**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)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **CD** (Certificate of Deposit) | * Opening an account * Managing an account (deposits, withdrawals, errors, problem accessing account, fees) * Closing an account * Problem with credit report or credit score\* | * Unable to open an account * Account opened without my consent or knowledge * Didn't receive terms that were advertised * Confusing or missing disclosures (including the fine print that explains rights and responsibilities) * Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds) * Banking errors (interest rate calculations, errors crediting account) * Problem accessing account (online or mobile access, receiving the periodic billing statement) * Problem with fees or penalties * Problem with renewal * Funds not handled or disbursed as instructed * Can't close your account * Company closed your account * Fees charged for closing account * Funds not received from closed account |
| **Checking account** (debit card, ATM card, checks) | * Opening an account * Managing an account (deposits, withdrawals, using ATM card, making or receiving payments, cashing a check,) * Closing an account * Problem caused by your funds being low (overdraft and other fees) * Problem with a lender or other company charging your account * Problem with credit report or credit score\* | * Unable to open an account * Account opened as a result of fraud * Didn't receive terms that were advertised * Confusing or missing disclosures (including the fine print that, explains rights and responsibilities) * Deposits and withdrawals (access deposited funds, account freezes, garnishments, transaction holds) * Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds) * Banking errors (interest rate calculations, errors crediting account) * Cashing a check * Problem using a debit or ATM card (unauthorized card use, fees, disputed transaction) * Funds not handled or disbursed as instructed * Problem accessing account (online or mobile access, receiving the periodic billing statement) * Fee problem * Can't close your account * Company closed your account * Fees charged for closing account * Funds not received from closed account * Overdrafts and overdraft fees * Non-sufficient funds and associated fees * Late or other fees * Bounced checks or returned payments * Transaction was not authorized * Can't stop withdrawals from your account * Money was taken from your account on the wrong day or for the wrong amount |
| **Other banking product or service** |
| **Savings account** |

\* 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)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **General-purpose credit card or charge card** (can use anywhere credit cards are accepted) | * Getting a credit card (problem during application process, opened without my knowledge, replacement card) * Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate) * Trouble using your card (making purchases, credit limit) * Fees or interest * Problem with a purchase shown on your statement (billing dispute, transaction issue) * Problem when making payments * Struggling to pay your bill (bankruptcy, forbearance) * Closing your account * Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues) * Problem with credit report or credit score\* | * Application denied * Delay in processing application * Sent card you never applied for * Card opened without my consent or knowledge * Problem getting a working replacement card * Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised) * Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure) * Can't use card to make purchases * Credit card company won't increase or decrease your credit limit * Account sold or transferred to another company * Unexpected increase in interest rate * Charged too much interest * Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee) * Card was charged for something you did not purchase with the card (charges made without your permission) * Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process) * Overcharged for something you did purchase with the card * Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through) * You never received your bill or did not know a payment was due * Filed for bankruptcy * Problem lowering your monthly payments * 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) * Can't close your account * Company closed your account * Problem with rewards from credit card (miles, points, cash back) * Credit card company forcing arbitration * Problem with customer service * Add-on products and services (credit monitoring, disability insurance, card protection) * Privacy issues * Problem with convenience check * Problem with cash advances * Problem with balance transfer * Other problem |
| **Store credit card** (can only use at a specific store or chain of stores) |

