

**PROVIDE ASSISTANCE FOR FURTHER OR ALTERNATIVE DISPUTE RESOLUTION FOR CLIENTS WHO REMAIN DISSATISFIED WITH BSFIs INITIAL COMMENTS/EXPLANATION/ACTION ON INITIAL REFERRAL**

- Description** : Dissatisfied clients are informed of possible venues for addressing their complaint or settling the dispute
- Clients** : Financial consumers of BSFIs such as depositors, borrowers, investors, credit cardholders, pawners, etc. whose complaints went through the initial referral
- Documents Required any** : Dissatisfaction letter (Letter-Rejoinder) together with photocopies of additional relevant documents, if any
- Schedule of Service Availability** : Banking days, 9:00 AM to 5:00 PM  
*(Cut-off time for written complaints – e-mail, fax, postal mail/courier or walk-in:  
Complaints received from 3:00 PM onwards will be considered as received the following banking day)*
- Contact Information** :  
1. For walk-in clients:  
*Ground Floor, Multi-storey Building, Bangko Sentral ng Pilipinas, A. Mabini St., Malate, Manila*
2. For letters sent thru e-mail:  
*consumeraffairs@bsp.gov.ph*
3. For letters sent thru fax:  
*(02) 708-7088*
4. For letter sent thru postal mail/courier:  
*Financial Consumer Protection Department (FCPD), 5<sup>th</sup> Floor Multi-Storey Building,  
Bangko Sentral ng Pilipinas, A. Mabini St., Malate, Manila 2004*

**Total Processing Time** : Thirty (30) banking days  
*(from FCPD's receipt of complaint letter-rejoinder together with additional relevant documents, if any)*

**Total fees** : None

STEP NO.	CLIENT'S STEP	FCPD ACTION	OFFICER RESPONSIBLE/ LOCATION	DOCUMENT(S) REQUIRED	DOCUMENT(S) GENERATED
<b>A) WALK-IN CLIENTS</b>					
1	Submit Letter-Rejoinder together with additional relevant documents, if any (2 sets)	Receive documents  Stamp date/time of receipt and sign/return client's copy	Officer of the Day, FCPD	Original and receiving copy of Letter-Rejoinder and photocopies of additional relevant documents	
2		Send Letter-Advice informing of FCPD's further action/s* on client's complaint	Account Officer, FCPD		Letter-Advice to complainant
3	Receive Letter-Advice/update on FCPD action				
<b>B) E-MAIL/FACSIMILE</b>					
1	Send thru e-mail/fax the Letter-Rejoinder together with additional relevant documents, if any	Acknowledge receipt of e-mail/fax letter thru e-mail/telephone call	Account Officer, FCPD	E-mail/Fax Letter-Rejoinder with attachments	Acknowledgment Letter

2	Receive acknowledgment e-mail/telephone call confirming receipt of complaint of Letter-Rejoinder				
		E-mail/Fax Letter-Advice informing client of FCPD's further action/s* on clients complaint	Account Officer, FCPD		Letter-Advice to complainant
3	Receive Letter Advice thru e-mail/fax on FCPD action				
<b>C) POSTAL MAIL/COURIER</b>					
1	Send Letter-Rejoinder together with additional relevant documents, if any	Stamp date/time of receipt and sign covering letter	FCPD Staff	Letter-Rejoinder and relevant documents	
		Send Acknowledgment Letter confirming receipt of Letter-Rejoinder and advising client of FCPD's further action/s* on client's complaint	Account Officer, FCPD		Acknowledgment Letter/Letter-Advice to complainant
2	Receive Acknowledgment Letter/Letter-Advice confirming receipt of FCPD's action/s				

**ALTERNATIVE ACTIONS (FCPD'S ENDPOINTS)**

**A) FOR COMPLAINT REFERRED TO BSP SUPERVISED BANK COMPLAINTS AND EVALUATION GROUP (SBCEG) FOR MEDIATION**

		Prepare and send letter to client regarding referral to SBCEG	Account Officer, FCPD		Letter-Advice to complainant
1	Receive Letter-Advice that complaint was referred to SBCEG				

**END OF TRANSACTION**

**B) FOR COMPLAINT REFERRED TO BSP OFFICE OF SPECIAL INVESTIGATION (OSI) FOR INVESTIGATION**

		Prepare and send Letter-Advice to client regarding referral to OSI	Account Officer, FCPD		Letter-Advice to complainant
1	Receive Letter-Advice that complaint was referred to OSI				

*OSI investigation process is covered by Rules of Procedure, which exempts them from the fixed timeline commitment, Please refer to BSP Circular No. 477)*

**END OF TRANSACTION**

**C) FOR COMPLAINT REFERRED TO BSP OFFICE OF GENERAL COUNSEL AND LEGAL SERVICES (OGCLS) FOR LEGAL OPINION AND/OR TO BSP CENTRAL POINT OF CONTACT DEPARTMENT (CPCD) or INTEGRATED SUPERVISION DEPARTMENTS (ISD) FOR FURTHER DETERMINATION OF VIOLATIONS OF BANKING LAWS, RULES AND REGULATIONS**

		Prepare and send Letter-Advice to client	Account Officer, FCPD		Letter-Advice of
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		regarding referral to OGCLS or CPCD/ISD			complainant
1	Receive Letter-Advice from FCPD that the complaint was referred for legal opinion or further evaluation of complaint				
<b>END OF TRANSACTION</b>					

- \* (i) Letter-Advice on action/s taken by FCPD (referral to BSFI)
- (ii) Final reply to client
- (iii) Memo to SBCEG for mediation
- (iv) Memo to OSI referring complaints that involve director and/or officers of BSFIs
- (v) Memo to CPCD/ISD for status updates or inputs to supervisory action
- (vi) Memo to OGCLS request for opinion