

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 (BSFIs)?



We are happy to answer queries.

Send your complaints to:



BSP Online Buddy (BOB) Chatbot

Webchat
<https://www.bsp.gov.ph>

Facebook Messenger
@BangkoSentralNgPilipinas

SMS
21582277
(for Globe subscribers only.
Regular rates may apply)

**Consumer Protection and Market Conduct Office
Strategic Communication and Advocacy**

Email: consumeraffairs@bsp.gov.ph
Direct Line: (02) 5306-2584 | (02) 8708-7087
Trunkline: (02) 8811-1277 loc. 2584
Facsimile: (02) 8708-7088

**THE BSP
CONSUMER
ASSISTANCE
MECHANISM
SYSTEM (CAMS)**



01

What to do first:

Immediately contact or talk to the Manager or appropriate officer of the BSFI to raise your concern. Lodge a formal complaint directly 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.

02

If your concerns remain unresolved by the BSFI, here's what to do next:

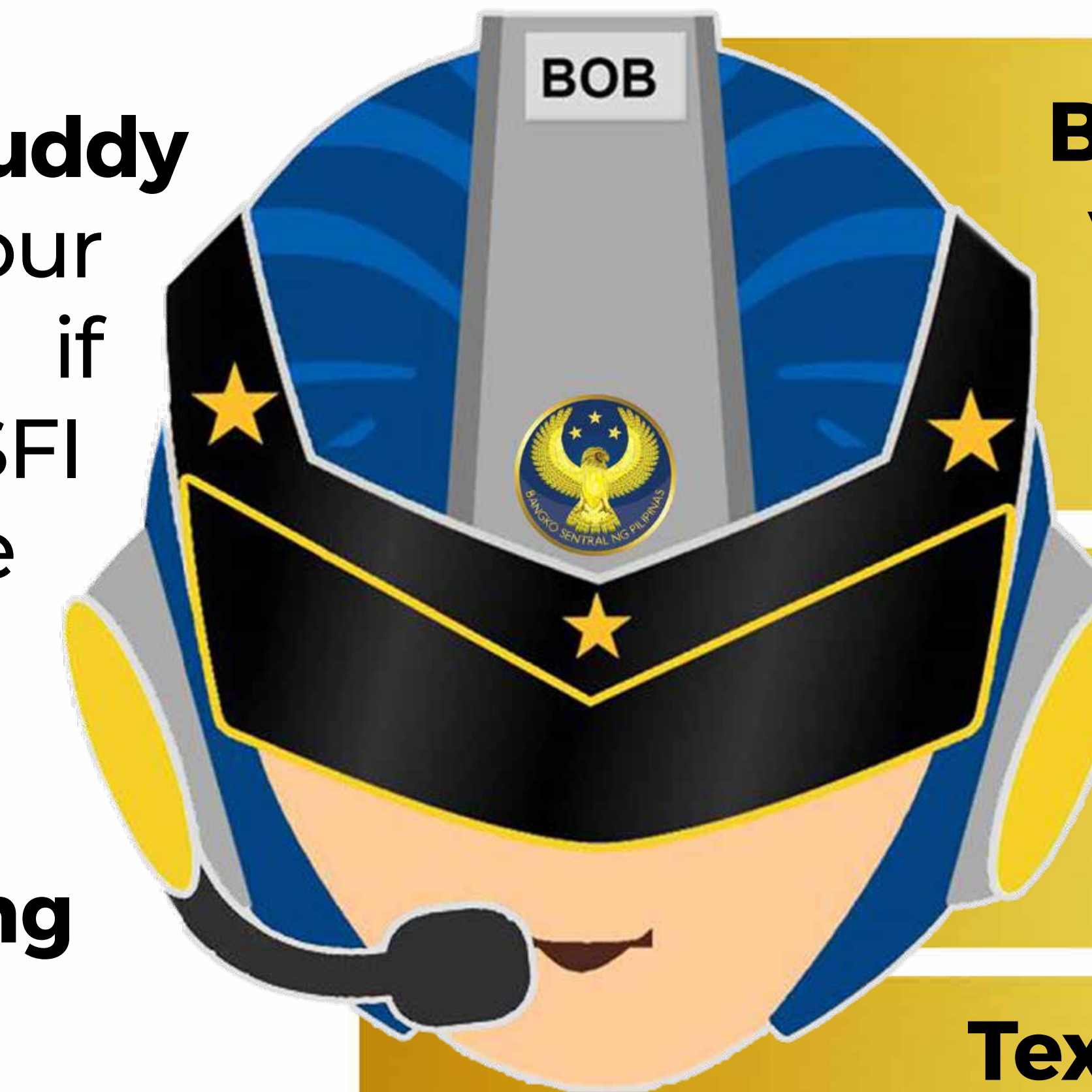
File a complaint through the BSP Online Buddy (BOB). BOB will immediately evaluate your complaint, respond to your concerns, and, if necessary, immediately refer it to the BSFI involved. BOB will also give you a unique Case Reference Number so you can keep track of the status of your concern.

Remember to prepare the supporting documents:

- ✓ A PDF or image copy of your complaint duly received by the BSFI, together with the BSFI's reply, if any.
- ✓ PDF or image copies of other documents that support your complaint.
- ✓ A PDF or image copy of a summary of your complaint (typed or legibly printed) 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

Alternatively, you may submit to BSP a duly accomplished Complaints, Inquiries and Requests (CIR) Form, which you may access through this link: <https://bit.ly/3jOVl79>. Please send the CIR Form to consumeraffairs@bsp.gov.ph. You can use the same CIR Form to follow-up or raise subsequent issues on the complaint you filed against a BSFI.

You can reach BOB, through any of the following channels:



BSP Webchat

Visit BSP's official website (<https://www.bsp.gov.ph>) and click BOB's icon at the lower right corner of the web page.

BSP Facebook

Visit BSP's official Facebook page (<https://www.facebook.com/BangkoSentralngPilipinas/>) and click the messenger button.

Text Message

Type "Complaint" and send to 21582277
(Available for Globe subscribers only. Regular rates may apply.)

Through BOB, financial consumers can conveniently escalate concerns about BSFIs. BOB is accessible anytime, anywhere 24/7 through the above channels.



BSP's total processing time is seven (7) working 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.