

Office of the Comptroller of the Currency
Supporting Statement
Customer Complaint Form
OMB Control No. 1557-0232

A. Justification.

1. Explain the circumstances that make the collection of information necessary. Identify any legal or administrative requirements that necessitate the collection.

The customer complaint form was developed as a courtesy for customers who contact the Office of the Comptroller of the Currency's (OCC) Customer Assistance Group (CAG) and wish to file a formal, written complaint. The form offers a template for customers to use to focus their issues and identify the information necessary to provide a complete picture of their concerns. Use of the form is entirely voluntary; however, use of the form does help avoid the processing delays associated with incomplete complaints and allows CAG to process complaints more efficiently.

This collection of information is solicited pursuant to the Federal Trade Commission Act, 15 U.S.C. 57a(f)(1), the purpose of which is to prevent unfair or deceptive acts or practices in or affecting commerce, including acts or practices which are unfair or deceptive to customers by banks. Agencies must establish a separate division of consumer affairs to receive and take appropriate action upon complaints with respect to such acts or practices by banks subject to its jurisdiction.

2. Indicate how, by whom, and for what purpose the information is to be used. Indicate the actual use the agency has made of any information received from the current collection.

CAG uses the information included in a completed form to create a record of the customer's contact, capture information that can be used to resolve the customer's issues, and provide a database of information that is incorporated into the OCC's supervisory process.

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology. Describe any consideration of using information technology to reduce burden.

Respondents may use any available information technology to complete the form. Customers can access the form at the www.HelpWithMyBank.gov web site. The web site is available to assist customers of national banks or federal savings associations (thrifts) and other financial institutions with questions common to all banking customers. The OCC's www.occ.gov web site also provides a link to the www.HelpWithMyBank.gov web site. Customers have the option to file a complaint using an on-line form for which they will receive

an email confirmation or download a PDF form that can be completed and mailed or faxed to the CAG. Both the on-line form and the PDF form are available in English and Spanish language formats.

The on-line form contains sections that match the PDF form, which are presented on a single visible page. Required fields also are highlighted and asterisked for user friendliness. The customer can navigate forwards and backwards through the form using Next and Previous links at the bottom of each section. The form contains an on-line certification that replaces the PDF form's signature line and provides the Privacy Act Statement. Customers are able to print the on-line submission when complete. The on-line form streamlines the customer complaint process by providing a form that is accessible for submission at any time.

4. Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Item 2 of this Supporting Statement.

The information collected is not duplicated elsewhere.

5. If the collection of information impacts small businesses or other small entities, describe any methods used to minimize burden.

Not applicable.

6. Describe the consequence to Federal program or policy activities if the collection is not conducted or is conducted less frequently, as well as any technical or legal obstacles to reducing burden.

Less frequent collection would substantially impair the effectiveness of the program.

7. Explain any special circumstances necessitating collection inconsistent with 5 CFR 1320.5(d)(2).

The information collection is conducted in accordance with OMB guidelines in 5 CFR Part 1320.

8. Describe efforts to consult with persons outside the agency to obtain their views on the availability of data, frequency of collection, the clarity of instructions and recordkeeping, disclosure, or reporting format and on the data elements to be recorded, disclosed, or reported. Include citations to any relevant Federal Register notices, summarize any comments received, and indicate any actions taken in response to comments.

On May 11, 2015, the OCC published a 60-day *Federal Register* Notice for this collection. 80 FR 26989. No comments were received on the information collection.

9. Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees.

None.

10. Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or agency policy.

It is intended that the information obtained through this solicitation will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additional disclosures of such information may be made to: (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry; (2) other governmental, self-regulatory, or professional organizations having: (a) jurisdiction over the subject matter of the complaint or inquiry; (b) jurisdiction over the entity that is the subject of the complaint or inquiry; or (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction; (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding; (4) a Congressional office when the information is relevant to an inquiry; (5) Other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity; (6) OCC contractors or agents when access to such information is necessary; and (7) other third parties when required or authorized by statute.

11. Provide additional justification for any questions of a sensitive nature, such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private, including the reasons why the agency considers the questions necessary, the specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

This information collection contains personally identifiable information. The OCC's Privacy Impact Assessment is included in the Information Collection Request (ICR).

12. Provide estimates of the hour burden of the collection. Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated. Provide estimates of annualized cost to respondents for the hour burdens for collections of information, identifying and using appropriate wage rate categories.

18,000 respondents @ 1 response = 18,000 responses
18,000 responses @ 0.083 hour = 1,494 burden hours

The estimated cost of the hour burden is as follows:

1,494 x \$24.95* = \$ 37,275.30

* Average hourly earnings in the U.S.

13. Estimate of total annual startup and annual capital costs to respondents; and cost of operation, maintenance and purchase of services.

Not applicable.

14. Provide estimates of annualized cost to the Federal government, including a description of the method used to estimate cost.

Not applicable.

15. Explain the reasons for any program changes or adjustments reported.

Former:	40,000 respondents;	40,000 responses;	3,320 hours
New:	18,000 respondents;	18,000 responses;	1,494 hours
Difference:	22,000 respondents;	22,000 responses;	1,826 hours

Reason for change in burden:

July 21, 2011, marked the anniversary of the Dodd-Frank Consumer Protection and Wall Street Reform Act. On that day, the Bureau of Consumer Financial Protection (CFPB) gained authority to supervise large banks and federal savings associations with more than \$10 billion in assets for compliance with certain consumer protections laws. Part of that authority includes the handling of customer complaints related to those large financial companies.

The CFPB completed the transition of accepting all customer complaints under their jurisdiction (asset size and regulation) during the first quarter of 2014.

The OCC will continue to process questions and complaints concerning customer issues within the jurisdiction of the OCC through the CAG, and will continue to send misdirected complaints it receives to the appropriate federal or state regulator.

16. For collections of information whose results will be published, outline plans for tabulation and publication.

No publication for statistical use is contemplated.

17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

Not applicable.

18. Explain each exception to the topics of the certification statement identified in the “Certification for Paperwork Reduction Act Submissions.”

Not applicable.

B. Collections of Information Employing Statistical Methods.

Not applicable.