

# Consumer Financial Protection Bureau Information Collection Request

## OMB Control Number 3170-0011

Global note: Net new fields are highlighted in green.

### Part 1: Intake Instruments:

- Web Complaint Intake Form
  - Single dynamic form that intakes complaints on the following Products:
    - Checking or savings account
    - Credit card
    - Credit reporting or other personal consumer reports
    - Debt collection
    - Debt or credit management
    - Money transfer, virtual currency, or money service
    - Mortgage
    - Payday loan, title loan, personal loan, or advance loan
    - Prepaid card
    - Student loan
    - Vehicle loan or lease
- Feedback Intake Form
  - Web Tell Your Story form
- External Party Logins
  - Consumer Portal login
  - Company Portal login
  - Government Portal login
- Paper Intake Forms
  - Universal complaint intake form (English and Spanish)

- Phone Intake
  - Complaint
  - Inquiry
  - Feedback

**Part 2: The following series of products, sub-products, issues, and sub-issues are used to categorize the nature of a consumer’s complaint.**

**Product: Checking or savings account** (certificate of deposit (CD), checking account, savings account, other)

Sub-product	Issue	Sub-issue
CD (Certificate of Deposit)	<ul style="list-style-type: none"> <li>• Opening an account</li>   <li>• Managing an account (deposits, withdrawals, errors, problem accessing account, fees)</li> </ul>	<ul style="list-style-type: none"> <li>○ Unable to open an account</li> <li>○ Account opened without my consent or knowledge</li> <li>○ Didn't receive terms that were advertised</li> <li>○ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li>   <li>○ Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds)</li> <li>○ Banking errors (interest rate calculations, errors crediting account)</li> <li>○ Problem accessing account (online or mobile access, receiving the periodic billing statement)</li> </ul>

	<ul style="list-style-type: none"> <li>• Closing an account</li>   <li>• Problem with credit report or credit score*</li> </ul>	<ul style="list-style-type: none"> <li>○ Problem with fees or penalties</li> <li>○ Problem with renewal</li> <li>○ Funds not handled or disbursed as instructed</li>   <li>○ Can't close your account</li> <li>○ Company closed your account</li> <li>○ Fees charged for closing account</li> <li>○ Funds not received from closed account</li> </ul>
<b>Checking account</b> (debit card, ATM card, checks)	<ul style="list-style-type: none"> <li>• Opening an account</li> </ul>	<ul style="list-style-type: none"> <li>○ Unable to open an account</li> <li>○ Account opened as a result of fraud</li> <li>○ Didn't receive terms that were advertised</li> <li>○ Confusing or missing disclosures (including the fine print that, explains rights and responsibilities)</li> </ul>
<b>Other banking product or service</b>		
<b>Savings account</b>	<ul style="list-style-type: none"> <li>• Managing an account (deposits, withdrawals, using ATM card, making or receiving payments, cashing a check,)</li> </ul>	<ul style="list-style-type: none"> <li>○ Deposits and withdrawals (access deposited funds, account freezes, garnishments, transaction holds)</li> <li>○ Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds)</li> <li>○ Banking errors (interest rate calculations, errors crediting account)</li> </ul>

	<ul style="list-style-type: none"> <li>• Closing an account</li>   <li>• Problem caused by your funds being low (overdraft and other fees)</li>   <li>• Problem with a lender or other company charging your account</li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> Cashing a check</li> <li><input type="radio"/> Problem using a debit or ATM card (unauthorized card use, fees, disputed transaction)</li> <li><input type="radio"/> Funds not handled or disbursed as instructed</li> <li><input type="radio"/> Problem accessing account (online or mobile access, receiving the periodic billing statement)</li> <li><input type="radio"/> Fee problem</li>   <li><input type="radio"/> Can't close your account</li> <li><input type="radio"/> Company closed your account</li> <li><input type="radio"/> Fees charged for closing account</li> <li><input type="radio"/> Funds not received from closed account</li>   <li><input type="radio"/> Overdrafts and overdraft fees</li> <li><input type="radio"/> Non-sufficient funds and associated fees</li> <li><input type="radio"/> Late or other fees</li> <li><input type="radio"/> Bounced checks or returned payments</li>   <li><input type="radio"/> Transaction was not authorized</li> <li><input type="radio"/> Can't stop withdrawals from your account</li> <li><input type="radio"/> Money was taken from your account on the wrong day or for the wrong amount</li> </ul>
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	<ul style="list-style-type: none"> <li>• Problem with credit report or credit score*</li> </ul>	
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\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

## Product: Credit card (general-purpose or charge card, store credit card)

Sub-product	Issue	Sub-issue
<b>General-purpose credit card or charge card</b> (can use anywhere credit cards are accepted)	<ul style="list-style-type: none"> <li>• Getting a credit card (problem during application process, opened without my knowledge, replacement card)</li> <li>• Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)</li> <li>• Trouble using your card (making purchases, credit limit)</li> </ul>	<ul style="list-style-type: none"> <li>o Application denied</li> <li>o Delay in processing application</li> <li>o Sent card you never applied for</li> <li>o Card opened without my consent or knowledge</li> <li>o Problem getting a working replacement card</li> <li>o Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)</li> <li>o Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)</li> <li>o Can't use card to make purchases</li> <li>o Credit card company won't increase or decrease your credit limit</li> <li>o Account sold or transferred to another</li> </ul>
<b>Store credit card</b> (can only use at a specific store or chain of stores)		

	<ul style="list-style-type: none"> <li>• Fees or interest</li>   <li>• Problem with a purchase shown on your statement (billing dispute, transaction issue)</li>   <li>• Problem when making payments</li>   <li>• Struggling to pay your bill (bankruptcy, forbearance)</li> </ul>	<p>company</p> <ul style="list-style-type: none"> <li>o Unexpected increase in interest rate</li> <li>o Charged too much interest</li> <li>o Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee)</li>   <li>o Card was charged for something you did not purchase with the card (charges made without your permission)</li> <li>o Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)</li> <li>o Overcharged for something you did purchase with the card</li>   <li>o Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)</li> <li>o You never received your bill or did not know a payment was due</li>   <li>o Filed for bankruptcy</li> <li>o Problem lowering your monthly</li> </ul>
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	<ul style="list-style-type: none"> <li>• Closing your account</li>   <li>• Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)</li>   <li>• Problem with credit report or credit score*</li> </ul>	<p>payments</p> <ul style="list-style-type: none"> <li><input type="radio"/> Credit card company won't work with you while you're going through financial hardship (won't negotiate lower fees, lower interest rate, lower monthly payment, or postpone payments)</li>   <li><input type="radio"/> Can't close your account</li> <li><input type="radio"/> Company closed your account</li>   <li><input type="radio"/> Problem with rewards from credit card (miles, points, cash back)</li> <li><input type="radio"/> Credit card company forcing arbitration</li> <li><input type="radio"/> Problem with customer service</li> <li><input type="radio"/> Add-on products and services (credit monitoring, disability insurance, card protection)</li> <li><input type="radio"/> Privacy issues</li> <li><input type="radio"/> Problem with convenience check</li> <li><input type="radio"/> Problem with cash advances</li> <li><input type="radio"/> Problem with balance transfer</li> <li><input type="radio"/> Other problem</li> </ul>
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\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

**Product: Credit reporting or other personal consumer reports (background checks, employment, or tenant screening)**

Sub-product	Issue	Sub-issue
<p><b>Credit reporting</b></p>	<ul style="list-style-type: none"> <li>• Incorrect information on your report (account or personal information incorrect, information not mine)</li>   <li>• Problem with a company's investigation into an existing problem</li> </ul>	<ul style="list-style-type: none"> <li>○ Information belongs to someone else (identity theft, error)</li> <li>○ Information is missing that should be on the report (address, missing credit card or loan)</li> <li>○ Account information incorrect (loan balance, payment amount)</li> <li>○ Account status incorrect (showing open account as closed, showing delinquent account when it's not)</li> <li>○ Personal information incorrect (wrong date of birth, address, or name)</li> <li>○ Public record information inaccurate (bankruptcy, judgment, liens, criminal record)</li> <li>○ Old information reappears or never goes away</li>   <li>○ Investigation took more than 30 days</li> <li>○ Was not notified of investigation status or results</li> <li>○ Their investigation did not fix an error on your report</li> </ul>



