

“The CFPB Ombudsman’s Office serves as an essential resource for ensuring fair process as consumers, banks, and nonbanks interact with the CFPB.”

Richard Cordray

DIRECTOR OF THE CFPB

When to Contact Us

- If you have not had success with the regular CFPB resolution avenues
- To share an issue confidentially
- To highlight a systemic issue

You are welcome to reach us any time, but we encourage you to try the existing CFPB resolution avenues first.

How to Contact Us

We look forward to hearing from you!



www.consumerfinance.gov/ombudsman



CFPBOmbudsman@cfpb.gov



855-830-7880 (Toll-free)



202-435-7888



OMBUDSMAN’S OFFICE

Advocating for Fair Process in
Consumer Financial Protection



OMBUDSMAN’S
OFFICE

About Us

The Consumer Financial Protection Bureau (CFPB) Ombudsman's Office provides an independent, impartial, and confidential resource to informally assist consumers, banks, and nonbanks in resolving issues with the CFPB.

Areas Covered

We can address individual or systemic issues surrounding:

- Supervisory activities, for example, regarding an examiner or the examination process
- The enforcement process
- The consumer complaints process
- Supervisory appeals, to resolve issues prior to appeal or address process issues during appeal
- Matters between agencies, as a facilitator

PRINCIPLES THAT GUIDE OUR WORK

Independence

We are outside the CFPB's business lines, reporting to the Deputy Director with access to the Director. We serve as an early warning system and catalyst for change.

Impartiality

We do not advocate for one side, but for a fair process.

Confidentiality

We have safeguards for confidentiality, so you can share issues without fear of retaliation or retribution. The few exceptions to confidentiality are: threat of imminent risk of serious harm; an allegation of government fraud, waste, or abuse; or if required by law.

How We Do Our Work

We analyze and learn about all perspectives of an issue by:

- Looking at the applicable laws, regulations, policy, and data
- Talking with the individual and/or stakeholders involved
- Meeting with CFPB officials

We then may make a recommendation on how the CFPB should address the issue.

We Do Not

- Address matters in litigation
- Delay statutory, regulatory, or other CFPB deadlines
- Make decisions or legal determinations for the CFPB
- Serve as a formal office of legal notice for the CFPB
- Address internal human resources matters