

CPMCO CIR Form Version 3 – April 2024

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| **CONSUMER PROTECTION AND MARKET CONDUCT OFFICE (CPMCO)Complaints, Inquiries, or Reply (CIR) Form** | Logo  Description automatically generatedPara sa mas mabilis na aksyon, ipadala ang iyong complaint gamit ang BSP Online Buddy! Available ito 24/7 sa BSP Website o sa BSP Facebook Messenger. |

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|  | Sumasang-ayon ka ba sa mga sumusunod? *(Do you consent to the following?)** Pagkolekta at pagbahagi ng iyong personal na impormasyon para sa pag-proseso ng iyong reklamo o katanungan, ayon sa BSP Data Privacy Policy; basahin ang policy gamit ang QR Code

*(Collection and sharing of your personal information during complaint or inquiry processing in accordance with the BSP Data Privacy Policy; scan the QR Code to view the Policy)** Pag-proseso ng iyong reklamo o katanungan ayon sa mga alituntuning sinusunod ng BSP Consumer Assistance Mechanism; basahin ang proseso sa susunod na pahina (Section D)

*(Processing of your complaint or inquiry pursuant to existing rules followed by the BSP Consumer Assistance Mechanism;**read the process timeline on the next page [Section D])* [ ]  **SUMASANG-AYON AKO** *(I AGREE)* **PIRMA** *(SIGNATURE)* : **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** **PETSA *(****DATE) :***\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **PAALALA:** HUWAG ISULAT O ILAKIP DITO ANG IYONG PIN, PASSWORD, ACCOUNT NUMBER, CREDIT CARD O ATM CARD NUMBER, PASSPORT O IBA PANG IDENTIFICATION CARD. Ang mga sensitibong personal information na ito ay hindi kailangan ng BSP para sa pagproseso ng inyong reklamo. Ang BSP ay walang pananagutan sa mga pinsalang maaaring idulot ng inyong boluntaryong pagbabahagi ng mga impormasyong ito sa CIR Form at anumang nakalakip o attachment na dokumento. *(PLEASE DO NOT SHARE YOUR PIN, PASSWORD, ACCOUNT NUMBER, CREDIT CARD OR ATM CARD NUMBER, PASSPORTS OR OTHER IDENTIFICATION CARDS. These sensitive personal information are not required by BSP to process your complaint . The BSP shall not be liable for damages arising from your voluntary sharing of these information in your CIR Form and document attachments.)* |

**A. KATUNAYAN NG PAG-KONTAK SA BSP-SUPERVISED INSTITUTION UKOL SA REKLAMO**

 *(PROOF OF ESCALATION OF CONCERN TO THE BSP-SUPERVISED INSTITUTION)*

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| **NAIPARATING MO NA BA ANG IYONG CONCERN SA CONSUMER ASSISTANCE UNIT NG INSTITUSYONG INIREREKLAMO?***(Have you already filed your concern to the consumer assistance unit of the involved institution?)* |
| [ ]  **Oo**; Isulat ang reference number na iyong natanggap: \_\_*(Yes: Write the reference number that you received)* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | [ ]  **Wala akong reference number dahil hindi sumagot ang institusyon:** *Mag-lakip ng patunay na ikaw ay sumangguni na sa kanilang consumer assistance unit* (hal. screenshot, email, o larawan)*(I do not have a reference number because the institution is not reachable: Attach proof of attempt to contact their consumer assistance unit [ex. screenshot, email, or photo])* |

**B. PERSONAL NA IMPORMASYON** *(PERSONAL INFORMATION)*

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| **BUONG PANGALAN***(Full Name)* |  |
| **TELEPONO o CELLPHONE***(Telephone or mobile phone number)* |  |
| **EMAIL ADDRESS** |  |
| **TIRAHAN** *(Address)* |  |
| **KASARIAN***(Sex at birth)* |  [ ]  **BABAE** *(Female)*  | [ ]  **LALAKI** *(Male)* | **EDAD** *(Age)* |  |

