



HOW TO FILE A COMPLAINT against a BSP-Supervised Institution

Dear Financial Consumers,

The Consumer Assistance Mechanism (CAM) of the Bangko Sentral ng Pilipinas (BSP) is a second-level recourse for financial consumers. Under BSP-CAM, we facilitate communication between consumers and BSP-Supervised Institutions (BSIs), allowing BSIs to directly address consumer concerns with the hope of arriving at a mutually-acceptable resolution. The BSP-CAM only covers issues or disputes of consumers who availed of financial products or services of BSIs.

If you have an **EXISTING COMPLAINT** filed with us, indicate the Reference Number with format BSPCMS-2023-ABC1234 in the subject of your email. If you have done this, disregard this email and await our succeeding response. We act on emails on a “first-come, first-serve” basis.

For **NEW COMPLAINTS**, read and follow the steps below:

Report your concern **first to the BSI’s Financial Consumer Protection Assistance Mechanism (FCPAM) or customer service channel**. All BSIs are mandated by law to establish their FCPAM as the first-level recourse for consumer complaints.

If you are not satisfied with the BSI-FCPAM’s action or response, you may escalate your complaint to the BSP-CAM through the **BSP Online Buddy (BOB) chatbot**. Chat with BOB until you get a Reference Number with format BSPCMS-2024-ABC1234. This means that your complaint has been processed. BOB is accessible through:

- Option 1: Click the BOB robot icon on the [BSP website](#)
- Option 2: Click the Message button on the [BSP Official Facebook page](#)



If you have no access to BOB, download a [Complaint/Inquiry/Reply \(CIR\) Form](#) fill-out and email to consumeraffairs@bsp.gov.ph with proof of your avilment of the BSI’s FCPAM. You may submit other supporting documents complaint in the same email. **Given the high volume of emails we receive daily, our response may take longer than usual.**

Our **office hours** are MONDAY to FRIDAY, 8:00 AM to 5:00 PM. We are CLOSED on weekends and official holidays. We appreciate your patience and understanding. Rest assured that we exert all efforts to respond at the soonest possible time.

DO NOT SHARE YOUR PIN, PASSWORD, ACCOUNT NUMBER, CREDIT CARD OR ATM CARD NUMBER, PASSBOOK, PASSPORT OR OTHER IDENTIFICATION CARDS. These are not required by BSP to process your complaint under BSP-CAM. The BSP shall not be liable for damages arising from your voluntary sharing of sensitive personal information in your CIR Form and document attachments.

The BSP protects your right to data privacy under the Data Privacy Act of 2012 and its implementing regulations. Personal information shared in BSP-CAM is handled in line with the [BSP Privacy Policy](#) accessible on the BSP website.

To know more about BSP’s consumer redress mechanism under Republic Act No. 11765 and BSP Circular No. 1169, visit the BSP website at:

[Republic Act No. 11765](#)
[BSP Circular No. 1169](#)

If you are a victim of **SCAM or FRAUD**, we encourage you to **report to law enforcement agencies**, such as the Philippine National Police (PNP); National Bureau of Investigation (NBI); or Cybercrime Investigation and Coordination Center (CICC). Given their authorities under various laws, they can commence a formal investigation and apprehend scammers, in case your complaint involves a criminal activity. You may contact them through:

	PNP	NBI	CICC
Address:	PNP National Headquarters, Camp General Crame, EDSA, Quezon City	NBI Building, Taft Avenue, Ermita, Manila	49 Don A. Roces Ave., Barangay Paligsahan, Diliman, Quezon City
Email:	acg@pnp.gov.ph	ccd@nbi.gov.ph	ictcicc@gmail.com
Phone Numbers:	(0998) 598-8116 and (+632) 414-1560	(+632) 523-8231 to 38 local 3454, 3455	09666524885 (Globe) 09206260217 (Smart)

Complaints or inquiries about **Financing and Lending Companies, Online Lending Apps or Platforms and their Collection Agencies** are best directed to the Securities and Exchange Commission (SEC). SEC regulates these institutions. You may file directly through the **SEC I-Message Mo Portal**:

Address:	Financing and Lending Company Division, Corporate Governance and Finance Department, Securities and Exchange Commission Headquarters, 7907 Makati Avenue, Salcedo Village, Barangay Bel-Air Makati City 1209
I-Message Mo Portal	http://imessagemo.sec.gov.ph
Phone Numbers:	(02) 8818-5990 and 0929-626-3095

We also share information on how you can protect yourself from fraud and scam. Please read the following on the BSP website:

[Protect Yourself from Fraud and Scam](#)
[Fraud and Scam Prevention](#)
[BSP advises consumers to practice cyber hygiene in online financial transactions](#)
[Public advisory on online scams](#)
[BSP: Use Security Features for Online Transactions](#)

We are glad to be of service,

Consumer Protection and Market Conduct Office
Bangko Sentral ng Pilipinas