

CPMCO CIR Form Version 2 – May 2023

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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) :* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

**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 sumasagot 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)* |  |
| **Numero ng telepono o cellphone***(Telephone or mobile phone number)* |  |
| **Email Address** |  |
| **Tirahan***(Address)* |  |
| **Kasarian***(Sex at birth)* |  [ ] Babae *(Female)*  |  [ ] Lalaki *(Male)*  |

**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)* |
| **Institusyong inirereklamo***(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: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |