



# How to File a Complaint with the Consumer Financial Protection Bureau (CFPB) About Credit Repair

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## Anyone can file a complaint:

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

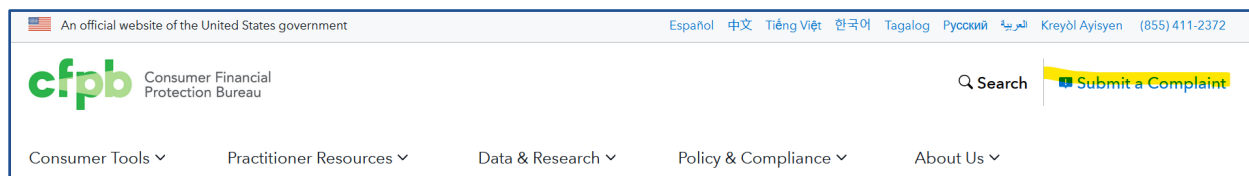
## There are two ways to file a complaint:

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

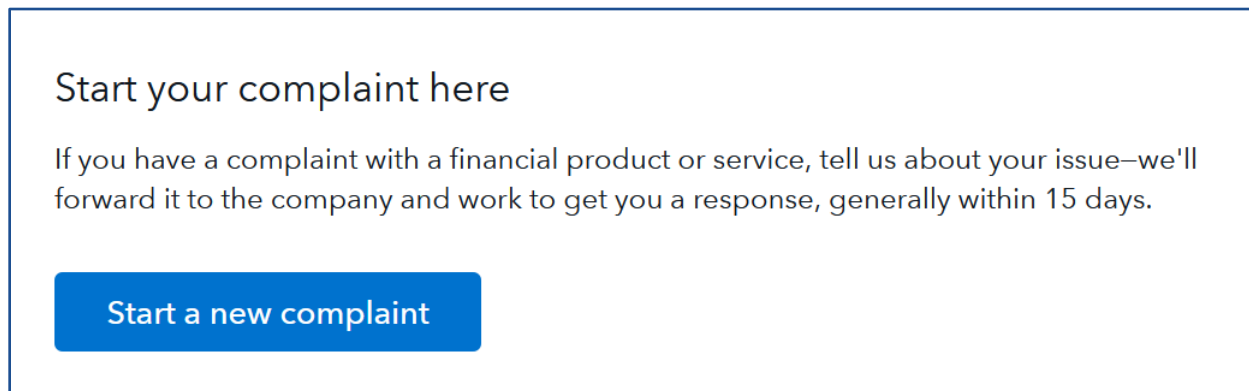
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## Filing a complaint about credit repair online:

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



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



3. Create an account by providing your name, email address, phone number, and password.

### 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?](#)

*Now you can start your complaint.*

4. Scroll down and click "**Credit reporting, credit repair services, or other personal consumer reports.**"

## What is this complaint about?

Choose the product or service that best matches your complaint.

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

5. Then scroll down and select “**Credit repair services.**”

What type of credit reporting product?

Credit repair services  
(paid service for improving your credit score)

Other personal consumer report  
(background checks, employment screening)

Credit reporting

6. Click “**next**” at the bottom and 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 **credit repair services** 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.

Confusing or misleading advertising or marketing

Excessive fees

Problem with customer service

Unexpected or other fees

Confusing or missing disclosures  
(showing the fine print about usage, explaining your rights)

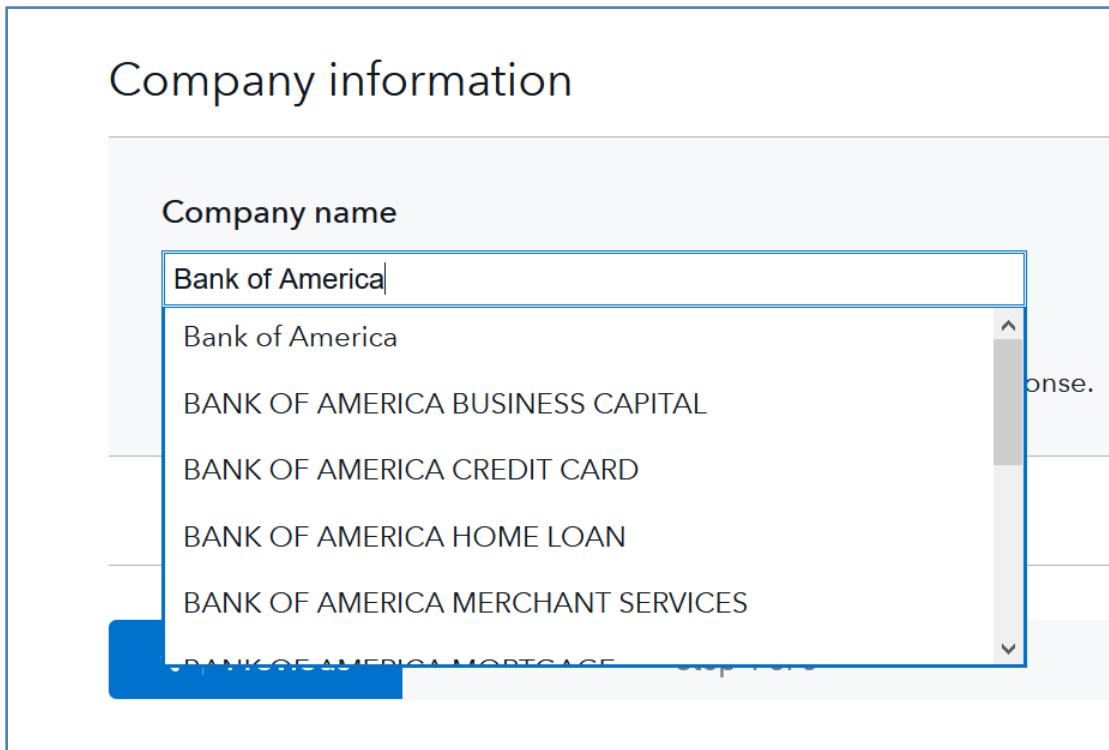
Fraud or scam  
(paid for services not received)

7. Answer “**Yes**” or “**No**” to the question about whether you have already tried to fix your problem by contacting the company directly. Then click “**Next.**”
8. On the next page, type detailed answers to the Bureau’s questions about what happened, what the company did wrong, and what you think the company should do (what would be a fair resolution).

*Note: 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.

9. 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 on the list, select it. If not, or you're not sure (similar names may be different companies), just click the "Next" button.



The screenshot shows a web form titled "Company information". Under the heading "Company name", there is a text input field containing "Bank of America". Below the input field is a dropdown menu with a list of suggestions: "Bank of America", "BANK OF AMERICA BUSINESS CAPITAL", "BANK OF AMERICA CREDIT CARD", "BANK OF AMERICA HOME LOAN", "BANK OF AMERICA MERCHANT SERVICES", and "BANK OF AMERICA MORTGAGE". A blue highlight is visible under the first suggestion, "Bank of America".

10. If the CFPB does not have the company's address, you will be asked to provide it.

11. Click the appropriate box to indicate you who is involved:

- Just you
- You and someone else
- Someone else

12. Answer the remaining questions, provide the appropriate contact information, and click the last button at the bottom to "Review" and submit your complaint.

The Bureau will attempt to contact the company about your complaint and encourage them to resolve it. Your complaint will also help the Bureau decide how to make more effective rules in the future and whether to take actions against repeat offenders.