

CFPB Makes Its Credit Card Complaint Database Public

June 19, 2012 - The Consumer Financial Protection Bureau made its credit card complaint database public this morning. It means that all consumers can now research complaints filed against credit card companies nationwide. It also provides a revealing look at the types of problems that consumers typically have with credit card companies.

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Initially, the database only contains complaints received since the beginning of June. The CFPB plans to add older complaints over time. New complaints will be updated daily as the bureau verifies the relationships between credit card companies and those that are filing the complaints.

So far, the most common forms of complaints in the database are for billing disputes and issues regarding interest rates. Data contained in the database includes the name of the credit card company, the ZIP Code of the person filing the complaint and a brief description on the nature of the complaint. No personally identifiable information about complainants.

Over time, the database is likely to enable consumers to intelligently choose the credit card companies that they do business with. It will also allow consumers to see if their particular complaints are anomalies or if they indicate a pattern within a particular company or within the credit card industry as a whole.

Anyone wanting to take a look at the database can find it here. If you have a complaint about your credit card company and you want to involve the CFPB, you can do so by going to www.consumerfinance.gov/complaint. Once a complaint is filed with the CFPB, the agency will verify your relationship with the company you are complaining about and then

contact the company. Credit card companies must respond to agency inquiries within short timeframes so notifying the agency of any credit card disputes is a good idea for consumers.

byJim Malmberg

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