\* 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)**

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Credit reporting** | * Incorrect information on your report (account or personal information incorrect, information not mine) * Problem with a company's investigation into an existing problem * Improper use of your report (shared without consent, credit inquiries from unknown sources) * Unable to get your credit report or credit score * Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem cancelling account) * Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty) | * Information belongs to someone else (identity theft, error) * Information is missing that should be on the report (address, missing credit card or loan) * Account information incorrect (loan balance, payment amount) * Account status incorrect (showing open account as closed, showing delinquent account when it’s not) * Personal information incorrect (wrong date of birth, address, or name) * Public record information inaccurate (bankruptcy, judgment, liens, criminal record) * Old information reappears or never goes away * Investigation took more than 30 days * Was not notified of investigation status or results * Their investigation did not fix an error on your report * Difficulty submitting a dispute or getting information about a dispute over the phone * Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation) * Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law) * Received unsolicited financial product or insurance offers after opting out * Report provided to employer without your written authorization * Credit inquiries on your report that you don't recognize * Problems getting your free annual credit report * Other problem getting your report or credit score * Problem canceling credit monitoring or identify theft protection service * Billing dispute for services * Received unwanted marketing or advertising * Problem with product or service terms changing * Didn't receive services that were advertised |
| **Other personal consumer report** (background checks, employment, or tenant screening) | * Incorrect information on your report (account information incorrect, information not mine, personal information incorrect) * Problem with a company's investigation into an existing issue * Improper use of your report (credit inquiries from unknown sources, shared without consent) * Identity theft protection or other monitoring services (billing dispute, problem cancelling account, unwanted marketing) | * Information belongs to someone else (identity theft, error) * Information that should be on the report is missing (address, personal information) * Information is incorrect (employer names, rental history dates, account history) * Personal information incorrect (wrong date of birth, address) * Public record information inaccurate (bankruptcy, judgment, lien, criminal record) * Old information reappears or never goes away * Investigation took more than 30 days * Was not notified of investigation status or results * Their investigation did not fix an error on your report * Difficulty submitting a dispute or getting information about a dispute over the phone * Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation) * Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law) * Received unsolicited financial product or insurance offers after opting out * Report provided to employer without your written authorization * Problem canceling credit monitoring or identify theft protection service * Billing dispute for services * Received unwanted marketing or advertising * Problem with product or service terms changing * Didn't receive services that were advertised |

**Product: Debt collection**

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Auto debt** | · Communication tactics (repeated phone calls, used abusive language)  · Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)  · Written notification about debt (didn't receive, didn't know you could dispute debt)  · False statements or representation (trying to collect wrong amount, impersonated lawyer or government official)  · Threatened to contact someone or share information improperly (contacted employer, contacted you after you asked them not to)  · Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit)   * Electronic communications (text message, email, social media) | * Frequent or repeated calls * Called before 8am or after 9pm * Used obscene, profane, or other abusive language * You told them to stop contacting you, but they keep trying * Debt was already discharged in bankruptcy and is no longer owed * Debt was result of identity theft * Debt was paid * Debt is not yours * Didn't receive notice of right to dispute * Didn't receive enough information to verify debt * Notification didn't disclose it was an attempt to collect a debt * Attempted to collect wrong amount * Impersonated attorney, law enforcement, or government official * Indicated you were committing crime by not paying debt * Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default) * Contacted you after you asked them to stop * Contacted your employer * Contacted you instead of your attorney * Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord) * Threatened to arrest you or take you to jail if you do not pay * Threatened to sue you for very old debt * Sued you without properly notifying you of lawsuit * Sued you in a state where you do not live or did not sign for the debt * Threatened or suggested your credit would be damaged * Collected or attempted to collect exempt funds (Social Security, disability benefits) * Seized or attempted to seize your property * Threatened to turn you into immigration or deport you * Frequent or repeated messages * Contacted before 8am or after 9pm * You told them to stop contacting you, but they keep trying * Used obscene, profane, or other abusive language |
| **Credit card debt** |
| **Federal student loan debt** |
| **Medical debt** |
| **Mortgage debt** |
| **Payday loan debt** |
| **Private student loan debt** |
| **Rental debt** (a debt collector trying to collect for a landlord or property manager) |
| **Telecommunications debt** (a debt collector trying to collect for a telecom bill, such as an internet, cable, or phone bill) |
| **Other debt** (such as health club membership, utilities) |
| **I do not know** |

