



How to File a Complaint with the Consumer Financial Protection Bureau (CFPB) About Debt Settlement or Other Debt Relief Services

Anyone can file a complaint:

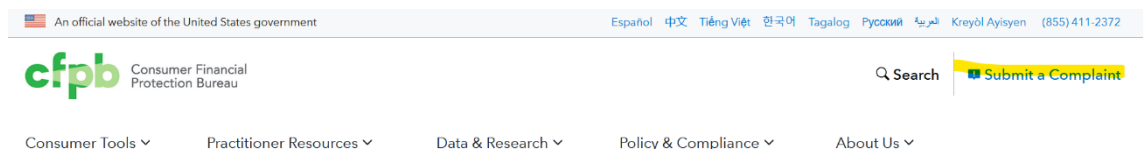
- You can file one about your own problem
- A lawyer, housing counselor, social worker or anyone else can file a complaint for a client
- A family member or friend can file a complaint for someone else

There are two ways to file a complaint:

- Call 855-411-2372. They're open M-F 8am-8pm ET to accept complaints by phone in over 180 languages.
- Online. The instructions below explain how to file a complaint online about debt settlement, but you can file a complaint about many other consumer problems too.

FILING A COMPLAINT ABOUT DEBT SETTLEMENT ONLINE

1. Go to the CFPB's website www.consumerfinance.gov and click "[Submit a Complaint](#)" in the upper right corner.



2. Scroll down the next page and click "[Start a new complaint](#)"

Start your complaint here

If you have a complaint with a financial product or service, tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.

[Start a new complaint](#)

3. Click the box labeled “Money transfer, virtual currency, or money service”

What is this complaint about?

Choose the product or service that best matches your complaint.

<input type="radio"/> Debt collection	<input type="radio"/> Vehicle loan or lease
<input type="radio"/> Credit reporting, credit repair services, or other personal consumer reports	<input type="radio"/> Student loan
<input type="radio"/> Mortgage	<input type="radio"/> Payday loan, title loan, or personal loan (installment loan or personal line of credit)
<input type="radio"/> Credit card or prepaid card	<input checked="" type="radio"/> Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check, debt settlement)
<input type="radio"/> Checking or savings account	

4. Then scroll down and click the box that says “Debt settlement (services for reducing your debt balance on things like credit cards or medical debt)”

What type of service?

<input type="radio"/> Domestic (US) money transfer	<input type="radio"/> Mobile or digital wallet (online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)
<input type="radio"/> International money transfer	<input type="radio"/> Money order (a prepaid check for a set amount of money)
<input type="radio"/> Virtual currency (used to track, store, and send value over the Internet)	<input type="radio"/> Refund anticipation check (paid to you by a bank or company in the amount of your expected tax refund)
<input type="radio"/> Check cashing service (a company that cashes a check for a fee)	<input type="radio"/> Traveler's check or cashier's check (a check with guaranteed funds from a bank or other financial institution so it will never bounce)
<input checked="" type="radio"/> Debt settlement (services for reducing your debt balance on things like credit cards or medical debt)	

5. Click the “Next” button at the bottom and click a box to tell the CFPB what type of problem you’re having (you’ll have a chance to provide more details later)”

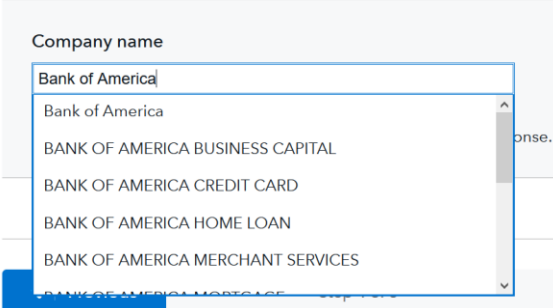
What type of problem are you having?

Most of the **debt settlement** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

<input type="radio"/> Confusing or misleading advertising or marketing	<input type="radio"/> Unexpected or other fees
<input type="radio"/> Problem with customer service	<input checked="" type="radio"/> Fraud or scam
<input type="radio"/> Confusing or missing disclosures (showing the fine print about usage, explaining your rights)	

6. Answer “Yes” or “No” to the question about whether you have already tried to fix your problem by contacting the company directly. Then click the “Next” button.
7. On the next page, type detailed answers to the Bureau’s questions about what happened and what the company did wrong. (The company’s name and address go on the next page). You can attach documents, such as a copy of the contract you signed; any letters or emails you received from the company; and any letters you sent them. Or anything else you think might be useful to the Bureau. Click “Next” at the bottom when you’re done.
8. Type in the name of the company you’re complaining about. A list of companies with similar names may appear on the screen. If your company is in the list, click on it. If not, or you’re not sure (similar names may be different companies), just click the “Next” button.

Company information



The screenshot shows a web form titled "Company information". It features a text input field labeled "Company name" containing the text "Bank of America". Below the input field is a dropdown menu with a list of search results. The first result is "Bank of America", which is highlighted in blue. Other visible results include "BANK OF AMERICA BUSINESS CAPITAL", "BANK OF AMERICA CREDIT CARD", "BANK OF AMERICA HOME LOAN", and "BANK OF AMERICA MERCHANT SERVICES". A vertical scrollbar is visible on the right side of the dropdown menu. To the right of the dropdown menu, the word "onse." is partially visible.

9. If the CFPB does not have your company’s address, they will ask you for it. Otherwise,...
10. The website will ask you who is involved:
 - Just you
 - You and someone else
 - Someone else

Click the appropriate box, then a few more questions will appear below.

11. Answer the new questions, provide the appropriate contact information, and click the last button at the bottom to “Review” and submit your complaint