

Issue	Definition
Advertising	Concerns about misleading or deceptive advertisements for financial products or services.
Advertising and marketing, including promotional offers	Issues related to unclear or misleading promotional offers and marketing practices.
Applying for a mortgage or refinancing an existing mortgage	Challenges with applying for or refinancing a mortgage, including confusing terms, denied applications, or unexpected fees.
Attempts to collect debt not owed	Efforts to collect debts that the consumer does not owe, often due to errors, fraud, or mistaken identity.
Can't contact lender or servicer	Inability to reach the lender or loan servicer to address inquiries, disputes, or other account-related matters.
Can't stop withdrawals from your bank account	Issues with halting unauthorized or recurring withdrawals from a bank account.
Charged fees or interest you didn't expect	Unexpected or hidden fees and interest charges applied to an account or loan.
Charged upfront or unexpected fees	Fees charged before a service is provided or fees not disclosed initially.
Closing an account	Difficulties or delays in closing a financial account, including disputes over remaining balances or ongoing fees.
Closing on a mortgage	Issues during the mortgage closing process, such as unclear terms, unexpected charges, or delays.
Closing your account	Problems with closing a consumer account, including unexpected requirements, fees, or processing delays.
Communication tactics	Aggressive, deceptive, or harassing communication practices by financial institutions or debt collectors.
Confusing or misleading advertising or marketing	Misleading claims or lack of transparency in advertisements or marketing materials.
Confusing or missing disclosures	Lack of clear or complete disclosures about financial products, fees, or terms.
Credit limit changed	Unanticipated changes to credit limits without adequate notice or explanation.
Credit monitoring or identity theft protection services	Issues with subscription services for credit monitoring or identity theft protection, including billing disputes or service effectiveness.
Dealing with your lender or servicer	Problems with communication, responsiveness, or quality of service from lenders or loan servicers.
Didn't provide services promised	Services not delivered as promised or the terms of the service agreement not being fulfilled.
Electronic communications	Issues with receiving, sending, or accessing electronic communications from financial institutions.
False statements or representation	Instances where financial institutions or collectors provided false or misleading information.

Fees or interest	Disputes or confusion over applied fees or interest charges.
Fraud or scam	Unauthorized activities or fraudulent schemes involving financial products.
Getting a credit card	Challenges or disputes when applying for or receiving a credit card.
Getting a line of credit	Issues related to the approval or management of a line of credit.
Getting a loan	Problems applying for, receiving, or managing a loan.
Getting a loan or lease	Issues specific to loans or leases, including approval or repayment challenges.
Getting the loan	Disputes or delays in receiving funds from an approved loan.
Identity theft protection or other monitoring services	Concerns about effectiveness or charges for identity theft protection services.
Improper use of your report	Unauthorized or incorrect use of credit reports by financial institutions or other entities.
Incorrect exchange rate	Disputes over applied exchange rates in financial transactions.
Incorrect information on your report	Errors in credit report details, such as inaccurate balances or personal data.
Issue where my lender is my school	Problems with loans provided directly by educational institutions.
Issue with income share agreement	Concerns about the terms or management of income share agreements.
Issues with repayment	Challenges in managing or meeting repayment obligations for loans or debts.
Loan payment wasn't credited to your account	Loan payments not applied correctly or recorded in the account.
Lost or stolen money order	Problems with money orders that are lost, stolen, or not honored.
Lost or stolen refund	Refunds that were misplaced, stolen, or delayed by financial institutions.
Managing an account	Issues with maintaining or accessing bank accounts, including errors or unauthorized activities.
Managing the loan or lease	Challenges in administering or fulfilling loan or lease terms.
Managing, opening, or closing your mobile wallet account	Problems with mobile wallet account setup, maintenance, or closure.
Money was not available when promised	Delays in receiving promised funds from financial institutions.
Money was taken from your bank account on the wrong day or for the wrong amount	Unauthorized or incorrect withdrawals from a consumer's bank account.
Opening an account	Problems with opening accounts due to errors, requirements, or misinformation.

Other features, terms, or problems	Miscellaneous issues not categorized under other specific financial topics.
Other service problem	General issues with services provided by financial institutions.
Other transaction problem	Miscellaneous transaction-related issues, including delays or errors.
Overdraft, savings, or rewards features	Issues with overdraft protections, savings plans, or rewards programs.
Problem adding money	Difficulties adding money to an account or prepaid card.
Problem caused by your funds being low	Issues caused by insufficient funds, including overdraft fees or transaction denials.
Problem getting a card or closing an account	Challenges in obtaining a payment card or closing an account due to errors or unmet conditions.
Problem when making payments	Errors, delays, or disputes during payment processing.
Problem with a company's investigation into an existing issue	Dissatisfaction with how a company investigated a previously reported issue.
Problem with a company's investigation into an existing problem	Similar to the above, involving repeated or unresolved investigations.
Problem with a lender or other company charging your account	Unauthorized or incorrect charges to a consumer's account by a lender or service provider.
Problem with a purchase or transfer	Disputes or issues with purchases, money transfers, or payment processing.
Problem with a purchase shown on your statement	Errors or fraudulent transactions appearing on a billing statement.
Problem with additional add-on products or services	Issues related to add-on features such as insurance or maintenance plans.
Problem with cash advance	Errors or disputes with cash advances, including fees or denials.
Problem with customer service	Dissatisfaction with the quality or responsiveness of customer service.
Problem with fraud alerts or security freezes	Errors or delays in fraud detection systems or account freezes.
Problem with overdraft	Overdraft charges or errors, including disputed fees or insufficient notifications.
Problem with the payoff process at the end of the loan	Challenges or disputes during the final loan payment or payoff process.
Problems at the end of the loan or lease	Issues with lease returns, balloon payments, or closure of loan accounts.

Problems receiving the advance	Delays or errors in receiving advances, including payday loans.
Received a loan you didn't apply for	Accounts or loans opened fraudulently or without the consumer's consent.
Repossession	Unfair or incorrect repossession of assets due to loan defaults.
Struggling to pay mortgage	Challenges meeting mortgage payments due to financial hardship or errors.
Struggling to pay your bill	Difficulty paying bills due to disputes, hardship, or unexpected charges.
Struggling to pay your loan	Problems meeting loan payments due to financial constraints.
Struggling to repay your loan	Broader difficulties in repaying loans due to mismanagement or hardship.
Threatened to contact someone or share information improperly	Debt collectors threatening to share sensitive information or contact others improperly.
Took or threatened to take negative or legal action	Threats of lawsuits, wage garnishment, or property seizure from debt collectors.
Trouble accessing funds in your mobile or digital wallet	Issues with withdrawing, transferring, or accessing funds digitally.
Trouble during payment process	Delays or errors in processing payments or completing transactions.
Trouble using the card	Challenges in using debit or credit cards due to errors or restrictions.
Trouble using your card	Same as above, referring to general card usage issues.
Unable to get your credit report or credit score	Issues accessing free credit reports or scores as required by law.
Unauthorized transactions or other transaction problem	Fraudulent or unauthorized transactions, including incorrect payments.
Unauthorized withdrawals or charges	Withdrawals or charges made without consumer consent.
Unexpected fees	Hidden or unexpected fees applied to accounts or loans.
Unexpected or other fees	Similar to above, covering miscellaneous fee disputes.
Vehicle was damaged or destroyed the vehicle	Damage to repossessed vehicles or disputes over vehicle condition.
Vehicle was repossessed or sold the vehicle	Disputes about repossession or resale terms of a vehicle.
Was approved for a loan, but didn't receive money	Issues where loans were approved but funds were not disbursed.
Written notification about debt	Failure to provide written notice of debt collection activities.
Wrong amount charged or received	Errors in transaction amounts, including overcharges or underpayments.