**Product: Debt or credit management** (a third-party service you used to modify credit terms or avoid foreclosure)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Credit repair services** (services for improving your credit score) | * Confusing or misleading advertising or marketing * Problem with customer service * Confusing or missing disclosures (including the fine print that explains rights and responsibilities) * Charged up-front or unexpected fees * Didn’t provide services promised |  |
| **Debt settlement** (services for reducing your debt balance on things like credit cards or medical debt) | * Confusing or misleading advertising or marketing * Problem with customer service * Confusing or missing disclosures (including the fine print that explains rights and responsibilities) * Charged up-front or unexpected fees * Didn’t provide services promised * Unauthorized withdrawals or charges |  |
| **Mortgage modification or foreclosure avoidance** (services for negotiating with your mortgage servicer) | * Confusing or misleading advertising or marketing * Problem with customer service * Confusing or missing disclosures (including the fine print that explains rights and responsibilities) * Charged up-front or unexpected fees * Didn’t provide services promised * Unauthorized withdrawals or charges |  |
| **Student loan debt relief** (services for reducing or eliminating your student loans) | * 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) * Confusing or missing disclosures (including the fine print that explains rights and responsibilities) * Charged up-front or unexpected fees * Didn’t provide services promised * Unauthorized withdrawals or charges |  |

**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)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Domestic (US) money transfer** | · Money was not available when promised  · Wrong amount charged or received (transfer amounts, fees, exchange rates, taxes)  · Confusing or missing disclosures (including the fine print that explains rights and responsibilities)  · Other transaction problem (unauthorized transaction, cancellation, refund)  · Other service problem (advertising or marketing, pricing, privacy)  · Unexpected or other fees  · Fraud or scam |  |
| **International money transfer** (remittance) |
| **Virtual currency** (service used to transfer, track, store, and send value over the internet, also known as digital assets, cryptocurrencies, and crypto-assets) |
| **Check cashing service** (a company that cashes a check for a fee) | · Confusing or misleading advertising or marketing  · Problem with customer service  · Confusing or missing disclosures (including the fine print that explains rights and responsibilities)  · Unexpected or other fees  · Fraud or scam |  |
| **Foreign currency exchange** (transactions that convert money from one country’s currency to another’s) | · Confusing or misleading advertising or marketing  · Incorrect exchange rate  · Problem with customer service  · Confusing or missing disclosures (including the fine print that explains rights and responsibilities)  · Unexpected or other fees  · Fraud or scam |  |
| **Mobile or digital wallet** (online or digital account used to send payments or make purchases from a digital device like a smartphone or computer) | · Managing, opening, or closing your mobile wallet account  · Unauthorized transactions or other transaction problem  · Problem adding money  · Trouble accessing funds in your mobile or digital wallet  · Overdraft, savings, or rewards features  · Confusing or misleading advertising or marketing  · Confusing or missing disclosures (including the fine print that explains rights and responsibilities)  · Unexpected or other fees  · Fraud or scam |  |
| **Money order, traveler’s check, or cashier’s check** (a check with guaranteed funds from a bank or other financial institution) | · Confusing or misleading advertising or marketing  · Lost or stolen money order  · Problem with customer service  · Confusing or missing disclosures (including the fine print that explains rights and responsibilities)  · Unexpected or other fees  · Fraud or scam |  |

