

## **Consumer Complaints**

At times we find ourselves in a difficult situation involving our bank, a large business, etc. and don't know what to do. Calling customer service hasn't led to any real results, so you may be asking yourself what to do next? Below you will find a number of institutions both governmental and private that specialize in helping you to file a complaint. These institutions are similar to leaving a review on Google or Yelp, except they work resolve the issue. As such they are not places for a person to rant and rave about how terrible the service at a restaurant was, but rather to help a person that was a victim of shady business, or to get help when a financial institution like a bank has mistreated someone. They are not law enforcement agencies imposing a punishment onto these businesses, but rather helping to add authority to your complaint. If your issue cannot be solved after submitting a complaint through one or more of these resources, it is recommended to seek legal help from a private attorney.

Click on one of the links to be taken to their page.

1. [\*\*Consumer Financial Protection Bureau\*\*](#)
2. [\*\*Help with my Bank\*\*](#)
3. [\*\*Federal Trade Commission Complaint\*\*](#)
4. [\*\*Idaho Attorney General Consumer Protection Complaint\*\*](#)
5. [\*\*Better Business Bureau Complaint\*\*](#)

## **Consumer Financial Protection Bureau**

[\*Return to Top\*](#)

This site is for people who are having issues with a financial product or service. The areas with which they deal with range from debt collections, mortgages, student loans, and other similar products and services. It starts by submitting a complaint to the Consumer Financial Protection Bureau. The purpose of these complaints is to “help supervise companies, enforce federal consumer financial laws, and write better rules and regulations<sup>1</sup>.” The complaints are received, reviewed, forwarded to companies after which the company responds to the complaint. Any personal information is carefully scrubbed so as to protect any party submitting the complaint.

The five steps listed below are the different things you will need to know in order to file your complaint on their site<sup>2</sup>. Please see the link in order to file a complaint.

Step 1: What is this complaint about?

Step 2: What type of problem are you having?

Step 3: What happened?

Step 4: What company is this complaint about?

Step 5: Who are the people involved?

<https://www.consumerfinance.gov/complaint/>

## **Help with my Bank**

[\*Return to Top\*](#)

The helpwithmybank.gov site was created by the Office of the Comptroller of the Currency (OCC) to assist people that have issues with their banks and other financial institutions such as Federal Credit Union. Similar to the Consumer Financial Protection Bureau, this website has many frequently asked questions that are designed to help people know what to do when they have any kind of issue with their financial institution. From credit cards, to mortgages, insurance and even loans. The Help with my Bank website can assist you with nearly any and all needs and questions you may have.

If your issue is not listed, or you need to file a complaint, on the right-hand side of the page you will see a link to file a complaint. You should be prepared to answer questions such as the name of the institution, incident type, date, etc.

To see the full list of issues, or to file a complaint, follow the link below:

<https://helpwithmybank.gov/>

---

<sup>1</sup> Submit a complaint. (n.d.). Retrieved from <https://www.consumerfinance.gov/complaint/>

<sup>2</sup> Submit a complaint. (n.d.). Retrieved from <https://www.consumerfinance.gov/complaint/>

## **Federal Trade Commission Complaint**

[\*Return to Top\*](#)

The Federal Trade Commission (FTC) helps consumers who are victims of fraud and scams. When a company or business doesn't deliver on its promise, the FTC wants to know about it. Although they don't resolve individual matters, they have many helpful resources and tips for getting your money back. They also help to fight against fraudulent offers and scams- things like winning a free vacation, identify theft, and "free trial" offers. For a full list of areas that they deal with, tips, and other resources, visit their site with the link below.

Be prepared to answer questions regarding the transaction and what took place, the more information the better. Questions that you should be prepared to answer are<sup>3</sup>:

1. Your contact information: name, address, phone number, email
2. The type of product or service involved
3. Information about the company or seller: business name, address, phone number, website, email address, representative's name
4. Details about the transaction: the amount you paid, how you paid, the date

<https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>

## **Idaho Attorney General Consumer Protection Complaint**

[\*Return to Top\*](#)

The Idaho Consumer Protection Act prohibits business from participating in misleading and dishonest business practices and commerce. If you have lost money or property due to these types of business practices, you should file a complaint with the Consumer Protection Division. A person can submit to have voluntary resolution, or they can submit a complaint for informational purposes only. The Consumer Protection Division will act as an intermediary between you and the business. It is important to note that all forms submitted to the Consumer Protection Division are public record, therefore you shouldn't submit any original documents, or anything that contains private and personal information such as a social security number, date of birth, driver's license numbers, etc. If any important or necessary documents have said numbers, you should cross/block them out to protect your personal privacy.

To submit a complaint, follow the link below and be prepared to answer questions regarding the incident, product, etc. There is also an option to submit the complaint physically.

<https://www.ag.idaho.gov/office-resources/online-forms/>

---

<sup>3</sup> Submit a Consumer Complaint to the FTC. (2017, December 01). Retrieved from <https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>

## **Better Business Bureau Complaint**

[Return to Top](#)

The Better Business Bureau (BBB) handles complaints that deal with the products or service that a business has provided. Examples of this would be a business providing a faulty product, or service. Mainly things that have taken place between a business entity and a person. Citing the BBB website, they do not handle issues of the following nature<sup>4</sup>:

- Employee/employer disputes;
- Discrimination claims;
- Matters that are/have been litigated/arbitrated;
- Complaints against individuals not engaged in business;
- Issues challenging the validity of local, state, or federal law;
- Complaints against government agencies, including the postal service;
- Matters not related to marketplace issues.

When submitting a complaint to the BBB, they forward it to the alleged business within two business days (business days are Monday-Friday, normally 8:00 AM – 5:00 PM). The alleged business then has 14 days to respond at which point if no response is made, another attempt will be made. When the BBB receives a response from the alleged business, they will then notify you of the response.

The Better Business Bureau accepts complaints that contain the following criteria<sup>5</sup>:

- The complaint includes the complainant's name, a postal address, and an email address
- The complaint includes the business's name and provides sufficient information to determine the business's location
- The complaint seeks assistance from BBB
- The complaint is from a person (or a person's authorized representative) or entity (business-to-business) that had a marketplace "relationship"
- The complaint relates to a marketplace issue. Typically, the issue complained of must have arisen within the previous 12 months (Note: warranties/guarantees or other extenuating circumstances may supersede this criteria.)
- The complaint must allege a deficiency in the company's marketplace performance with regard to the services or products that the business provided or allegedly agreed to provide
- The complaint is not in litigation when filed with BBB and has not been resolved by a previous court action, arbitration, or settlement between the parties
- The complaint contains no abusive language.

Follow the link below to file a complaint with the BBB, see the green “Start your complaint” button at bottom left.

<https://www.bbb.org/consumer-complaints/file-a-complaint/get-started>

---

<sup>4</sup> Better Business Bureau®. (n.d.). Retrieved from <https://www.bbb.org/consumer-complaints/file-a-complaint/get-started>

<sup>5</sup> Better Business Bureau®. (n.d.). Retrieved from <https://www.bbb.org/consumer-complaints/file-a-complaint/get-started>