

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.

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

CONSUMER ASSISTANCE MECHANISM



01

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.

02

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

You can file a complaint through the BSP Online Buddy, BOB. Your complaint will be immediately processed and you will be given a unique Case Reference Number to keep track of your concern.

Remember to prepare the supporting documents and communications:

- ✓ 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/3jOVi79>. Please send the CIR form to consumeraffairs@bsp.gov.ph. Kindly use same CIR Form for follow-ups/subsequent issues on complaints filed against BSFIs.

You can reach BOB, through the following channels:



BSP Webchat

BSP official website
<https://www.bsp.gov.ph/>
and click the webchat feature.

Talk-to-BSP SMS

send the details of your concern to 21582277 *Data and SMS fees apply

BSP Facebook

<https://www.facebook.com/BangkoSentralngPilipinas>

BOB will guide you through the CAMS and is most convenient as it has the capability to respond to general concerns and automatically refer the same to the BSFI involved.



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.

*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 Asset Service Providers under BSP supervision. List of BSFIs may be accessed at <https://www.bsp.gov.ph/SitePages/FinancialStability/DirBanksFIList.aspx>