



## Submit a payday loan complaint



WHAT HAPPENED?  
Incomplete 1

MY INFORMATION  
Incomplete 2

COMPANY INFORMATION  
Incomplete 3

REVIEW AND SUBMIT  
Incomplete 4

[Form trouble? Chat now.](#)

WHAT HAPPENED?  
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COMPANY INFORMATION  
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REVIEW AND SUBMIT  
Incomplete 4

[Form trouble? Chat now.](#)



If your complaint concerns lender collection practices on your payday loan, you should [submit a Debt Collection complaint](#).

### What happened?

[Why do we need this?](#)

Providing facts and details like dates and where transactions happened helps us understand your complaint.

Which of these best describes your issue?

Select one...

Select one...

- I was charged fees or interest that I did not expect
- I am unable to stop the lender from charging my bank account
- I received a loan that I did not apply for
- I applied for a loan but did not receive the money
- The lender charged my bank account on the wrong day or in the wrong amount
- The lender did not credit a payment to my account
- I am unable to contact the lender

4000 characters remaining

Do not include sensitive information like your name, contact information, account number, or Social Security Number in this field. We will collect certain personal information at a later step.

### Desired resolution

[Why do we need this?](#)

We want to understand what you think would be a fair resolution to this issue. We'll forward this information to the company along with your description of what happened so that all parties know what you are looking for.

What do you think would be a fair resolution to your issue?

4000 characters remaining

Do not include sensitive information like your name, contact information, account number, or Social Security Number in this field. We will collect certain personal information at a later step.

CONTINUE

WHAT HAPPENED?  
Incomplete1

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What do you think would be a fair resolution to your issue?

4000 characters remaining

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CONTINUE

[Privacy act statement](#) | [OMB #3170-0011](#)



Have questions? Need help with this form? (855) 411-2372

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Form trouble?

Privacy act statement

The information you provide will permit the Consumer Financial Protection Bureau to respond to your complaint or inquiry about companies and services we supervise. Information about your complaint or inquiry (including your personally identifiable information) may be shared:

- with the entity that is the subject of your complaint;
- with third parties as necessary to get information relevant to resolving a complaint;
- with a court, a party in litigation, a magistrate, an adjudicative body or administrative tribunal in the course of a proceeding, or the Department of Justice;
- with other federal or state agencies or regulatory authorities for enforcement and statutory purposes; and
- with contractors, agents, and others authorized by the CFPB to receive this information.

We may also share your complaint or inquiry (but not your personally identifiable information) with the public through a public complaint database.

This collection of information is authorized by 12 U.S.C. § 5493.

You are not required to file a complaint or share any identifying information, including your Social Security number, and you may withdraw your complaint at any time. However, if you do not include the requested information, the CFPB may not be able to act on your complaint.



# Submit a payday loan complaint



Consumer Financial  
Protection Bureau

## OMB Control Number 3170-0011

This is how we accept complaints. You're not required to fill out this form if you don't want to submit a complaint. We estimate that it takes about 7 to 10 minutes to finish completing the form. Our OMB control number for this form is 3170-0011 and expires on **11/30/2014**. Comments or suggestions? Email us at [PRA@cfpb.gov](mailto:PRA@cfpb.gov).

WHAT HAPPENED?

Incomplete

MY INFORMATION

Incomplete

COMPANY INFORMATION

Incomplete

REVIEW AND SUBMIT

Incomplete

[Form trouble? Chat now.](#)

Providing facts and details like dates and where transactions happened helps us understand your complaint.

Which of these best describes your issue?

Select one...

Describe what happened so we can understand the issue...

4000 characters remaining

Do not include sensitive information like your name, contact information, account number, or Social Security Number in this field. We will collect

WHAT HAPPENED?

Incomplete

1

MY INFORMATION

Incomplete

2

COMPANY INFORMATION

Incomplete

3

REVIEW AND SUBMIT

Incomplete

4

[Form trouble? Chat now.](#)

## What happened?

[Why do we need this?](#)

Providing facts and details like dates and where transactions happened helps us understand your complaint.

Which of these best describes your issue?

I was charged fees or interest that I did not expect



Include how much you paid in fees/interest in your description of what happened below.

Describe what happened so we can understand the issue...

4000 characters remaining

Do not include sensitive information like your name, contact information, account number, or Social Security Number in this field. We will collect certain personal information at a later step.

## Desired resolution

[Why do we need this?](#)

We want to understand what you think would be a fair resolution to this issue. We'll forward this information to the company along with your description of what happened so that all parties know what you are looking for.

|                                                  |   |
|--------------------------------------------------|---|
| WHAT HAPPENED?<br><small>Incomplete</small>      | 1 |
| MY INFORMATION<br><small>Incomplete</small>      | 2 |
| COMPANY INFORMATION<br><small>Incomplete</small> | 3 |
| REVIEW AND SUBMIT<br><small>Incomplete</small>   | 4 |

[Form trouble? Chat now.](#)

## What happened?

[Why do we need this?](#)

Providing facts and details like dates and where transactions happened helps us understand your complaint.

|                                                          |                                                                                                                                                                                                                                                              |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Which of these best describes your issue?                | <div>I am unable to stop the lender from charging my bank account</div> <div>! Include your bank name and the state where your bank is located in your description of what happened below.</div>                                                             |
| Describe what happened so we can understand the issue... | <div></div> <div>4000 characters remaining</div> <div>Do not include sensitive information like your name, contact information, account number, or Social Security Number in this field. We will collect certain personal information at a later step.</div> |

## Desired resolution

[Why do we need this?](#)

We want to understand what you think would be a fair resolution to this issue. We'll forward this information to the company along with your description of what happened so that all parties know what you are looking for.

|                                                  |   |
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[Form trouble? Chat now.](#)

## What happened?

[Why do we need this?](#)

Providing facts and details like dates and where transactions happened helps us understand your complaint.

|                                                          |                                                                                                                                                                                                                                                              |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Which of these best describes your issue?                | <div>The lender charged my bank account on the wrong day or in the wrong am</div> <div>! Include whether the lender's charge caused your bank to charge you an overdraft fee in your description of what happened below.</div>                               |
| Describe what happened so we can understand the issue... | <div></div> <div>4000 characters remaining</div> <div>Do not include sensitive information like your name, contact information, account number, or Social Security Number in this field. We will collect certain personal information at a later step.</div> |

## Desired resolution

[Why do we need this?](#)

We want to understand what you think would be a fair resolution to this issue. We'll forward this information to the company along with your description of what happened so that all parties know what you are looking for.

WHAT HAPPENED?

MY INFORMATION Incomplete 2

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REVIEW AND SUBMIT Incomplete 4

Form trouble? Chat now.

Who is the borrower?

Why do we need this?

We need to know if you are submitting this complaint on your own behalf, or on behalf of someone else, so that the information we gather on this form is about the right person.

Who is the borrower of the payday loan?

☒ I am the borrower

☐ I am submitting on behalf of the borrower

Your information

Why do we need this?

Salutation (Optional)

Choose...

First NameMiddle (Optional)

Last NameSuffix (Optional)

Choose...

Address

WHAT HAPPENED?

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Who is the borrower?

Why do we need this?

We need to know if you are submitting this complaint on your own behalf, or on behalf of someone else, so that the information we gather on this form is about the right person.

Who is the borrower of the payday loan?

☐ I am the borrower

☒ I am submitting on behalf of the borrower

What is your relationship to this person?

Choose...

Choose...  
Family member  
Friend  
Attorney  
Government employee  
Advocate  
Housing counselor  
Other

Borrower information

Why do we need this?

Salutation (Optional)

Choose...

First NameMiddle (Optional)

Last NameSuffix (Optional)

Choose...

WHAT HAPPENED?

✓

MY INFORMATION

Incomplete

2

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REVIEW AND SUBMIT

Incomplete

4

Form trouble? Chat now.

The company needs the borrower's full name to match the complaint to their records and respond to your complaint.

|                                         |                                     |                                     |                                 |
|-----------------------------------------|-------------------------------------|-------------------------------------|---------------------------------|
| Salutation<br><small>(Optional)</small> | <div>Choose...<div></div></div>     |                                     |                                 |
| First Name                              | <input type="text"/>                | Middle<br><small>(Optional)</small> | <input type="text"/>            |
| Last Name                               | <input type="text"/>                | Suffix<br><small>(Optional)</small> | <div>Choose...<div></div></div> |
| Address                                 | <input type="text"/>                |                                     |                                 |
| Address 2<br><small>(Optional)</small>  | <input type="text"/>                |                                     |                                 |
| Country                                 | <div>United States<div></div></div> | Zip                                 | <input type="text"/>            |
| City                                    | <input type="text"/>                | State                               | <div>Choose...<div></div></div> |
|                                         | <input type="text"/>                |                                     |                                 |

WHAT HAPPENED?

✓

MY INFORMATION

Incomplete

2

COMPANY INFORMATION

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3

REVIEW AND SUBMIT

Incomplete

4

Form trouble? Chat now.

Your information

Why do we need this?

We'll use this information to contact you about your complaint.

|                                         |                                     |                                     |                                 |
|-----------------------------------------|-------------------------------------|-------------------------------------|---------------------------------|
| Salutation<br><small>(Optional)</small> | <div>Choose...<div></div></div>     |                                     |                                 |
| First Name                              | <input type="text"/>                | Middle<br><small>(Optional)</small> | <input type="text"/>            |
| Last Name                               | <input type="text"/>                | Suffix<br><small>(Optional)</small> | <div>Choose...<div></div></div> |
| Address                                 | <input type="text"/>                |                                     |                                 |
| Address<br><small>(Optional)</small>    | <input type="text"/>                |                                     |                                 |
| Country                                 | <div>United States<div></div></div> | Zip                                 | <input type="text"/>            |

WHAT HAPPENED?

✓

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REVIEW AND SUBMIT

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Form trouble? Chat now.

|                            |                                                                                                     |       |                                 |
|----------------------------|-----------------------------------------------------------------------------------------------------|-------|---------------------------------|
| City                       | <input type="text"/>                                                                                | State | <div>Choose...<div></div></div> |
| Phone Number<br>(Optional) | <input type="text"/>                                                                                |       |                                 |
| Email                      | <input type="text"/> <div>This is the primary contact address we will use for sending updates</div> |       |                                 |

Military Affiliation

Why do we need this?

There are certain protections that apply to servicemembers and their spouses and dependents.

|                                                           |                                                                                |
|-----------------------------------------------------------|--------------------------------------------------------------------------------|
| The borrower is:<br>(Optional)<br>(Choose all that apply) | <input type="checkbox"/> A servicemember or veteran                            |
|                                                           | <input type="checkbox"/> The spouse or dependent of a servicemember or veteran |

CONTINUE

WHAT HAPPENED?

✓

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Incomplete

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COMPANY INFORMATION

Incomplete

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REVIEW AND SUBMIT

Incomplete

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Form trouble? Chat now.

There are certain protections that apply to servicemembers and their spouses and dependents.

|                                                           |                                                                                           |
|-----------------------------------------------------------|-------------------------------------------------------------------------------------------|
| The borrower is:<br>(Optional)<br>(Choose all that apply) | <input checked="" type="checkbox"/> A servicemember or veteran                            |
|                                                           | <input checked="" type="checkbox"/> The spouse or dependent of a servicemember or veteran |

Please enter the servicemember information below.

|                          |                                     |                      |                                 |
|--------------------------|-------------------------------------|----------------------|---------------------------------|
| Salutation<br>(Optional) | <div>Choose...<div></div></div>     |                      |                                 |
| First Name               | <input type="text"/>                | Middle<br>(Optional) | <input type="text"/>            |
| Last Name                | <input type="text"/>                | Suffix<br>(Optional) | <div>Choose...<div></div></div> |
| Address                  | <input type="text"/>                |                      |                                 |
| Country                  | <div>United States<div></div></div> | Zip                  | <input type="text"/>            |
| City                     | <input type="text"/>                | State                | <div>Choose...<div></div></div> |

WHAT HAPPENED?

MY INFORMATION Incomplete

COMPANY INFORMATION Incomplete

REVIEW AND SUBMIT Incomplete

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|                |                           |        |                       |
|----------------|---------------------------|--------|-----------------------|
| Country        | <div>United States </div> | Zip    | <div></div>           |
| City           | <div></div>               | State  | <div>Choose... </div> |
| Current Status | <div>Choose... </div>     | Branch | <div>Choose... </div> |
| Rank           | <div>Choose... </div>     |        |                       |

CONTINUE

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## Submit a payday loan complaint



WHAT HAPPENED?

MY INFORMATION

COMPANY INFORMATION Incomplete

REVIEW AND SUBMIT Incomplete

Form trouble? Chat now.

### Payday loan details

[Why do we need this?](#)

A storefront payday lender is likely licensed in your state (although it always makes sense to check with your state regulator) but some online lenders will offer loans to people in states where they do not have a license. If a lender is not licensed by your state, it might not be following your state's laws on payday lending.

|                                                              |                                                                                                                              |
|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Where did you get the payday loan? <small>(Optional)</small> | <div><input type="radio"/> In person / at a store (even if you applied online)</div> <div><input type="radio"/> Online</div> |
| Loan number <small>(Optional)</small>                        | <div></div>                                                                                                                  |

### Company details

[Why do we need this?](#)

|                          |             |
|--------------------------|-------------|
| Payday loan company name | <div></div> |
|--------------------------|-------------|

WHAT HAPPENED?

MY INFORMATION

COMPANY INFORMATION Incomplete 3

REVIEW AND SUBMIT Incomplete 4

Form trouble? Chat now.

A storefront payday lender is likely licensed in your state (although it always makes sense to check with your state regulator) but some online lenders will offer loans to people in states where they do not have a license. If a lender is not licensed by your state, it might not be following your state's laws on payday lending.

|                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         |
|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Where did you get the payday loan?<br><small>(Optional)</small>   | <input checked="" type="radio"/> In person / at a store (even if you applied online)<br><input type="radio"/> Online                                                                                                                                                                                                                                                                                                                                                                    | This is important because different states have different regulations for payday loans. |
| In which state is the store located?<br><small>(Optional)</small> | <div>Choose...<br/>Choose...<br/>Alabama<br/>Alaska<br/>American Samoa<br/>Arizona<br/>Arkansas<br/>Armed Forces Americas<br/>Armed Forces Middle East<br/>Armed Forces Pacific<br/>California<br/>Colorado<br/>Connecticut<br/>Delaware<br/>District Of Columbia<br/>Federated States Of Micronesia<br/>Florida<br/>Georgia<br/>Guam Gu<br/>Hawaii<br/>Idaho<br/>Illinois<br/>Indiana<br/>Iowa<br/>Kansas<br/>Kentucky<br/>Louisiana<br/>Maine<br/>Marshall Islands<br/>Maryland</div> |                                                                                         |
| Loan number<br><small>(Optional)</small>                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         |
| <b>Company details</b>                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         |
| Payday loan company name                                          | <div>Why do we need this? +</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                         |
| <b>Upload any support</b>                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                         |
| Attach documents<br><small>(Optional)</small>                     | <div>Why do we need this? +</div> <div>putable files (.exe)</div>                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                         |

WHAT HAPPENED?

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COMPANY INFORMATION Incomplete 3

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Payday loan details

Why do we need this? -

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|                                                                 |                                                                                                                      |
|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Where did you get the payday loan?<br><small>(Optional)</small> | <input type="radio"/> In person / at a store (even if you applied online)<br><input checked="" type="radio"/> Online |
| Website<br><small>(Optional)</small>                            |                                                                                                                      |
| Loan number<br><small>(Optional)</small>                        |                                                                                                                      |

Company details

Why do we need this? +

|                          |  |
|--------------------------|--|
| Payday loan company name |  |
|--------------------------|--|

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION 3

REVIEW AND SUBMIT Incomplete 4

Form trouble? Chat now.

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION 3

REVIEW AND SUBMIT Incomplete 4

Form trouble? Chat now.

## Company details

Why do we need this? -

We want to know as much as you can tell us about the company to help us identify the correct company.

|                          |                                            |                  |                                        |   |
|--------------------------|--------------------------------------------|------------------|----------------------------------------|---|
| Payday loan company name | <input type="text" value="Alpha"/>         |                  |                                        | ✓ |
| Country (Optional)       | <input type="text" value="United States"/> | Zip (Optional)   | <input type="text"/>                   |   |
| City (Optional)          | <input type="text"/>                       | State (Optional) | <input type="text" value="Choose..."/> |   |

## Upload any supporting documents

Why do we need this? +

|                                                           |                        |
|-----------------------------------------------------------|------------------------|
| Attach documents (Optional)                               | <div>SELECT FILE</div> |
| We accept all file formats except executable files (.exe) |                        |

|                 |                      |                  |                                        |
|-----------------|----------------------|------------------|----------------------------------------|
| City (Optional) | <input type="text"/> | State (Optional) | <input type="text" value="Choose..."/> |
|-----------------|----------------------|------------------|----------------------------------------|

## Upload any supporting documents

Why do we need this? -

Here we're asking for digital copies of any documents about your complaint. Documents like contracts, letters, monthly statements, and transaction receipts can help us better understand your complaint.

|                                                           |                        |
|-----------------------------------------------------------|------------------------|
| Attach documents (Optional)                               | <div>SELECT FILE</div> |
| We accept all file formats except executable files (.exe) |                        |

CONTINUE ➔

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION ✓

REVIEW AND SUBMIT Incomplete 4

Form trouble? Chat now.

 Please review your information below before submitting.  
You can return to any section to make changes by clicking 'Edit this section'.

WHAT HAPPENED?

 Edit this section

|                                                             |                                                                            |
|-------------------------------------------------------------|----------------------------------------------------------------------------|
| Which of these best describes your issue?                   | The lender charged my bank account on the wrong day or in the wrong amount |
| Describe what happened so we can understand the issue...    | I was.....                                                                 |
| What do you think would be a fair resolution to your issue? | Where's my 40 acres?                                                       |

MY INFORMATION

 Edit this section

|           |           |
|-----------|-----------|
| Your name | Bill Main |
|-----------|-----------|

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION ✓

REVIEW AND SUBMIT Incomplete 4

Form trouble? Chat now.

MY INFORMATION

 Edit this section

|                     |                                                             |
|---------------------|-------------------------------------------------------------|
| Your name           | Bill Main                                                   |
| Address             | 12345 Smithtown Lane<br>Smithwood FL 19876<br>United States |
| Contact information | email@email.gov                                             |
| Age                 |                                                             |

COMPANY INFORMATION

 Edit this section

|                     |                                            |
|---------------------|--------------------------------------------|
| Payday loan company | Alpha<br>Grosse Pointe MI<br>United States |
|---------------------|--------------------------------------------|

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION ✓

REVIEW AND SUBMIT Incomplete 4

Form trouble? Chat now.

COMPANY INFORMATION

Payday loan company

Alpha  
Grosse Pointe MI  
United States

Account number

Supporting documents

- Complaint.docx (12.73KB)

☒ The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

SUBMIT

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION ✓

REVIEW AND SUBMIT ✓

Form trouble? Chat now.

# Thank you for submitting!

Your complaint number with :  
**# 131008-000041**

Expect an email shortly confirming your complaint. Please keep your complaint number handy as it will be useful for checking on the status of your submission. You can return to [consumerfinance.gov/complaint](#) anytime to log back in and check on the status of your complaint.

## What to expect next

### 1 Review & route

We'll forward your complaint 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 will forward your complaint to them and let you know.

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION ✓

REVIEW AND SUBMIT ✓

Form trouble? Chat now.

WHAT HAPPENED? ✓

MY INFORMATION ✓

COMPANY INFORMATION ✓

REVIEW AND SUBMIT ✓

Form trouble? Chat now.

What to expect next



1 Review & route

We'll forward your complaint 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 will forward your complaint to them and let you know.



2 Company response

The company will review your complaint, communicate with you as needed, and report back about the steps taken or that will be taken on the issue you identify in your complaint.



3 Consumer review

We will let you know when the company responds. You can review that response and give us feedback.



4 Review and investigate

Complaint data is shared with state and federal law enforcement agencies. Complaints tell us about business practices that may pose risks to consumers. If we need more information, we'll reach out and let you know.



3 Consumer review

We will let you know when the company responds. You can review that response and give us feedback.



4 Review and investigate

Complaint data is shared with state and federal law enforcement agencies. Complaints tell us about business practices that may pose risks to consumers. If we need more information, we'll reach out and let you know.



5 Analyze and report

Complaints help with our work to supervise companies, enforce federal consumer financial laws, and write better rules and regulations. We also report to Congress about the complaints we receive and post some consumer complaint data.



# Submit a debt collection complaint



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REVIEW AND SUBMIT **4**  
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REVIEW AND SUBMIT **4**  
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## What happened?

[Why do we need this?](#)

Providing facts and details like dates and where transactions happened helps us understand your complaint. For example, did someone call you? Did you visit a company in person?

What type of debt is this?

- ☐ Credit card
- ☐ Medical
- ☐ Auto
- ☐ Federal student loan
- ☐ Non-federal student loan
- ☐ Mortgage
- ☐ Other (i.e. phone, health club, etc.)
- ☐ I do not know
- ☒ Payday loan



Where did you get the payday loan?  
(Optional)

- ☒ In person / at a store (even if you applied online)
- ☐ Online

In which state is the store located?  
(Optional)

Choose...

This is important because different states have different regulations for payday loans.

IS THIS?

- ☐ Medical
- ☐ Auto
- ☐ Federal student loan
- ☐ Non-federal student loan
- ☐ Mortgage
- ☐ Other (i.e. phone, health club, etc.)
- ☐ I do not know
- ☒ Payday loan

Where did you get the payday loan?  
(Optional)

- ☐ In person / at a store (even if you applied online)
- ☒ Online

Website  
(Optional)

Which of these best describes your issue?

Select one...

Describe what happened so we can understand the issue...

4000 characters remaining

Do not include sensitive information like your name, contact information, account number, or Social Security Number in this field. We will collect certain personal information at a later step.