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)	• Opening an account	o Unable to open an account o Account opened without my consent or knowledge o Didn't receive terms that were advertised o Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
	• Managing an account (deposits, withdrawals, errors, problem accessing account, fees)	o Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds) o Banking errors (interest rate calculations, errors crediting account) o Problem accessing account (online or mobile access, receiving the periodic billing statement) o Problem with fees or penalties

	• Closing an account	o Problem with renewal o Funds not handled or disbursed as instructed o Can't close your account o Company closed your account o Fees charged for closing account o Funds not received from closed account
	• Problem with credit report or credit score*	
Checking account (debit card, ATM card, checks)	• Opening an account	o Unable to open an account o Account opened as a result of fraud o Didn't receive terms that were advertised o Confusing or missing disclosures (including the fine print that, explains rights and responsibilities)
Other banking product or service		
Savings account	• Managing an account (deposits, withdrawals, using ATM card, making or receiving payments, cashing a check,)	o Deposits and withdrawals (access deposited funds, account freezes, garnishments, transaction holds) o Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds) o Banking errors (interest rate calculations, errors crediting account) o Cashing a check o Problem using a debit or ATM card

		(unauthorized card use, fees, disputed transaction) o Funds not handled or disbursed as instructed o Problem accessing account (online or mobile access, receiving the periodic billing statement) o Fee problem
	• Closing an account	o Can't close your account o Company closed your account o Fees charged for closing account o Funds not received from closed account
	• Problem caused by your funds being low (overdraft and other fees)	o Overdrafts and overdraft fees o Non-sufficient funds and associated fees o Late or other fees o Bounced checks or returned payments
	• Problem with a lender or other company charging your account	o Transaction was not authorized o Can't stop withdrawals from your account o Money was taken from your account on the wrong day or for the wrong amount
	• 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: Credit card (general-purpose or charge card, store credit card)

Sub-product	Issue	Sub-issue
General-purpose credit card or charge card (can use anywhere credit cards are accepted) **Store credit card** (can only use at a specific store or chain of stores)	• Getting a credit card (problem during application process, opened without my knowledge, replacement card)	o Application denied o Delay in processing application o Sent card you never applied for o Card opened without my consent or knowledge o Problem getting a working replacement card
	• Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)	o Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised) o Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)
	• Trouble using your card (making purchases, credit limit)	o Can't use card to make purchases o Credit card company won't increase or decrease your credit limit o Account sold or transferred to another company

	• Fees or interest	o Unexpected increase in interest rate o Charged too much interest o Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee)
	• Problem with a purchase shown on your statement (billing dispute, transaction issue)	o Card was charged for something you did not purchase with the card (charges made without your permission) o Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process) o Overcharged for something you did purchase with the card
	• Problem when making payments	o Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through) o You never received your bill or did not know a payment was due
	• Struggling to pay your bill (bankruptcy, forbearance)	o Filed for bankruptcy o Problem lowering your monthly payments o 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)
	• Closing your account	o Can't close your account o Company closed your account
	• Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)	o Problem with rewards from credit card (miles, points, cash back) o Credit card company forcing arbitration o Problem with customer service o Add-on products and services (credit monitoring, disability insurance, card protection) o Privacy issues o Problem with convenience check o Problem with cash advances o Problem with balance transfer o Other problem
	• 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: Credit reporting or other personal consumer reports (background checks, employment, or tenant screening)

Sub-product	Issue	Sub-issue
Credit reporting	• Incorrect information on your report (account or personal information incorrect, information not mine)	o Information belongs to someone else (identity theft, error) o Information is missing that should be on the report (address, missing credit card or loan) o Account information incorrect (loan balance, payment amount) o Account status incorrect (showing open account as closed, showing delinquent account when it's not) o Personal information incorrect (wrong date of birth, address, or name) o Public record information inaccurate (bankruptcy, judgment, liens, criminal record) o Old information reappears or never goes away
	• Problem with a company's investigation into an existing problem	o Investigation took more than 30 days o Was not notified of investigation status or results o Their investigation did not fix an error on your report o Difficulty submitting a dispute or getting information about a dispute over the

	• Improper use of your report (shared without consent, credit inquiries from unknown sources)	phone o Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation) o Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law) o Received unsolicited financial product or insurance offers after opting out o Report provided to employer without your written authorization o Credit inquiries on your report that you don't recognize
	• Unable to get your credit report or credit score	o Problems getting your free annual credit report o Other problem getting your report or credit score
	• Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem cancelling account)	o Problem canceling credit monitoring or identify theft protection service o Billing dispute for services o Received unwanted marketing or advertising o Problem with product or service terms

		changing o Didn't receive services that were advertised
	• Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty)	
Other personal consumer report (background checks, employment, or tenant screening)	• Incorrect information on your report (account information incorrect, information not mine, personal information incorrect)	o Information belongs to someone else (identity theft, error) o Information that should be on the report is missing (address, personal information) o Information is incorrect (employer names, rental history dates, account history) o Personal information incorrect (wrong date of birth, address) o Public record information inaccurate (bankruptcy, judgment, lien, criminal record) o Old information reappears or never goes away
	• Problem with a company's investigation into an existing issue	o Investigation took more than 30 days o Was not notified of investigation status or results o Their investigation did not fix an error on

		your report o Difficulty submitting a dispute or getting information about a dispute over the phone o Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)
	• Improper use of your report (credit inquiries from unknown sources, shared without consent)	o Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law) o Received unsolicited financial product or insurance offers after opting out o Report provided to employer without your written authorization
	• Identity theft protection or other monitoring services (billing dispute, problem cancelling account, unwanted marketing)	o Problem canceling credit monitoring or identify theft protection service o Billing dispute for services o Received unwanted marketing or advertising o Problem with product or service terms changing o Didn't receive services that were advertised

Product: Debt collection

Sub-product	Issue	Sub-issue
Auto debt	• Communication tactics (repeated phone calls, used abusive language)	o Frequent or repeated calls o Called before 8am or after 9pm o Used obscene, profane, or other abusive language o You told them to stop contacting you, but they keep trying
Credit card debt		
Federal student loan debt		
Medical debt		
Mortgage debt	• Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)	o Debt was already discharged in bankruptcy and is no longer owed o Debt was result of identity theft o Debt was paid o Debt is not yours
Payday loan debt		
Private student loan debt		
Rental debt (a debt collector trying to collect for a landlord or property manager)	• Written notification about debt (didn't receive, didn't know you could dispute debt)	o Didn't receive notice of right to dispute o Didn't receive enough information to verify debt o Notification didn't disclose it was an attempt to collect a debt
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)	• False statements or representation (trying to collect wrong amount, impersonated lawyer or government official)	o Attempted to collect wrong amount o Impersonated attorney, law enforcement, or government official o Indicated you were committing crime by not paying debt o Told you not to respond to a lawsuit
I do not know		

		they filed against you (which could mean you lose the lawsuit by default)
	• Threatened to contact someone or share information improperly (contacted employer, contacted you after you asked them not to)	o Contacted you after you asked them to stop o Contacted your employer o Contacted you instead of your attorney o Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord)
	• Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit)	o Threatened to arrest you or take you to jail if you do not pay o Threatened to sue you for very old debt o Sued you without properly notifying you of lawsuit o Sued you in a state where you do not live or did not sign for the debt o Threatened or suggested your credit would be damaged o Collected or attempted to collect exempt funds (Social Security, disability benefits) o Seized or attempted to seize your property o Threatened to turn you into immigration or deport you

	• Electronic communications (text message, email, social media)	o Frequent or repeated messages o Contacted before 8am or after 9pm o You told them to stop contacting you, but they keep trying o Used obscene, profane, or other abusive language

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

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)

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)

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)	o Changes in loan terms during the application process o Application denials o Negative impact of inaccurate appraisal o Confusing or misleading advertising or marketing o Loan estimate or other related disclosures o Fees or costs during the application process o Delays in the application process o Trying to communicate with the
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)		

		company to fix an issue with the application process
Manufactured home loan (loans for a mobile or manufactured home, including chattel loans)	• Closing on a mortgage (closing process, confusing or missing disclosures, cost)	o Changes in loan terms during or after closing o Closing disclosure or other related disclosures o Fees or costs after closing o Delays with the closing process o Trying to communicate with the company to fix an issue with the loan closing o Setting up an escrow account for taxes and insurance
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.)	• Trouble during payment process (Managing your loan, issues such as making payments, escrow accounts, and paying off your loan)	o Escrow, taxes, or insurance o Loan sold or transferred to another company o Private mortgage insurance (PMI) o Payment process (payment not applied fast enough, not applied in a way you expected, did not go through) o Fees charged o Interest rate o Paying off the loan o Lien release o Trying to communicate with the

	• 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*	company to fix an issue while managing or servicing your loan o Applying for or obtaining a modification, forbearance plan, short sale, or deed-in-lieu (problem lowering your monthly payment) o An existing modification, forbearance plan, short sale, or other loss mitigation relief o Foreclosure o Trying to communicate with the company to fix an issue related to modification, forbearance, short sale, deed-in-lieu, bankruptcy, or foreclosure

* 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 (loan due in multiple installments, such	• Getting the loan (confusing advertising or marketing, credit denied)	

as consolidation, point of sale, buy now pay later, rent-to-own, and medical procedure loans)	• 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)

Sub-product	Issue	Sub-issue
General-purpose prepaid card (can use anywhere; often sold at stores)	• Problem getting a card or closing an account	o Trouble getting, activating, or registering a card o Trouble closing card (includes problem

Gift card (can use at a particular store or chain of stores)		getting the remaining balance on the card) o Trouble getting a working replacement card o Don't want a card provided by your employer or the government
Government benefit card (used to access government benefits or funds such as unemployment insurance, Social Security, child support, or release funds)	• Unexpected or other fees • Problem with a purchase or transfer	
Payroll card (provided by your employer to receive your salary or wages)		o Charged for a purchase or transfer you did not make with the card (charges made without your permission) o Overcharged for a purchase or transfer you did make with the card o Card company isn't resolving a dispute about a purchase or transfer
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)	• Trouble using the card	o Trouble getting information about the card (balance, terms) o Trouble using the card to spend money in a store or online o Trouble using the card to pay a bill o Trouble using the card to send money to another person (friend, relative) o Problem with a check written from your prepaid card account o Problem using the card to withdraw money from an ATM

	• Problem with overdraft • Advertising	o Problem with direct deposit o Problem adding money o Was signed up for overdraft on card, but don't want to be o Overdraft charges o Confusing or misleading advertising about the card o Changes in terms from what was offered or advertised

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

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)	o Trouble with how payments are being handled o Don't agree with the fees charged o Received bad information about your loan (incorrect, incomplete, or inaccurate information) o Need information about your loan balance or loan terms

	• Struggling to repay your loan (payment plan, deferment, forbearance, forgiveness, bankruptcy) • Problem with credit report or credit score*	o Keep getting calls about your loan o Problem with customer service o Co-signer (release, communications) o Problem lowering your monthly payments o Can't temporarily delay making payments (deferment, forbearance) o Can't get other flexible options for repaying your loan o 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) o Problem with forgiveness, cancellation, or discharge (Such as public service loan forgiveness (PSLF), teacher loan forgiveness, bankruptcy, disability, borrower defense to repayment) o Bankruptcy
Private student loan (Non-federal loans made by a lender such as	• Getting a loan (denied loan, confusing advertising or marketing, high-pressure	o Denied loan o Qualified for a better loan than the one

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)	sales tactics, financial aid services, recruiting, opened without my knowledge)	offered o Confusing or misleading advertising o Problem with the interest rate o Problem with signing the paperwork o Loan opened without my consent or knowledge o Changes in terms mid-deal or after closing o High pressure sales tactics or recruiting o Issues with financial aid services
	• Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)	o Trouble with how payments are being handled o Don't agree with the fees charged o Received bad information about your loan (incorrect, incomplete, or inaccurate information) o Need information about your loan balance or loan terms o Keep getting calls about your loan o Problem with customer service o Co-signer (release, communications)
	• Struggling to repay your loan (payment plan, deferment, forbearance, bankruptcy)	o Problem lowering your monthly payments o Can't temporarily delay making

		payments (deferment, forbearance) o Can't get other flexible options for repaying your loan o Bankruptcy
	• Issue where my lender is my school (institutional loans or fees, transcript or diploma withheld)	o Issues with fees connected to the loan o Cannot graduate, receive diploma, or get transcript due to money owed
	• Issue with income share agreement (credit products where consumers finance their education in exchange for payments based on a percentage of their income)	o Marketing or disclosure issues o Payment issues o Billing or statement issues (such as fees) o Dealing with provider of income share agreement o Problem with credit report or credit score
	• 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

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)	o Confusing or misleading advertising or marketing o High-pressure sales tactics o Credit denial o Problem with additional add-on products or services purchased with the loan (pressured to buy products you did not want) o Changes in terms mid-deal or after closing o Problem with signing the paperwork o Problem with a trade-in o Loan opened without my consent or knowledge o Did not receive car title
	• Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)	o Billing problem (payments are not applied correctly, incorrect information on statement) o Problem with fees charged o Problem with the interest rate o Loan sold or transferred to another company o Problem with additional products or services purchased with the loan (never received benefit or unable to cancel)

	• Struggling to pay your loan (payment plan, bankruptcy)	o Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances) o Problem after you declared or threatened to declare bankruptcy
	• Problems at the end of the loan or lease (title, refinancing, extending a lease)	o Problem with paying off the loan o Problem related to refinancing o Unable to receive car title or other problem after the loan is paid off o Problem while selling or giving up the vehicle
	• Repossession	o Lender trying to repossess or disable the vehicle o Loan balance remaining after the vehicle is repossessed and sold o Notice to repossess o Company explaining amount owed o Company communicating payment assistance or payment extension options o Voluntary repossession o Damage caused or loss of personal items in vehicle during the actual repossession o Account reinstatement or redemption after repossession

	• Problem with credit report or credit score*	o Deficiency balance after repossession
Lease	• Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge)	o Confusing or misleading advertising or marketing o High-pressure sales tactics o Credit denial o Problem with additional add-on products or services purchased with the loan o Changes in terms mid-deal or after closing o Problem with signing the paperwork o Problem with a trade-in o Loan opened without my consent or knowledge
	• Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)	o Billing problem (payments are not applied correctly, incorrect information on statement) o Problem with fees charged o Problem with the interest rate o Loan sold or transferred to another company o Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)
	• Struggling to pay your loan (payment plan, bankruptcy)	o Denied request to lower payments (due

		to financial hardship, military deployment, or other qualifying circumstances) o Problem after you declared or threatened to declare bankruptcy
	• Problems at the end of the loan or lease (title, refinancing, extending a lease)	o Problem with paying off the loan o Problem related to refinancing o Unable to receive car title or other problem after the loan is paid off o Problem while selling or giving up the vehicle o Termination fees or other problem when ending the lease early o Problem when attempting to purchase vehicle at the end of the lease o Problem extending the lease **o** Excess mileage, damage, or wear fees, or other problem after the lease is finished
	• Repossession	o Lender trying to repossess or disable the vehicle o Loan balance remaining after the vehicle is repossess and sold o Notice to repossess o Company explaining amount owed o Company communicating payment assistance or payment extension options

	• Problem with credit report or credit score*	o Voluntary repossession o Damage caused or loss of personal items in vehicle during the actual repossession o Account reinstatement or redemption after repossession o Deficiency balance after repossession

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