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# Filing Formal Privacy Complaints at the CFPB



Consumer Financial  
Protection Bureau

This guide outlines how you may file a complaint with the Consumer Financial Protection Bureau (“CFPB” or “Bureau”) about its privacy practices. It also describes the Bureau’s procedures for receiving, managing, and responding to such complaints. The Chief Privacy Officer (“CPO”) is responsible for ensuring compliance with this guide and any associated procedures. If you have a complaint about the privacy practices of a company, and not the CFPB, you may file a complaint on our website, [www.consumerfinance.gov](http://www.consumerfinance.gov).

## **WHAT COMPLAINTS DOES THE BUREAU ACCEPT?**

For the purposes of this guide, the Bureau accepts formal (written) complaints (“privacy complaints”) pertaining to the privacy of natural persons on any concern related to the Bureau’s privacy practices. For example, you may file a privacy complaint about:

- How the CFPB collects or uses personal information;
- How, when, and with whom the CFPB shares personal information;
- The type(s) and/or amount of personal information the Bureau collects; or
- Any other concern(s) you may have about how the Bureau handles personal information and/or its impact(s) on personal privacy.

Complaints pertaining to the privacy of business entities, a corporation, or any entity other than a natural person are not subject to the procedures outlined in this guide; however, such entities may file a privacy complaint for review if the complaint pertains to the privacy of a natural person(s).

Please note that filing a privacy complaint does not negate or replace an individual’s right to seek judicial relief under the Privacy Act or other federal laws for violations of individual privacy rights.

## **HOW DO COMPLAINTS DIFFER FROM PRIVACY ACT REQUESTS?**

Privacy Act requests for access, amendment, or correction are not privacy complaints. The Privacy Act<sup>1</sup> permits individuals to request access to information the Bureau maintains about them in its systems of records and, where individuals know or suspect the information to be inaccurate, irrelevant, untimely, or incomplete, request that the CFPB correct or amend the information. Privacy Act requests are subject to specific procedures not covered in this document. You can learn more about making Privacy Act requests in the Bureau’s “[Freedom of Information Act \(FOIA\) and Privacy Act \(PA\) Request Guidebook](#)” and “[Amending and Correcting Records under the Privacy Act](#).” Both are available on the Bureau’s website, [www.consumerfinance.gov](http://www.consumerfinance.gov).

## **HOW DO COMPLAINTS DIFFER FROM COMMENTS?**

Individuals, business entities, corporations, and other members of the public may comment on specific notices published by the CFPB that relate to privacy – for example, System of Records Notices (“SORN”) or rulemakings. Such comments are not privacy complaints and are not subject to the procedures outlined in this guide.

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<sup>1</sup> The Privacy Act, as amended, 5 U.S.C. 552a.

## HOW DO I FILE A COMPLAINT?

You may file your complaint with the CFPB's CPO by one of the following methods:

**Email** Email your complaint to [privacy@cfpb.gov](mailto:privacy@cfpb.gov).  
Please include "Privacy Complaint" in the subject line of your email.

**Fax** Fax your complaint to 1-855-329-3642.  
Please include "Privacy Complaint" on the cover sheet for your fax.

**U.S. mail** Address your complaint to:

Consumer Financial Protection Bureau  
Attention: Chief Privacy Officer  
Re: Privacy Complaint  
1700 G Street, NW  
Washington, DC 20552

Please note that the CFPB only reviews complaints written in English and submitted as outlined above.

## WHAT INFORMATION SHOULD I INCLUDE IN MY COMPLAINT?

When filing a complaint, it would be helpful to include information such as the following:

- Name;
- A summary of your complaint or a written description of the specific circumstances;
- A summary of other steps taken, if any, by you or the CFPB to resolve this complaint; and
- A preferred method of contact regarding your complaint – a mailing address, telephone number, e-mail address or fax number.

If you are writing on behalf of someone else and wish to receive information about their complaint, you must provide your own contact information, as well as written and signed consent from that individual authorizing the CFPB to share the information with you. Include such consent with your complaint as outlined above.

## CFPB PROCEDURES FOR RECEIVING, MANAGING, AND RESPONDING TO COMPLAINTS

The CFPB acknowledges receipt of complaints within five business days. When the CFPB receives a complaint, the CPO reviews it and categorizes it in one of four ways:

- Process and Procedural;
- Redress;
- Operational; or
- Referral (Note: if the CPO determines that your complaint is relevant to a different federal office, the CFPB will refer it to that office).

Additionally, the CPO makes recommendations (if necessary) for actions in response to the complaint.

The CPO then assigns reviewed complaints a status of:

- Closed, responsive action taken;
- Closed, no action required; or
- Pending.

The CPO will provide a response to complainants once their complaints are in a “closed” status, via their indicated preferred method of contact. In general, the response will include what, if any, action the Bureau is taking in response to the complaint and the status of the complaint.

The CFPB aims to review complaints and assign them a “closed” status within 20 business days. For complaints requiring more than 20 business days to close, the CPO will contact the complainant to provide a status update.

## **TRACKING, SHARING AND REPORTING ON COMPLAINTS RECEIVED AND THE CFPB’S RESPONSE**

The Bureau tracks complaints it receives to provide status updates and to report on the number and nature of complaints received. For each complaint received, the Bureau tracks:

- Information provided by the complainant;
- How the complaint was made;
- The categorization of the complaint;
- A brief synopsis of what, if any, notes are made by the CPO regarding the complaint and what, if any, action will be (or was) taken; and
- The status of the complaint.

The CFPB reports annually on the number and nature of formal privacy complaints received and any action taken<sup>2</sup>. The Bureau may also report or share additional information, including PII, about complaints it receives. For example, in order to respond to or refer a complaint, the CFPB may disclose information regarding the complaint, to other appropriate federal offices. Any disclosures of PII related to a privacy complaint only occur in accordance with the CFPB SORN, [CFPB.011 – Correspondence Tracking Database](#). The Bureau may also disclose information regarding the complaint when the disclosure has no privacy impact, or when disclosure is required by law.

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<sup>2</sup> The CFPB reports on the number of complaints received about its privacy practices as part of the Federal Information Security Management Act (FISMA) (Title III of the E-Government Act of 2002, U.S.C. 44 § 301) reporting process pursuant to the Office of Management and Budget Memorandum M-08-09, “[New FISMA Privacy Reporting Requirements for FY 2008, January 18, 2008,](#)” and the Office of Management and Budget Memorandum M-08-21, “[FY 2008 Reporting Instructions for the Federal Information Security Management Act and Agency Privacy Management,](#) July 14, 2008.” Both memoranda establish guidelines for the types of complaints and resulting dispositions that agencies must report on. Although the CFPB, under 12 U.S.C. 5497(a)(4)(E), is not legally required to follow OMB-issued guidance, it voluntarily follows OMB privacy-related guidance as a best practice and to facilitate cooperation and collaboration with other agencies.