

Credit Card Complaints Analysis

Overview

Trend Analysis

Key Influences

Year ▼
All ▼

Month ▼
All ▼

Total Complaints

86893



In Progress

329

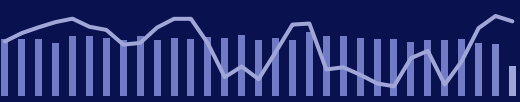
0.38%



Closed

86564

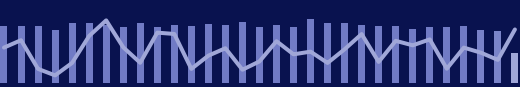
99.62%



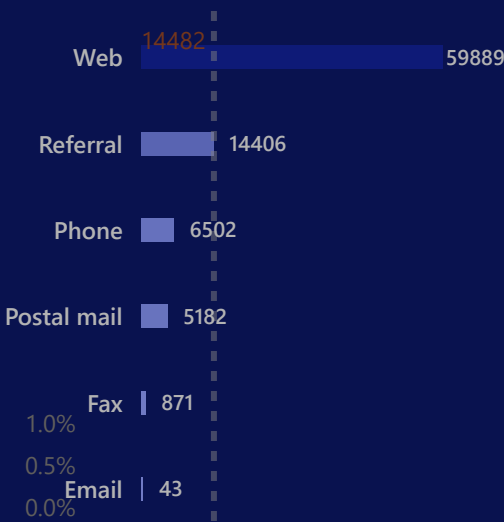
Untimely Response

139

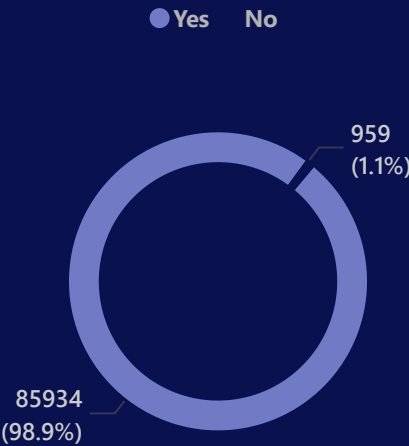
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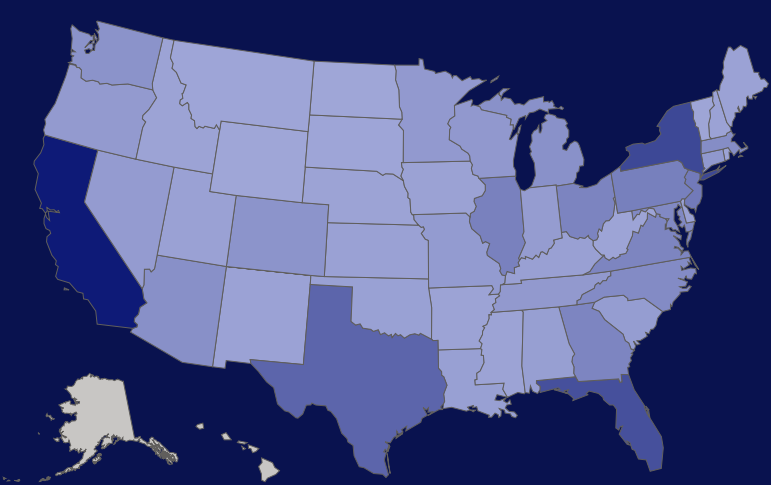
Complaints Submitted via



Timely responded Complaints



Complaints by State



Detailed Analysis

Complaint Category	Total Complaint	Closed	% Closed Complaints	In Progress	% In Progress	Untimely Response	% Untimely Response
Sale of account	329	325	98.78%	4	1.22%	1	0.30%
Cash advance	243	241	99.18%	2	0.82%		
Convenience checks	144	143	99.31%	1	0.69%		
Bankruptcy	439	436	99.32%	3	0.68%		
Delinquent account	3135	3114	99.33%	21	0.67%	1	0.03%
Arbitration	337	335	99.41%	2	0.59%	4	1.19%
Other	9049	9000	99.46%	49	0.54%	13	0.14%
Cash advance fee	194	193	99.48%	1	0.52%	1	0.52%
Identity theft / Fraud / Embezzlement	8244	8202	99.49%	42	0.51%	26	0.32%
Billing disputes	14688	14616	99.51%	72	0.49%	18	0.12%

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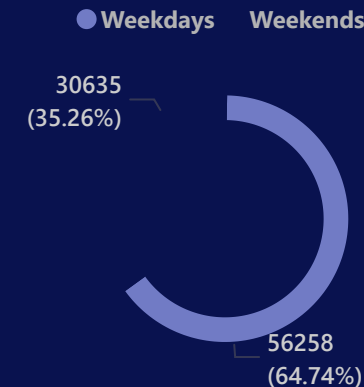
All

Month

All

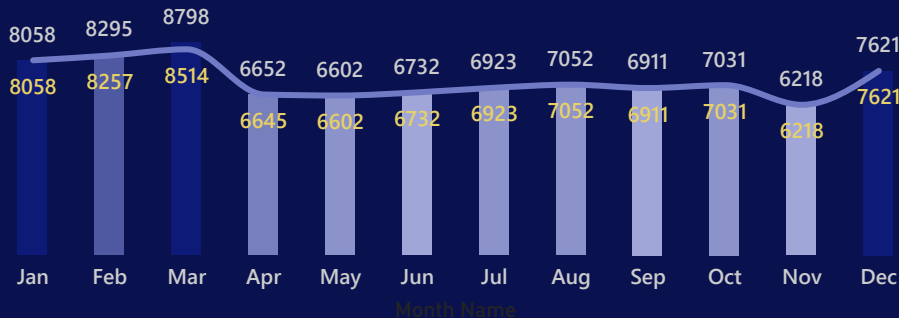
Apr 2016

Complaints on Weekends/Weekdays



Mon	Tue	Wed	Thu	Fri	Sat	Sun
1	1	1	2	1	2	1
2	3	10	10	10	11	10
11	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	1	1	1	2
1	2	1	2	3	10	10
10	11	10	11	10	11	12