**Product: Mortgage** (conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Conventional home mortgage**) (this covers most mortgage loans that are not an FHA, VA, or USDA loan) | * Applying for a mortgage or refinancing an existing mortgage (application, credit decision, underwriting) * Closing on a mortgage (closing process, confusing or missing disclosures, cost) * Trouble during payment process (Managing your loan, issues such as making payments, escrow accounts, and paying off your loan) * 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 * Problem with credit report or credit score\* | * + Changes in loan terms during the application process   + Application denials   + Negative impact of inaccurate appraisal   + Confusing or misleading advertising or marketing   + Loan estimate or other related disclosures   + Fees or costs during the application process   + Delays in the application process   + Trying to communicate with the company to fix an issue with the application process   + Changes in loan terms during or after closing   + Closing disclosure or other related disclosures   + Fees or costs after closing   + Delays with the closing process   + Trying to communicate with the company to fix an issue with the loan closing   + Setting up an escrow account for taxes and insurance   + Escrow, taxes, or insurance   + Loan sold or transferred to another company   + Private mortgage insurance (PMI)   + Payment process (payment not applied fast enough, not applied in a way you expected, did not go through)   + Fees charged   + Interest rate   + Paying off the loan   + Lien release   + Trying to communicate with the company to fix an issue while managing or servicing your loan   + Applying for or obtaining a modification, forbearance plan, short sale, or deed-in-lieu (problem lowering your monthly payment)   + An existing modification, forbearance plan, short sale, or other loss mitigation relief   + Foreclosure   + Trying to communicate with the company to fix an issue related to modification, forbearance, short sale, deed-in-lieu, bankruptcy, or foreclosure |
| **FHA mortgage** (the Federal Housing Administration (FHA), insures the loan so a lender can offer a loan with more flexible standards) |
| **Home equity loan or line of credit (HELOC)** (a loan or line of credit that allows you to borrow money using the equity in your home as collateral) |
| **Manufactured home loan** (loans for a mobile or manufactured home, including chattel loans) |
| **Reverse mortgage** (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) |
| **USDA mortgage** (loans from the Department of Agriculture focused on rural areas) |
| **VA mortgage** (loans from the Department of Veterans Affairs (VA) for servicemembers, veterans, and their families) |
| **Other type of mortgage** (such as Property Assessed Clean Energy (PACE), equity share, rent-to-own, etc.) |

\* 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)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Installment loan**  (loan due in multiple installments, such as consolidation, point of sale, buy now pay later, rent-to-own, and medical procedure loans) | · Getting the loan (confusing advertising or marketing, credit denied)  · Problem when making payments (billing, privacy issues)  · Struggling to pay your loan (payment plan, repossession, bankruptcy)  · Problem with the payoff process at the end of the loan (refinancing, extending loan)  · Charged fees or interest you didn't expect  · Problem with additional add-on products or services  · Problem with credit report or credit score\* |  |
| **Payday loan**  (short-term loan, typically due on paydays) | · Charged fees or interest you didn't expect  · Can't stop withdrawals from your bank account  · Received a loan you didn't apply for  · Was approved for a loan, but didn't receive the money  · Money was taken from your bank account on the wrong day or for the wrong amount  · Loan payment wasn't credited to your account  · Can't contact lender or servicer  · Struggling to pay your loan (payment plan, repossession, bankruptcy)  · Problem with the payoff process at the end of the loan (refinancing, extending loan)  · Problem with credit report or credit score\* |  |
| **Pawn loan**  (a cash loan obtained by temporarily trading an item of value; the item is returned when the loan, interest, and fees are paid) | · Charged fees or interest you didn't expect  · Received a loan you didn't apply for  · Was approved for a loan, but didn't receive the money  · Can't contact lender or servicer  · Property was sold  · Property was damaged or destroyed property  · Problem with credit report or credit score\* |  |
| **Personal line of credit**  (usually offered with a credit limit, that you can access from time to time, with scheduled payments) | · Getting a line of credit (confusing advertising or marketing, credit denied)  · Problem when making payments (billing, privacy issues)  · Struggling to pay your loan (payment plan, repossession, bankruptcy)  · Problem with the payoff process at the end of the loan (refinancing, extending loan)  · Charged fees or interest you didn't expect  · Problem with additional add-on products or services  · Problem with cash advance  · Credit limit changed  · Problem with credit report or credit score\* |  |
| **Title loan**  (a cash loan obtained by temporarily trading the title of a vehicle; the title is returned when the loan, interest, and fees are paid) | · Charged fees or interest you didn't expect  · Can't stop withdrawals from your bank account  · Received a loan you didn't apply for  · Was approved for a loan, but didn't receive money  · Money was taken from your bank account on the wrong day or for the wrong amount  · Loan payment wasn't credited to your account  · Can't contact lender or servicer  · Struggling to pay your loan (payment plan, repossession, bankruptcy)  · Problem with the payoff process at the end of the loan (refinancing, extending loan)  · Vehicle was repossessed or sold the vehicle  · Vehicle was damaged or destroyed the vehicle  · Problem with credit report or credit score\* |  |
| **Earned wage access** | * Confusing or misleading advertising or marketing * Confusing or missing disclosures * Unexpected fees * Problems receiving the advance * Issues with repayment |  |
| **Tax refund anticipation loan or check** (paid to you by a bank or a company in the amount of your expected tax refund) | * Confusing or misleading advertising or marketing * Confusing or missing disclosures * Unexpected fees * Problems receiving the advance * Issues with repayment * Lost or stolen refund |  |
| **Other advances of future income** (payouts from a legal settlement, inheritance proceeds, pension payments, or payments from a victim compensation fund, etc.) | * Confusing or misleading advertising or marketing * Confusing or missing disclosures * Unexpected fees * Problems receiving the advance * Issues with repayment |  |

\* 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)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **General-purpose prepaid card**  (can use anywhere; often sold at stores) | * Problem getting a card or closing an account * Unexpected or other fees * Problem with a purchase or transfer * Trouble using the card * Problem with overdraft * Advertising | * Trouble getting, activating, or registering a card * Trouble closing card (includes problem getting the remaining balance on the card) * Trouble getting a working replacement card * Don't want a card provided by your employer or the government * Charged for a purchase or transfer you did not make with the card (charges made without your permission) * Overcharged for a purchase or transfer you did make with the card * Card company isn't resolving a dispute about a purchase or transfer * Trouble getting information about the card (balance, terms) * Trouble using the card to spend money in a store or online * Trouble using the card to pay a bill * Trouble using the card to send money to another person (friend, relative) * Problem with a check written from your prepaid card account * Problem using the card to withdraw money from an ATM * Problem with direct deposit * Problem adding money * Was signed up for overdraft on card, but don't want to be * Overdraft charges * Confusing or misleading advertising about the card * Changes in terms from what was offered or advertised |
| **Gift card**  (can use at a particular store or chain of stores) |
| **Government benefit card**  (used to access government benefits or funds such as unemployment insurance, Social Security, child support, or release funds) |
| **Payroll card**  (provided by your employer to receive your salary or wages) |
| **Student prepaid card**  (prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition) |

**Product: Student loan** (federal student loan, private student loan)

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Federal student loan**  (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) | * Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge) * Dealing with your lender or servicer (making payments, getting information about your loan, managing your account) * Struggling to repay your loan (payment plan, deferment, forbearance, forgiveness, bankruptcy) * Problem with credit report or credit score\* | * Trouble with how payments are being handled * Don't agree with the fees charged * Received bad information about your loan (incorrect, incomplete, or inaccurate information) * Need information about your loan balance or loan terms * Keep getting calls about your loan * Problem with customer service * Co-signer (release, communications) * Problem lowering your monthly payments * Can't temporarily delay making payments (deferment, forbearance) * Can't get other flexible options for repaying your loan * Problem with your payment plan (such as Standard payment plan, Graduated payment plan, Pay As You Earn, Revised Pay As you Earn, Income-based repayment, Income-contingent repayment) * Problem with forgiveness, cancellation, or discharge (Such as public service loan forgiveness (PSLF), teacher loan forgiveness, bankruptcy, disability, borrower defense to repayment) * Bankruptcy |
| **Private student loan**  (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) | * Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge) * Dealing with your lender or servicer (making payments, getting information about your loan, managing your account) * Struggling to repay your loan (payment plan, deferment, forbearance, bankruptcy) * Issue where my lender is my school (institutional loans or fees, transcript or diploma withheld) * Issue with income share agreement (credit products where consumers finance their education in exchange for payments based on a percentage of their income) * Problem with credit report or credit score\* | * Denied loan * Qualified for a better loan than the one offered * Confusing or misleading advertising * Problem with the interest rate * Problem with signing the paperwork * Loan opened without my consent or knowledge * Changes in terms mid-deal or after closing * High pressure sales tactics or recruiting * Issues with financial aid services * Trouble with how payments are being handled * Don't agree with the fees charged * Received bad information about your loan (incorrect, incomplete, or inaccurate information) * Need information about your loan balance or loan terms * Keep getting calls about your loan * Problem with customer service * Co-signer (release, communications) * Problem lowering your monthly payments * Can't temporarily delay making payments (deferment, forbearance) * Can't get other flexible options for repaying your loan * Bankruptcy * Issues with fees connected to the loan * Cannot graduate, receive diploma, or get transcript due to money owed * Marketing or disclosure issues * Payment issues * Billing or statement issues (such as fees) * Dealing with provider of income share agreement * Problem with credit report or credit score |

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

**Product: Vehicle loan or lease**

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| **Sub-product** | **Issue** | **Sub-issue** |
| **Loan** | * Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge) * Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan) * Struggling to pay your loan (payment plan, bankruptcy) * Problems at the end of the loan or lease (title, refinancing, extending a lease) * Repossession * Problem with credit report or credit score\* | * Confusing or misleading advertising or marketing * High-pressure sales tactics * Credit denial * Problem with additional add-on products or services purchased with the loan (pressured to buy products you did not want) * Changes in terms mid-deal or after closing * Problem with signing the paperwork * Problem with a trade-in * Loan opened without my consent or knowledge * Did not receive car title * Billing problem (payments are not applied correctly, incorrect information on statement) * Problem with fees charged * Problem with the interest rate * Loan sold or transferred to another company * Problem with additional products or services purchased with the loan (never received benefit or unable to cancel) * Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances) * Problem after you declared or threatened to declare bankruptcy * Problem with paying off the loan * Problem related to refinancing * Unable to receive car title or other problem after the loan is paid off * Problem while selling or giving up the vehicle * Lender trying to repossess or disable the vehicle * Loan balance remaining after the vehicle is repossessed and sold * Notice to repossess * Company explaining amount owed * Company communicating payment assistance or payment extension options * Voluntary repossession * Damage caused or loss of personal items in vehicle during the actual repossession * Account reinstatement or redemption after repossession * Deficiency balance after repossession |
| **Lease** | * Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge) * Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan) * Struggling to pay your loan (payment plan, bankruptcy) * Problems at the end of the loan or lease (title, refinancing, extending a lease) * Repossession * Problem with credit report or credit score\* | * Confusing or misleading advertising or marketing * High-pressure sales tactics * Credit denial * Problem with additional add-on products or services purchased with the loan * Changes in terms mid-deal or after closing * Problem with signing the paperwork * Problem with a trade-in * Loan opened without my consent or knowledge * Billing problem (payments are not applied correctly, incorrect information on statement) * Problem with fees charged * Problem with the interest rate * Loan sold or transferred to another company * Problem with additional products or services purchased with the loan (GAP insurance, extended warranty) * Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances) * Problem after you declared or threatened to declare bankruptcy * Problem with paying off the loan * Problem related to refinancing * Unable to receive car title or other problem after the loan is paid off * Problem while selling or giving up the vehicle * Termination fees or other problem when ending the lease early * Problem when attempting to purchase vehicle at the end of the lease * Problem extending the lease * Excess mileage, damage, or wear fees, or other problem after the lease is finished * Lender trying to repossess or disable the vehicle * Loan balance remaining after the vehicle is repossess and sold * Notice to repossess * Company explaining amount owed * Company communicating payment assistance or payment extension options * Voluntary repossession * Damage caused or loss of personal items in vehicle during the actual repossession * Account reinstatement or redemption after repossession * Deficiency balance after repossession |

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