

- **By mail**
  Consumer Financial Protection Bureau
  P.O. Box 2900
  Clinton, IA 52733-2900