Monthly Trend of Complaints

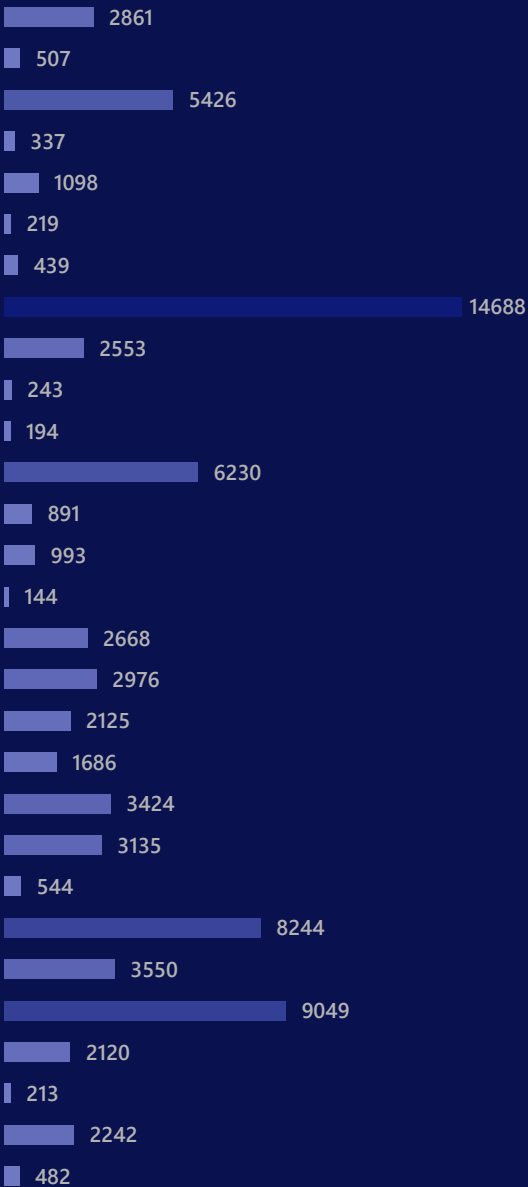


Yearly Trend of Complaints



Daily Trend of Complaints by Category

Complaint Category	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Advertising and marketing	504	481	468	251	177	442	538
Application processing delay	98	93	86	27	23	92	88
APR or interest rate	985	937	881	377	262	919	1065
Arbitration	63	46	57	23	20	57	71
Balance transfer	193	183	186	90	55	161	230
Balance transfer fee	44	37	35	15	11	37	40
Bankruptcy	98	77	56	31	31	78	68
Billing disputes	2869	2680	2352	936	694	2382	2775
Billing statement	439	456	409	200	154	418	477
Cash advance	51	53	36	11	6	44	42
Cash advance fee	32	36	37	14	9	31	35
Closing/Cancelling account	1148	1066	991	438	360	1016	1211
Collection debt dispute	174	165	134	58	45	145	170
Collection practices	169	176	182	63	46	173	184
Convenience checks	18	26	29	10	8	29	24
Credit card protection / Debt protection	484	484	450	201	168	422	459
Credit determination	525	566	494	187	161	460	583
Credit line increase/decrease	385	375	359	150	129	354	373
Credit reporting	304	326	246	114	84	278	334
Customer service / Customer relations	646	576	531	275	202	582	612
Delinquent account	558	554	481	225	202	510	605
Forbearance / Workout plans	129	98	81	27	16	76	117
Identity theft / Fraud / Embezzlement	1569	1521	1350	520	411	1327	1544
Late fee	638	583	586	283	188	572	700
Other	1758	1679	1358	587	434		1775
Other fee	435	341	371	147	120	310	396
Overlimit fee	46	38	34	11	18	24	42
Payoff process	427	371	380	158	111	356	439
Privacy	85	85	79	47	27	64	95
Rewards	486	482	489	228	210	420	530
Sale of account	62	47	52	33	10	57	68
Transaction issue	431	487	380	194	165	464	513
Unsolicited issuance of credit card	350	278	301	109	92	308	366



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Key influencers Top segments

What influences Company response to consumer to be Closed ?

When...

...the likelihood of Company response to consumer being Closed increases by

Company is Atlanticus Services Corporation

121.78x

Company is Colony Brands, Inc.

88.97x

Company is Santander Bank US

63.51x

Company is PNC Bank N.A.

21.94x

Company is Regions Financial Corporation

16.44x

Company is M&T Bank Corporation

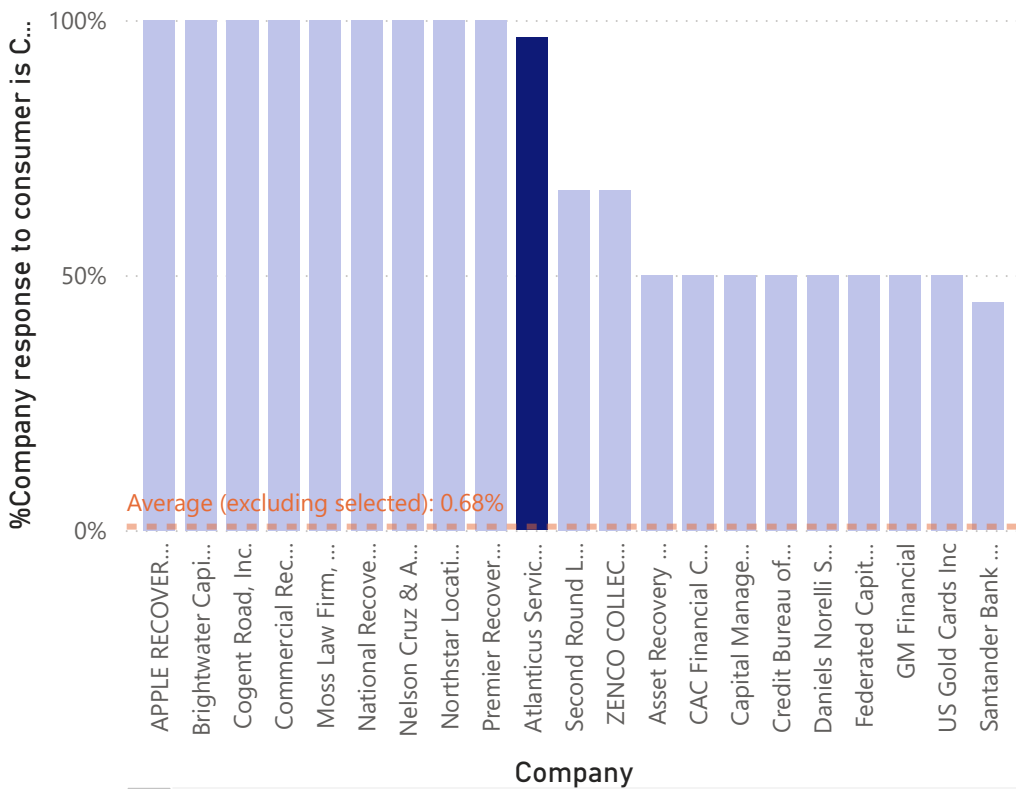
12.31x

Company is HSBC North America Holdings Inc.

10.06x

Sort by: Impact Count

← Company response to consumer is more likely to be Closed when Company is Atlanticus Services Corporation than otherwise (on average).



☐ Only show values that are influencers

Total Complaint by Company response to consumer

