

Remember, the BSP consumer assistance mechanism does not cover the following complaints:

- disputes over BSFI policies and procedures, such as administrative policies or labor/employment issues, which do not violate banking laws or BSP regulations
- cases that are currently pending with any court or quasi-judicial body
- matters involving institutions not supervised by the BSP, such as lending investors, finance companies, insurance companies, cooperatives, or microfinance non-government organizations. BSP will refer these complaints to the appropriate regulators or government agencies



The BSP Financial Consumer Protection Framework provides an enabling environment that protects the interest of financial consumers and ensures that BSFIs are responsive to the needs of their clients,

Having concerns with
BSP-Supervised Financial Institutions?



We are happy to answer queries.



Consumer Assistance Kiosk
Consumer Empowerment Group
Center for Learning and Inclusion Advocacy
Bangko Sentral ng Pilipinas
Ground Floor Multi-Storey Building
BSP Complex, A. Mabini St., Malate
1004 Manila, Philippines

Consumer Assistance Mechanism

www.bsp.gov.ph



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What to do first...

Immediately contact or talk to the Manager or appropriate officer of the BSP-Supervised Financial Institution (BSFI)*. Clarify your concerns directly with the BSFI. Lodge a formal complaint with the BSFI.



Put your complaint in writing so that the BSFI Management can officially deal with your concern in a timely manner. In your written complaint, always remember to put the date, your name, and your signature. Keep a copy, duly received by the BSFI, for your personal use.

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If your concerns are unresolved by the BSFI, here's what to do next...


Submit your written complaint to the BSP through postal mail, email, or fax. You may also call or proceed to the BSP Manila Office or the nearest BSP Regional Office or Branch.


Remember to bring or attach to your mail/email:

- ✓ Copy of the complaint duly received by the BSFI, together with the BSFI's reply, if any.
- ✓ Copies of other documents that support your complaint.
- ✓ Typed or legibly printed summary of your complaint with:
 - Details of your concerns
 - The resolution you are requesting
 - Telephone number/s and email address where you can be reached during the day
 - Identification card/s

Send your complaints to:

 consumeraffairs@bsp.gov.ph

 (02) 5-306-2584
(02) 8-708-7701 loc. 2584
(02) 8-708-7087

 (02) 8-708-7088

Service Hours:
9:00am to 4:00pm,
Monday to Friday,
excluding holidays



Soon to launch...
CHATBOT
For easier,
quicker access to
BSP CAM!

03

Upon receipt of your complaint, the BSP will...



Contact you by telephone or in writing for action to take or for additional information.



Send a copy of your complaint to the relevant BSFI, with a request that the BSFI Management address your concern within a given timeline. The BSFI should directly communicate with you by telephone or in writing, copy furnished the BSP to clarify their actions.



If you are still unsatisfied with the BSFI's reply or action, give BSP your feedback, so we can provide further assistance.



BSP's total processing time is ten (10) banking days upon receipt of your complaint with complete relevant documents.



Do not disclose any confidential information (e.g., account number, PIN, password, T-PIN). These are not necessary for the BSP to evaluate your complaint.

*BSFIs refer to Banks, Non-Banks with Quasi-Banking Functions, Non-Stock Savings and Loan Associations, Pawnshops, Foreign Exchange Dealers, Money Changers, Remittance Agents, E-Money Issuers, Money Service Businesses, and Virtual Currency Exchanges under BSP supervision. List of BSFIs may be accessed at www.bsp.gov.ph/banking/directories.asp