

THE
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CFPB seeks comment on its consumer complaint and inquiry handling process

Wednesday, April 11, 2018

The CFPB has issued a [request for information](#) that seeks comment on its handling of consumer complaints and inquiries. Comments on the RFI must be received on or before 90 days after the date the RFI is published in the Federal Register, which the CFPB expects to occur on approximately April 16, 2018.

The CFPB defines consumer complaints as “submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer’s personal experience with a financial product or service.” It defines “consumer inquiries” as “consumer requests for information—typically proffered by telephone—to its Office of Consumer Response about consumer financial products and services, the status of a complaint, an action taken by the Bureau, and often combinations thereof.”

The CFPB seeks feedback on all aspects of its consumer complaint and inquiry handling process, including the following:

- Specific statutorily-permitted suggestions regarding how the CFPB currently allows consumers to submit complaints and inquiries, including whether the CFPB should require consumers to classify their submission affirmatively as a complaint or inquiry prior to submission
- Specific statutorily-permitted suggestions regarding the CFPB’s consumer complaint process, such as whether the CFPB should add or discontinue any channels for accepting complaints or expand, limit, or maintain the ability of authorized third parties to submit complaints
- Specific statutorily-permitted suggestions regarding the CFPB’s consumer inquiry process, such as whether the CFPB should add or discontinue any channels for accepting inquiries, develop web chat systems to support consumers’ submission of inquiries, develop a process for companies to provide timely responses to consumer inquiries sent to them by the CFPB, or publish data about consumer inquiries

The new RFI represents the twelfth and final RFI in the series of RFIs announced by Mr. Mulvaney. The subjects of the CFPB’s first eleven RFIs and their comment deadlines are as follows:

- [Processes surrounding civil investigative demands and investigational hearings](#)-April 26, 2018
- [Administrative adjudication processes](#)-May 7, 2018
- [Enforcement processes](#)-May 14, 2018
- Supervision program-May 21, 2018
- [External engagement](#)-May 29, 2018
- [Public reporting of consumer complaint information](#)-June 4, 2018
- [Rulemaking processes](#)-June 7, 2018
- [Adopted regulations](#)-June 19, 2018
- [Inherited regulations and inherited rulemaking authorities](#)-June 25, 2018
- [Guidance and implementation support](#)-July 2, 2018
- [Consumer financial education programs](#)-July 9, 2018.

(The initial comment deadlines for the first three RFIs listed above were extended to the dates indicated.)

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Article By [Ballard Spahr LLP](#)
[Barbara S. Mishkin](#)
[Consumer Finance Monitor](#)

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