	<ul style="list-style-type: none"> <li>• Improper use of your report (shared without consent, credit inquiries from unknown sources)</li>   <li>• Unable to get your credit report or credit score</li>   <li>• Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem cancelling</li> </ul>	<ul style="list-style-type: none"> <li>○ Difficulty submitting a dispute or getting information about a dispute over the phone</li> <li>○ Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)</li>   <li>○ Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)</li> <li>○ Received unsolicited financial product or insurance offers after opting out</li> <li>○ Report provided to employer without your written authorization</li> <li>○ Credit inquiries on your report that you don't recognize</li>   <li>○ Problems getting your free annual credit report</li> <li>○ Other problem getting your report or credit score</li>   <li>○ Problem canceling credit monitoring or identify theft protection service</li> <li>○ Billing dispute for services</li> <li>○ Received unwanted marketing or</li> </ul>
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	<p>account)</p> <ul style="list-style-type: none"> <li>• Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty)</li> </ul>	<p>advertising</p> <ul style="list-style-type: none"> <li>○ Problem with product or service terms changing</li> <li>○ Didn't receive services that were advertised</li> </ul>
<p><b>Other personal consumer report</b> (background checks, employment, or tenant screening)</p>	<ul style="list-style-type: none"> <li>• Incorrect information on your report (account information incorrect, information not mine, personal information incorrect)</li> <li>• Problem with a company's investigation into an existing issue</li> </ul>	<ul style="list-style-type: none"> <li>○ Information belongs to someone else (identity theft, error)</li> <li>○ Information that should be on the report is missing (address, personal information)</li> <li>○ Information is incorrect (employer names, rental history dates, account history)</li> <li>○ Personal information incorrect (wrong date of birth, address)</li> <li>○ Public record information inaccurate (bankruptcy, judgment, lien, criminal record)</li> <li>○ Old information reappears or never goes away</li> <li>○ Investigation took more than 30 days</li> <li>○ Was not notified of investigation status</li> </ul>

	<ul style="list-style-type: none"> <li>• Improper use of your report (credit inquiries from unknown sources, shared without consent)</li>   <li>• Identity theft protection or other monitoring services (billing dispute, problem cancelling account, unwanted marketing)</li> </ul>	<p>or results</p> <ul style="list-style-type: none"> <li>○ Their investigation did not fix an error on your report</li> <li>○ Difficulty submitting a dispute or getting information about a dispute over the phone</li> <li>○ Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)</li>   <li>○ Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)</li> <li>○ Received unsolicited financial product or insurance offers after opting out</li> <li>○ Report provided to employer without your written authorization</li>   <li>○ Problem canceling credit monitoring or identify theft protection service</li> <li>○ Billing dispute for services</li> <li>○ Received unwanted marketing or advertising</li> <li>○ Problem with product or service terms changing</li> <li>○ Didn't receive services that were advertised</li> </ul>
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## Product: Debt collection

Sub-product	Issue	Sub-issue
Auto debt	<ul style="list-style-type: none"> <li>• Communication tactics (repeated phone calls, used abusive language)</li> </ul>	<ul style="list-style-type: none"> <li>○ Frequent or repeated calls</li> <li>○ Called before 8am or after 9pm</li> <li>○ Used obscene, profane, or other abusive language</li> <li>○ You told them to stop contacting you, but they keep trying</li> </ul>
Credit card debt		
Federal student loan debt		
Medical debt		
Mortgage debt	<ul style="list-style-type: none"> <li>• Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)</li> </ul>	<ul style="list-style-type: none"> <li>○ Debt was already discharged in bankruptcy and is no longer owed</li> <li>○ Debt was result of identity theft</li> <li>○ Debt was paid</li> <li>○ Debt is not yours</li> </ul>
Payday loan debt		
Private student loan debt	<ul style="list-style-type: none"> <li>• Written notification about debt (didn't receive, didn't know you could dispute debt)</li> </ul>	<ul style="list-style-type: none"> <li>○ Didn't receive notice of right to dispute</li> <li>○ Didn't receive enough information to verify debt</li> <li>○ Notification didn't disclose it was an attempt to collect a debt</li> </ul>
<b>Rental debt</b> (a debt collector trying to collect for a landlord or property manager)		
<b>Telecommunications debt</b> (a debt collector trying to collect for a telecom bill, such as an internet, cable, or phone bill)	<ul style="list-style-type: none"> <li>• False statements or representation (trying to collect wrong amount, impersonated lawyer or government official)</li> </ul>	<ul style="list-style-type: none"> <li>○ Attempted to collect wrong amount</li> <li>○ Impersonated attorney, law enforcement, or government official</li> <li>○ Indicated you were committing crime by</li> </ul>
<b>Other debt</b> (such as health club membership, utilities)		
<b>I do not know</b>		

	<ul style="list-style-type: none"> <li>• Threatened to contact someone or share information improperly (contacted employer, contacted you after you asked them not to)</li>   <li>• Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit)</li> </ul>	<p>not paying debt</p> <ul style="list-style-type: none"> <li>○ Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default)</li>   <li>○ Contacted you after you asked them to stop</li> <li>○ Contacted your employer</li> <li>○ Contacted you instead of your attorney</li> <li>○ Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord)</li>   <li>○ Threatened to arrest you or take you to jail if you do not pay</li> <li>○ Threatened to sue you for very old debt</li> <li>○ Sued you without properly notifying you of lawsuit</li> <li>○ Sued you in a state where you do not live or did not sign for the debt</li> <li>○ Threatened or suggested your credit would be damaged</li> <li>○ Collected or attempted to collect exempt funds (Social Security, disability benefits)</li> <li>○ Seized or attempted to seize your property</li> <li>○ Threatened to turn you into immigration</li> </ul>
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	<ul style="list-style-type: none"> <li>• Electronic communications (text message, email, social media)</li> </ul>	<p>or deport you</p> <ul style="list-style-type: none"> <li>o Frequent or repeated messages</li> <li>o Contacted before 8am or after 9pm</li> <li>o You told them to stop contacting you, but they keep trying</li> <li>o Used obscene, profane, or other abusive language</li> </ul>
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**Product: Debt or credit management** (a third-party service you used to modify credit terms or avoid foreclosure)

Sub-product	Issue	Sub-issue
<p><b>Credit repair services</b> (services for improving your credit score)</p>	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Problem with customer service</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> <li>• Charged up-front or unexpected fees</li> <li>• Didn't provide services promised</li> </ul>	
<p><b>Debt settlement</b> (services for reducing your debt balance on things like credit cards or medical debt)</p>	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Problem with customer service</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and</li> </ul>	

	responsibilities) <ul style="list-style-type: none"> <li>• Charged up-front or unexpected fees</li> <li>• Didn't provide services promised</li> <li>• <b>Unauthorized withdrawals or charges</b></li> </ul>	
<b>Mortgage modification or foreclosure avoidance</b> (services for negotiating with your mortgage servicer)	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Problem with customer service</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> <li>• Charged up-front or unexpected fees</li> <li>• Didn't provide services promised</li> <li>• Unauthorized withdrawals or charges</li> </ul>	
<b>Student loan debt relief</b> (services for reducing or eliminating your student loans)	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing (including misrepresenting affiliation with my student loan servicer or the Department of Education or misrepresenting amount of payment reduction or forgiveness)</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> <li>• Charged up-front or unexpected fees</li> <li>• Didn't provide services promised</li> <li>• Unauthorized withdrawals or charges</li> </ul>	

**Product: Money transfer, virtual currency, or money service** (check cashing service, domestic (US) money transfer, foreign currency exchange, international money transfer, mobile or digital wallet, money order/cashier's/traveler's check)

Sub-product	Issue	Sub-issue
<b>Domestic (US) money transfer</b>	<ul style="list-style-type: none"> <li>• Money was not available when promised</li> <li>• Wrong amount charged or received (transfer amounts, fees, exchange rates, taxes)</li> </ul>	
<b>International money transfer</b> (remittance)	<ul style="list-style-type: none"> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> </ul>	
<b>Virtual currency</b> (service used to transfer, track, store, and send value over the internet, also known as digital assets, cryptocurrencies, and crypto-assets)	<ul style="list-style-type: none"> <li>• Other transaction problem (unauthorized transaction, cancellation, refund)</li> <li>• Other service problem (advertising or marketing, pricing, privacy)</li> <li>• Unexpected or other fees</li> <li>• Fraud or scam</li> </ul>	
<b>Check cashing service</b> (a company that cashes a check for a fee)	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Problem with customer service</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> <li>• Unexpected or other fees</li> <li>• Fraud or scam</li> </ul>	



<p><b>Foreign currency exchange</b> (transactions that convert money from one country's currency to another's)</p>	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Incorrect exchange rate</li> <li>• Problem with customer service</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> <li>• Unexpected or other fees</li> <li>• Fraud or scam</li> </ul>	
<p><b>Mobile or digital wallet</b> (online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)</p>	<ul style="list-style-type: none"> <li>• Managing, opening, or closing your mobile wallet account</li> <li>• Unauthorized transactions or other transaction problem</li> <li>• Problem adding money</li> <li>• <b>Trouble accessing funds in your mobile or digital wallet</b></li> <li>• Overdraft, savings, or rewards features</li> <li>• Confusing or misleading advertising or marketing</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> <li>• Unexpected or other fees</li> <li>• Fraud or scam</li> </ul>	

<p><b>Money order, traveler's check, or cashier's check</b> (a check with guaranteed funds from a bank or other financial institution)</p>	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Lost or stolen money order</li> <li>• Problem with customer service</li> <li>• Confusing or missing disclosures (including the fine print that explains rights and responsibilities)</li> <li>• Unexpected or other fees</li> <li>• Fraud or scam</li> </ul>	
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**Product: Mortgage** (conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)

Sub-product	Issue	Sub-issue
<p><b>Conventional home mortgage</b> (this covers most mortgage loans that are not an FHA, VA, or USDA loan)</p>	<ul style="list-style-type: none"> <li>• Applying for a mortgage or refinancing an existing mortgage (application, credit decision, underwriting)</li> </ul>	<ul style="list-style-type: none"> <li>0 Changes in loan terms during the application process</li> <li>0 Application denials</li> <li>0 Negative impact of inaccurate appraisal</li> <li>0 Confusing or misleading advertising or marketing</li> <li>0 Loan estimate or other related disclosures</li> <li>0 Fees or costs during the application process</li> <li>0 Delays in the application process</li> <li>0 Trying to communicate with the</li> </ul>
<p><b>FHA mortgage</b> (the Federal Housing Administration (FHA), insures the loan so a lender can offer a loan with more flexible standards)</p>		
<p><b>Home equity loan or line of credit (HELOC)</b> (a loan or line of credit that allows you to borrow money using the equity in your home as collateral)</p>		

<p><b>Manufactured home loan</b> (loans for a mobile or manufactured home, including chattel loans)</p>	<ul style="list-style-type: none"> <li>• Closing on a mortgage (closing process, confusing or missing disclosures, cost)</li>   <li>• Trouble during payment process (Managing your loan, issues such as making payments, escrow accounts, and paying off your loan)</li> </ul>	<p>company to fix an issue with the application process</p> <ul style="list-style-type: none"> <li>0 Changes in loan terms during or after closing</li> <li>0 Closing disclosure or other related disclosures</li> <li>0 Fees or costs after closing</li> <li>0 Delays with the closing process</li> <li>0 Trying to communicate with the company to fix an issue with the loan closing</li> <li>0 Setting up an escrow account for taxes and insurance</li>   <li>0 Escrow, taxes, or insurance</li> <li>0 Loan sold or transferred to another company</li> <li>0 Private mortgage insurance (PMI)</li> <li>0 Payment process (payment not applied fast enough, not applied in a way you expected, did not go through)</li> <li>0 Fees charged</li> <li>0 Interest rate</li> <li>0 Paying off the loan</li> <li>0 Lien release</li> <li>0 Trying to communicate with the</li> </ul>
<p><b>Reverse mortgage</b> (a Home Equity Conversion Mortgage (HECM), the most common type of reverse mortgage, is a special type of home loan for homeowners who are 62 and older)</p>		
<p><b>USDA mortgage</b> (loans from the Department of Agriculture focused on rural areas)</p>		
<p><b>VA mortgage</b> (loans from the Department of Veterans Affairs (VA) for servicemembers, veterans, and their families)</p>		
<p><b>Other type of mortgage</b> (such as Property Assessed Clean Energy (PACE), equity share, rent-to-own, etc.)</p>		

	<ul style="list-style-type: none"> <li>• Struggling to pay mortgage (loan modification, behind on payments, foreclosure) issues when your loan is or is about to become delinquent such as loan modification, foreclosure, forbearance</li> <li>• Problem with credit report or credit score*</li> </ul>	<ul style="list-style-type: none"> <li>o company to fix an issue while managing or servicing your loan</li> <li>o Applying for or obtaining a modification, forbearance plan, short sale, or deed-in-lieu (problem lowering your monthly payment)</li> <li>o An existing modification, forbearance plan, short sale, or other loss mitigation relief</li> <li>o Foreclosure</li> <li>o Trying to communicate with the company to fix an issue related to modification, forbearance, short sale, deed-in-lieu, bankruptcy, or foreclosure</li> </ul>
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\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

**Product: Payday loan, title loan, personal loan, or advance loan** (installment, pawn loan, or personal line of credit)

Sub-product	Issue	Sub-issue
Installment loan	<ul style="list-style-type: none"> <li>• Getting the loan (confusing advertising or marketing, credit</li> </ul>	

<p>(loan due in multiple installments, such as consolidation, point of sale, buy now pay later, rent-to-own, and medical procedure loans)</p>	<p>denied)</p> <ul style="list-style-type: none"> <li>• Problem when making payments (billing, privacy issues)</li> <li>• Struggling to pay your loan (payment plan, repossession, bankruptcy)</li> <li>• Problem with the payoff process at the end of the loan (refinancing, extending loan)</li> <li>• Charged fees or interest you didn't expect</li> <li>• Problem with additional add-on products or services</li> <li>• Problem with credit report or credit score*</li> </ul>	
<p><b>Payday loan</b> (short-term loan, typically due on paydays)</p>	<ul style="list-style-type: none"> <li>• Charged fees or interest you didn't expect</li> <li>• Can't stop withdrawals from your bank account</li> <li>• Received a loan you didn't apply for</li> <li>• Was approved for a loan, but didn't receive the money</li> <li>• Money was taken from your bank account on the wrong day or for the wrong amount</li> <li>• Loan payment wasn't credited to your account</li> <li>• Can't contact lender or servicer</li> <li>• Struggling to pay your loan (payment plan, repossession, bankruptcy)</li> <li>• Problem with the payoff process at the end of the loan (refinancing, extending loan)</li> <li>• Problem with credit report or credit score*</li> </ul>	
<p><b>Pawn loan</b> (a cash loan obtained by temporarily trading an item of value; the item is returned when the loan, interest, and fees are paid)</p>	<ul style="list-style-type: none"> <li>• Charged fees or interest you didn't expect</li> <li>• Received a loan you didn't apply for</li> <li>• Was approved for a loan, but didn't receive the money</li> <li>• Can't contact lender or servicer</li> <li>• Property was sold</li> <li>• Property was damaged or destroyed property</li> </ul>	

	<ul style="list-style-type: none"> <li>• Problem with credit report or credit score*</li> </ul>	
<p><b>Personal line of credit</b> (usually offered with a credit limit, that you can access from time to time, with scheduled payments)</p>	<ul style="list-style-type: none"> <li>• Getting a line of credit (confusing advertising or marketing, credit denied)</li> <li>• Problem when making payments (billing, privacy issues)</li> <li>• Struggling to pay your loan (payment plan, repossession, bankruptcy)</li> <li>• Problem with the payoff process at the end of the loan (refinancing, extending loan)</li> <li>• Charged fees or interest you didn't expect</li> <li>• Problem with additional add-on products or services</li> <li>• Problem with cash advance</li> <li>• Credit limit changed</li> <li>• Problem with credit report or credit score*</li> </ul>	
<p><b>Title loan</b> (a cash loan obtained by temporarily trading the title of a vehicle; the title is returned when the loan, interest, and fees are paid)</p>	<ul style="list-style-type: none"> <li>• Charged fees or interest you didn't expect</li> <li>• Can't stop withdrawals from your bank account</li> <li>• Received a loan you didn't apply for</li> <li>• Was approved for a loan, but didn't receive money</li> <li>• Money was taken from your bank account on the wrong day or for the wrong amount</li> <li>• Loan payment wasn't credited to your account</li> <li>• Can't contact lender or servicer</li> <li>• Struggling to pay your loan (payment plan, repossession, bankruptcy)</li> <li>• Problem with the payoff process at the end of the loan (refinancing, extending loan)</li> </ul>	

	<ul style="list-style-type: none"> <li>• Vehicle was repossessed or sold the vehicle</li> <li>• Vehicle was damaged or destroyed the vehicle</li> <li>• Problem with credit report or credit score*</li> </ul>	
<b>Earned wage access</b>	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Confusing or missing disclosures</li> <li>• <b>Unexpected fees</b></li> <li>• <b>Problems receiving the advance</b></li> <li>• <b>Issues with repayment</b></li> </ul>	
<b>Tax refund anticipation loan or check</b> (paid to you by a bank or a company in the amount of your expected tax refund)	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Confusing or missing disclosures</li> <li>• Unexpected fees</li> <li>• Problems receiving the advance</li> <li>• Issues with repayment</li> <li>• <b>Lost or stolen refund</b></li> </ul>	
<b>Other advances of future income</b> (payouts from a legal settlement, inheritance proceeds, pension payments, or payments from a victim compensation fund, etc.)	<ul style="list-style-type: none"> <li>• Confusing or misleading advertising or marketing</li> <li>• Confusing or missing disclosures</li> <li>• Unexpected fees</li> <li>• Problems receiving the advance</li> <li>• Issues with repayment</li> </ul>	

\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

**Product: Prepaid card** (general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)

Sub-product	Issue	Sub-issue
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<p><b>General-purpose prepaid card</b> (can use anywhere; often sold at stores)</p>	<ul style="list-style-type: none"> <li>• Problem getting a card or closing an account</li> </ul>	<ul style="list-style-type: none"> <li>○ Trouble getting, activating, or registering a card</li> </ul>
<p><b>Gift card</b> (can use at a particular store or chain of stores)</p>		<ul style="list-style-type: none"> <li>○ Trouble closing card (includes problem getting the remaining balance on the card)</li> </ul>
<p><b>Government benefit card</b> (used to access government benefits or funds such as unemployment insurance, Social Security, child support, or release funds)</p>	<ul style="list-style-type: none"> <li>• Unexpected or other fees</li> <li>• Problem with a purchase or transfer</li> </ul>	<ul style="list-style-type: none"> <li>○ Trouble getting a working replacement card</li> <li>○ Don't want a card provided by your employer or the government</li> </ul>
<p><b>Payroll card</b> (provided by your employer to receive your salary or wages)</p>		<ul style="list-style-type: none"> <li>○ Charged for a purchase or transfer you did not make with the card (charges made without your permission)</li> </ul>
<p><b>Student prepaid card</b> (prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)</p>	<ul style="list-style-type: none"> <li>• Trouble using the card</li> </ul>	<ul style="list-style-type: none"> <li>○ Overcharged for a purchase or transfer you did make with the card</li> <li>○ Card company isn't resolving a dispute about a purchase or transfer</li> <li>○ Trouble getting information about the card (balance, terms)</li> <li>○ Trouble using the card to spend money in a store or online</li> <li>○ Trouble using the card to pay a bill</li> <li>○ Trouble using the card to send money to another person (friend, relative)</li> <li>○ Problem with a check written from your</li> </ul>



	<ul style="list-style-type: none"> <li>• Problem with overdraft</li>   <li>• Advertising</li> </ul>	<ul style="list-style-type: none"> <li>prepaid card account</li> <li>o Problem using the card to withdraw money from an ATM</li> <li>o Problem with direct deposit</li> <li>o Problem adding money</li>   <li>o Was signed up for overdraft on card, but don't want to be</li> <li>o Overdraft charges</li>   <li>o Confusing or misleading advertising about the card</li> <li>o Changes in terms from what was offered or advertised</li> </ul>
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**Product: Student loan (federal student loan, private student loan)**

Sub-product	Issue	Sub-issue
<p><b>Federal student loan</b>            (Loans made by the federal government, such as Direct Consolidation, Direct Subsidized Stafford, Direct Unsubsidized Stafford, Parent PLUS, Graduate PLUS, Federal Family Educational Loan FFEL, and Perkins loans)</p>	<ul style="list-style-type: none"> <li>• Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge)</li>   <li>• Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)</li> </ul>	<ul style="list-style-type: none"> <li>o Trouble with how payments are being handled</li> <li>o Don't agree with the fees charged</li> <li>o Received bad information about your</li> </ul>



<p><b>Private student loan</b>  (Non-federal loans made by a lender such as a bank, credit union, state-affiliated lender, school, or other company, such as fixed or variable rate private student loans, money owed to your school, or income shared agreement)</p>	<ul style="list-style-type: none"> <li>• Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge)</li>   <li>• Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)</li> </ul>	<ul style="list-style-type: none"> <li>o Denied loan</li> <li>o Qualified for a better loan than the one offered</li> <li>o Confusing or misleading advertising</li> <li>o Problem with the interest rate</li> <li>o Problem with signing the paperwork</li> <li>o <b>Loan opened without my consent or knowledge</b></li> <li>o Changes in terms mid-deal or after closing</li> <li>o <b>High pressure sales tactics or recruiting</b></li> <li>o <b>Issues with financial aid services</b></li>   <li>o Trouble with how payments are being handled</li> <li>o Don't agree with the fees charged</li> <li>o Received bad information about your loan (incorrect, incomplete, or inaccurate information)</li> <li>o Need information about your loan balance or loan terms</li> <li>o Keep getting calls about your loan</li> <li>o Problem with customer service</li> <li>o Co-signer (release, communications)</li> </ul>
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	<ul style="list-style-type: none"> <li>• Struggling to repay your loan (payment plan, deferment, forbearance, bankruptcy)</li> <li>• Issue where my lender is my school (institutional loans or fees, transcript or diploma withheld)</li> <li>• Issue with income share agreement (credit products where consumers finance their education in exchange for payments based on a percentage of their income)</li> <li>• Problem with credit report or credit score*</li> </ul>	<ul style="list-style-type: none"> <li>○ Problem lowering your monthly payments</li> <li>○ Can't temporarily delay making payments (deferment, forbearance)</li> <li>○ Can't get other flexible options for repaying your loan</li> <li>○ Bankruptcy</li> <li>○ Issues with fees connected to the loan</li> <li>○ Cannot graduate, receive diploma, or get transcript due to money owed</li> <li>○ Marketing or disclosure issues</li> <li>○ Payment issues</li> <li>○ Billing or statement issues (such as fees)</li> <li>○ Dealing with provider of income share agreement</li> <li>○ Problem with credit report or credit score</li> </ul>
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\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

## Product: Vehicle loan or lease

Sub-product	Issue	Sub-issue
<p><b>Loan</b></p>	<ul style="list-style-type: none"> <li>• Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge)</li>   <li>• Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)</li> </ul>	<ul style="list-style-type: none"> <li>o Confusing or misleading advertising or marketing</li> <li>o High-pressure sales tactics</li> <li>o Credit denial</li> <li>o Problem with additional add-on products or services purchased with the loan (pressured to buy products you did not want)</li> <li>o Changes in terms mid-deal or after closing</li> <li>o Problem with signing the paperwork</li> <li>o Problem with a trade-in</li> <li>o Loan opened without my consent or knowledge</li> <li>o <b>Did not receive car title</b></li>   <li>o Billing problem (payments are not applied correctly, incorrect information on statement)</li> <li>o Problem with fees charged</li> <li>o Problem with the interest rate</li> <li>o Loan sold or transferred to another company</li> <li>o Problem with additional products or services purchased with the loan (never</li> </ul>

	<ul style="list-style-type: none"> <li>• Struggling to pay your loan (payment plan, bankruptcy)</li>   <li>• Problems at the end of the loan or lease (title, refinancing, extending a lease)</li>   <li>• <b>Repossession</b></li> </ul>	<p>received benefit or unable to cancel)</p> <ul style="list-style-type: none"> <li>○ Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)</li> <li>○ Problem after you declared or threatened to declare bankruptcy</li>   <li>○ Problem with paying off the loan</li> <li>○ Problem related to refinancing</li> <li>○ Unable to receive car title or other problem after the loan is paid off</li> <li>○ Problem while selling or giving up the vehicle</li>   <li>○ Lender trying to repossess or disable the vehicle</li> <li>○ Loan balance remaining after the vehicle is repossessed and sold</li> <li>○ <b>Notice to repossess</b></li> <li>○ <b>Company explaining amount owed</b></li> <li>○ <b>Company communicating payment assistance or payment extension options</b></li> <li>○ <b>Voluntary repossession</b></li> <li>○ <b>Damage caused or loss of personal items in vehicle during the actual repossession</b></li> <li>○ <b>Account reinstatement or redemption</b></li> </ul>
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	<ul style="list-style-type: none"> <li>• Problem with credit report or credit score*</li> </ul>	<ul style="list-style-type: none"> <li>o after repossession</li> <li>o Deficiency balance after repossession</li> </ul>
<b>Lease</b>	<ul style="list-style-type: none"> <li>• Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge)</li> <li>• Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)</li> <li>• Struggling to pay your loan (payment plan, bankruptcy)</li> </ul>	<ul style="list-style-type: none"> <li>o Confusing or misleading advertising or marketing</li> <li>o High-pressure sales tactics</li> <li>o Credit denial</li> <li>o Problem with additional add-on products or services purchased with the loan</li> <li>o Changes in terms mid-deal or after closing</li> <li>o Problem with signing the paperwork</li> <li>o Problem with a trade-in</li> <li>o Loan opened without my consent or knowledge</li> <li>o Billing problem (payments are not applied correctly, incorrect information on statement)</li> <li>o Problem with fees charged</li> <li>o Problem with the interest rate</li> <li>o Loan sold or transferred to another company</li> <li>o Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)</li> <li>o Denied request to lower payments (due</li> </ul>

	<ul style="list-style-type: none"> <li>• Problems at the end of the loan or lease (title, refinancing, extending a lease)</li>   <li>• Repossession</li> </ul>	<p>to financial hardship, military deployment, or other qualifying circumstances)</p> <ul style="list-style-type: none"> <li>○ Problem after you declared or threatened to declare bankruptcy</li>   <li>○ Problem with paying off the loan</li> <li>○ Problem related to refinancing</li> <li>○ Unable to receive car title or other problem after the loan is paid off</li> <li>○ Problem while selling or giving up the vehicle</li> <li>○ Termination fees or other problem when ending the lease early</li> <li>○ Problem when attempting to purchase vehicle at the end of the lease</li> <li>○ Problem extending the lease</li> <li>● Excess mileage, damage, or wear fees, or other problem after the lease is finished</li>   <li>○ Lender trying to repossess or disable the vehicle</li> <li>○ Loan balance remaining after the vehicle is repossessed and sold</li> <li>○ Notice to repossess</li> <li>○ Company explaining amount owed</li> <li>○ Company communicating payment assistance or payment extension options</li> </ul>
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	<ul style="list-style-type: none"><li>• Problem with credit report or credit score*</li></ul>	<ul style="list-style-type: none"><li>○ Voluntary repossession</li><li>○ Damage caused or loss of personal items in vehicle during the actual repossession</li><li>○ Account reinstatement or redemption after repossession</li><li>○ Deficiency balance after repossession</li></ul>
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\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.