**C. DETALYE NG REKLAMO O KATANUNGAN** *(DETAILS OF COMPLAINT OR INQUIRY)*

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| **URI NG HINAING** *(Type of Request)***PUMILI NG ISA.** *(Choose one)* | [ ]  BAGONG REKLAMO *(New Complaint)*[ ]  KATANUNGAN *(Inquiry)* |
| **INSTITUSYON NA NAIS IREKLAMO***(BSP-Supervised Institution involved)* |  |
| **PRODUKTO O SERBISYO***(Product or service)***PUMILI NG ISA.** *(Choose one)* | [ ]  Deposit[ ]  Loan[ ]  Credit Card[ ]  E-Money Wallet[ ]  Virtual Asset Account | [ ] Foreign Currency Exchange, Payment o Remittance[ ] Pawning[ ] UITF o Investment[ ] Bancassurance o Insurance |
| **PANGUNAHING REKLAMO O TANONG***(Primary consumer issue)***PUMILI NG ISA***. (Choose one)* | [ ]  Quality of ATM services[ ]  Non-receipt of fund transfers[ ]  Unauthorized online transaction[ ]  Fraud[ ]  Account management[ ]  Interest Rates, Fees, or Charges | [ ]  Abusive collection practices[ ]  Loan restructuring[ ]  Unauthorized disclosure of personal or account  information to third parties[ ]  Poor customer service |
| **PARAAN NG TRANSAKSYON***(Channel of transaction)***PUMILI NG ISA***.. (Choose one)* | [ ] **OVER-THE-COUNTER / BRANCH**: Isulat ang lokasyon *(Specify location)* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  **ATM:** Isulat ang lokasyon *(Specify location)* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  **ONLINE:** Pumili sa ibaba *(Choose below)* [ ] Instapay [ ] PESONet [ ] Wala sa nabanggit *(Not applicable/Others)*[ ]  **AGENTS:** Pumili sa ibaba *(Choose below)* [ ] Collection Agent [ ] Marketing Agent [ ] Cash Agent [ ] Courier/Delivery |
| **HALAGA NG SANGKOT NA SALAPI***(Amount involved)* | **PHP:** |
| **PAGLALARAWAN NG REKLAMO O TANONG (MAGDAGDAG NG PAPEL, KUNG KINAKAILANGAN)***Description of complaint or inquiry (Continue on a separate sheet of paper, if necessary)* |
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**D. PROSESO NG BSP CONSUMER ASSISTANCE MECHANISM (CAM) AYON SA BSP CIRCULAR NO. 1169, S. 2023**

 *(The BSP Consumer Assistance Mechanism Process According to BSP Circular No. 1169, s. 2023)*

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| **PROSESO *(PROCESS)*** | **TAGAPAMAHALA*****(ACTOR)*** | **TAKDANG ISKEDYUL *(TIMELINE)*** |
| 1. Paghain ng reklamo sa BSP CAM *(Filing of complaint in BSP CAM)* | Nagrereklamo*(Complainant)* | N/A |
| 2. Unang pagsagot sa reklamo *(First Answer to the complaint)* | Institusyong inirereklamo*(Institution involved)* | Sa loob ng 15 na araw mula sa pagkakatanggap ng direktiba ng CPMCO *(Within 15 days from receipt of CPMCO directive)* |
| 3. Unang pagtugon sa sagot ng institusyon kung hindi nalutas ang reklamo *(First Reply to the institution’s Answer if complaint is not yet resolved)* | Nagrereklamo*(Complainant)* | Sa loob ng 30 na araw mula sa pagkakatanggap ng sagot ng institusyon *(Within 30 days from receipt of Answer from the institution)* |
| 4. Ikalawang pagsagot sa reklamo *(Second Answer to the complaint)* | Institusyong inirereklamo*(Institution involved)* | Sa loob ng 10 araw mula sa pagkakatanggap ng direktiba ng CPMCO *(Within 10 days from receipt of CPMCO directive)* |
| 5. Ikalawang pagtugon sa sagot ng institusyon kung hindi pa rin nalulutas ang reklamo *(Second Reply to institution's Answer if complaint is still unresolved)* | Nagrereklamo*(Complainant)* | Sa loob ng 10 araw mula sa pagkakatanggap ng sagot ng institusyon *(Within 10 days from receipt of Second Answer from the institution)* |
| * Ang pagtatapos ng BSP CAM ay nakadepende sa mga sumusunod *(The termination of the BSP CAM is based on the following):*
* Paglabag sa takdang iskedyul ng proseso *(Failure to adhere to the process timeline)*
* Reklamong hindi pa rin nalutas pagkatapos ng dalawang tugon ng nagrereklamo *(Complaints that are still unresolved after two Replies from the complainant)*
* Pagkatapos ng BSP CAM, maaaring idulog ang reklamo sa Mediation o Adjudication ng BSP Consumer Complaints Resolution Office depende sa mga kwalipikasyon nito *(Upon termination of the BSP CAM, complaints may be escalated to Mediation or Adjudication of the BSP Consumer Complaints Resolution Office depending on its merits).*
* Para sa iba pang detalye ng BSP Financial Consumer Protection rules and regulations, i-scan ang mga sumusunod na QR codes *(For more details on the BSP Financial Consumer Protection rules and regulations, scan the following QR codes)*:

  BSP Circular 1160, s. 2022 BSP Circular 1169, s. 2023  |

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| **FOR NOTATION OF CPMCO AND BSP REGIONAL OFFICES AND BRANCHES ONLY** | Name of BSP employee who assisted the complainant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |