

How to file a BSP consumer complaint — online and on paper

Last reviewed 2026-05-04 · 6 steps · <https://labanph.org/guide/how-to-file-bsp-complaint-online>

The Bangko Sentral ng Pilipinas (BSP) handles consumer complaints against banks, e-money issuers, electronic-payment operators, pawnshops, and remittance/transfer companies. There are three official intake channels: the BSP Online Buddy (BOB) chat-based assistant, the consumer email at consumer-affairs@bsp.gov.ph, and the paper or in-person Consumer Assistance Mechanism (CAM) form. Filing is free. This guide walks through each channel, what to attach, and what to expect.

1. Confirm BSP has jurisdiction over your respondent

BSP supervises banks, quasi-banks, non-stock savings and loan associations, pawnshops, money-service businesses, electronic-money issuers and operators of payment systems. If your respondent is an SEC-registered lending or financing company (most online lending apps and motor-vehicle lenders fall here), the SEC — not BSP — is the front-line regulator.

Check the company's registration before filing. The BSP maintains a list of supervised institutions; the SEC maintains a separate list of lending and financing companies. Filing with the wrong agency does not block you, but it adds weeks. If both regulators have a slice (for example, a pawnshop that also acts as a remittance agent), file with both — concurrent jurisdiction is permitted under RA 11765.

TIP

Pawnshops are BSP-supervised under PD 114. M Lhuillier Financial Services, Cebuana Lhuillier, and Palawan Pawnshop all fall under BSP's Consumer Assistance Mechanism for pawn-ticket disputes, missing pawn items, and remittance failures.

BE CAREFUL

Global Mobility Service Philippines is an SEC-registered financing/lending company, not a BSP-supervised institution. Kill-switch and collection-harassment complaints should go to the SEC and, where data was used to harass, the National Privacy Commission.

[law] RA 11765 — Financial Products and Services Consumer Protection Act — <https://www.officialgazette.gov.ph/2022/05/06/re-public-act-no-11765/>

[law] PD 114 — Pawnshop Regulation Act — <https://www.officialgazette.gov.ph/1973/01/29/presidential-decree-no-114-s-1973/>

2. Exhaust the company's internal complaint process

Under BSP Circular 1160 (2023) and RA 11765, a BSP-supervised institution must operate a Financial Consumer Protection mechanism with stated turnaround times. Before BSP will mediate, you must show that you contacted the company and either received no resolution or were not answered within the institution's published response window.

Send a written complaint to the company's customer service email or branch. Save the date, the channel, the agent name if any, and any reference number issued. Wait fifteen calendar days — the standard internal-resolution period referenced in BSP's CAM materials — before escalating. If the company replies but the answer does not address your complaint, that reply is itself a piece of evidence; keep it.

CITATION

BSP Circular 1160, Section X.4: "BSFIs shall acknowledge receipt of complaints within two (2) business days and resolve straightforward complaints within seven (7) business days from receipt."

[circular] BSP Circular 1160 (2023) — Consumer Protection Standards — <https://www.bsp.gov.ph/Regulations/Issuances/2023/c1160.pdf>

3. File via BSP Online Buddy (BOB)

BOB is BSP's chat-based intake. It is reachable from the BSP website ConsumerAssistance landing page, on Facebook Messenger (search "BSP Online Buddy"), and via SMS on Globe and Smart short-codes (211365 and 211632 respectively). BOB walks you through identification, respondent details, and a free-text narrative. At the end, you receive a complaint reference number; keep it.

The key fields are: full name, contact channel, BSFI (the supervised institution), product or service, transaction date, amount in dispute, and a narrative. BOB allows file attachments through the web and Messenger paths but not over SMS. If your evidence is large or you need to attach more than three documents, use the email path in Step 4 instead.

[agency] BSP Consumer Assistance landing page — <https://www.bsp.gov.ph/SitePages/Default.aspx>

[agency] BSP — How to file a complaint — <https://www.bsp.gov.ph/SitePages/MediaAndResearch/Publication.aspx>

4. Email consumeraffairs@bsp.gov.ph

If you have many attachments, email is more reliable than BOB. Address the message to consumeraffairs@bsp.gov.ph. Use a subject line of the form: "Consumer Complaint — [Company name] — [Transaction date]". In the body, include identification, respondent, transaction details, prior contact with the company (with dates), and the relief you are requesting (refund, restitution, written explanation, or an order to cease a specific practice).

Attach scanned or photographed copies of: a government ID, the contract or pawn ticket, the receipts or transaction records, and screenshots of every prior message you sent the company. CC yourself so you have the timestamped record of what was filed.

TIP

Keep attachments under 10 MB total. Larger packages should be sent in two emails with a Part 1 / Part 2 marker in the subject line, or uploaded to a cloud-storage link with public read access for forty-five days.

[circular] BSP — Consumer Assistance Mechanism circular — <https://www.bsp.gov.ph/Regulations/Issuances/2014/c857.pdf>

5. Submit the paper CAM form (alternative path)

Customers without reliable internet can still file. Download the Consumer Assistance Form (Form CAS-1) from the BSP website, complete it by hand, and mail or hand-deliver it to: Consumer Protection and Market Conduct Office, Bangko Sentral ng Pilipinas, A. Mabini Street, Malate, Manila 1004. The walk-in counter accepts the same form. The complaint hotline is (02) 8708-7087.

Paper filings receive the same reference number system as electronic filings. Processing is slower because of intake digitisation, so paper filings should attach photocopies of all evidence (originals will not be returned).

[agency] BSP Consumer Protection and Market Conduct Office contact page — <https://www.bsp.gov.ph/SitePages/Default.aspx>

6. Track, escalate, and prepare for adjudication

Once filed, BSP's Consumer Protection and Market Conduct Office acknowledges receipt within two business days. The complaint is routed to the supervised institution for response. BSP mediates first; if mediation fails, the case can be referred to adjudication under the Financial Consumer Protection Department.

If you receive no acknowledgement after five business days, follow up by replying to the original email or sending a new BOB ticket referencing the original number. If forty business days pass without resolution, escalate to the Financial Consumer Protection Department directly. Keep filing additional evidence as you collect it — for example, repeat incidents, additional collection-call recordings, or new documents.

[circular] BSP Circular 1160 — Resolution timelines — <https://www.bsp.gov.ph/Regulations/Issuances/2023/c1160.pdf>

ACTION CHECKLIST

- Confirm respondent is BSP-supervised (banks, EMI, pawnshops, money-service businesses).
- Send the company a written complaint and wait fifteen calendar days.
- Save every reply, reference number, and timestamp.
- File via BSP Online Buddy or email consumeraffairs@bsp.gov.ph.
- Attach: government ID, contract, receipts, prior-contact screenshots.
- Record the BSP reference number issued at intake.
- Track acknowledgement within two business days; resolution target is twenty business days for straightforward cases.

FREQUENTLY ASKED QUESTIONS

Is filing with BSP free?

Yes. The BSP Consumer Assistance Mechanism does not charge filers. Mediation, document review, and the issuance of a complaint reference number are all free.

How long does BSP take to resolve a complaint?

BSP Circular 1160 sets a twenty-business-day resolution target for straightforward complaints. Cases that escalate to adjudication take longer — usually three to six months.

Can I file by SMS?

Yes. BSP Online Buddy is reachable on Globe (211365) and Smart (211632). SMS does not support attachments; if you have evidence, switch to the Messenger or email channel.

What if BSP says my respondent is not under their supervision?

BSP will refer you to the correct regulator. SEC-registered lending and financing companies, including most online lending apps and motor-vehicle lenders, go to SEC's Corporate Governance and Finance Department.

REFERENCES

[law] RA 11765 — Financial Products and Services Consumer Protection Act (2022) — <https://www.official-gazette.gov.ph/2022/05/06/republic-act-no-11765/>

[circular] BSP Circular 857 (2014) — Consumer Protection Framework — <https://www.bsp.gov.ph/Regulations/Is-suances/2014/c857.pdf>

[circular] BSP Circular 1160 (2023) — Consumer Protection Standards — <https://www.bsp.gov.ph/Regulations/Is-suances/2023/c1160.pdf>

[agency] BSP Consumer Assistance Mechanism — overview page — <https://www.bsp.gov.ph/SitePages/Default.aspx>

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