



# BANGKO SENTRAL NG PILIPINAS

## OFFICE OF THE DEPUTY GOVERNOR REGIONAL OPERATIONS AND ADVOCACY SECTOR

### MEMORANDUM NO. M-2025-009

To : **ALL BANKS**

Subject : **Guidelines on the Submission of the Revised Banks' Consolidated Complaints Report (BCCR)**

Pursuant to BSP Circular No. 1160 dated 28 November 2022, or the Regulations on Financial Consumer Protection to Implement Republic Act No. 11765, otherwise known as the "Financial Products and Services Consumer Protection Act", the following guidelines shall be observed in the submission of the revised BCCR.

#### **Submission Guidelines**

1. The revised BCCR shall be submitted using the new Extensible Mark-up Language (XML) file format and submitted via Application Programming Interface (API) following the instructions stated in the template guidelines (Annex A).
2. The XML Schema Definition (XSD) and Control Prooflist (CP) can be downloaded from the Reports Module of the Prudential Reporting Innovation and Monitoring Engine<sup>1</sup> (PRIME) under the BSP Relationship Management System (BRMS) accessible at <https://brms.bsp.gov.ph> using the latest versions of web browsers such as Microsoft Edge, Firefox and Google Chrome.
3. Detailed guidelines on the implementation of API-based submission via machine-to-machine modality and the use of PRIME are provided in Memorandum No. M-2023-022 dated 20 July 2023.
4. The generated XML, together with the scanned CP duly signed by the authorized officials<sup>2</sup> of the bank as stated in BSP reporting standards, shall be submitted in accordance with the following specifications:

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<sup>1</sup> Also known as Integral Financial Supervision System (IFSS) Submission Portal

<sup>2</sup> The authorized signatories for the revised BCCR shall follow guidelines for Category B reports under Section 173 of the MORB.

Report Code	Files for Submission	File extension/Format
BCCR	BCCR	Report in XML
	Control Prooflist	CP in PDF

- The revised BCCR shall be submitted quarterly within 20 banking days from the end of the reference quarter. Should the deadline fall during a work suspension in the BSP, the deadline will be automatically extended to the succeeding banking day. Live submission beginning with reporting period 31 March 2025 shall be in accordance with the prescribed schedule, as follows:

Reporting Period Covered	Deadline
31 March 2025	20 <sup>th</sup> banking day after end-September 2025
30 June 2025	20 <sup>th</sup> banking day after end-October 2025
30 September 2025	20 <sup>th</sup> banking day after end-November 2025
31 December 2025 onwards	within 20 banking days after the end of the reference quarter

- BCCR submissions using the existing template under Memorandum No. M-2018-017, Guidelines on the Submission of BSP-Supervised Financial Institutions Consolidated Complaints Report dated 10 May 2018, shall be continued until the reporting period 31 December 2024 only, which was due on 03 February 2025. M-2018-017 shall be superseded by these guidelines upon commencement of the reporting of CY 2025 data using the revised BCCR template.
- The revised BCCR shall be available in the Sandbox Module of the PRIME in the BRMS within Quarter 3 of 2025, to give reporting banks an opportunity to test and explore the new BCCR templates and procedures. The reporting banks shall be informed by the BSP once the revised BCCR template is available for sandbox testing in the BRMS. Submissions in the Sandbox Module are not considered official reports.
- Report submissions should continue to comply with existing BSP reporting standards. It likewise follows that only files prescribed by the BSP for the report shall be accepted and validated, subject to applicable sanctions for reporting violations as provided under Section 171 of the Manual of Regulations for Banks (MORB).

Imposition of penalties for reporting violations on the revised BCCR shall be strictly enforced beginning with reporting period 31 December 2025.

- Succeeding issuances shall be released by the BSP on the submission of consolidated complaints reports of non-bank BSP-supervised institutions.

10. Queries regarding the BCCR, its related regulations, and guidelines may be sent via email to **CPMCO@bsp.gov.ph** following the subject format: [INQUIRY] BCCR.

For compliance.



**BERNADETTE ROMULO-PUYAT**  
Deputy Governor

27 March 2025

## ANNEX A

### GUIDELINES FOR ACCOMPLISHING THE BCCR DATA ENTRY TEMPLATE

#### I. General Guidelines

- a. All fields that require numeric data, date, and "Branch of Account" in the Data Entry Template (DET) are mandatory fields and are therefore required to be filled-out.
- b. If there are fields that that require numeric data, but the reporting Bank has no value to report or are not applicable, the reporting Bank must input the value zero [0].
- c. All complaints data to be reported shall be disaggregated per reporting Bank branch and per month.
- d. The value to be indicated in the Month field should follow the table below:

QUARTER	MONTH	VALUE TO BE INDICATED IN THE REPORT
Q1	January	1
	February	2
	March	3
Q2	April	4
	May	5
	June	6
Q3	July	7
	August	8
	September	9
Q4	October	10
	November	11
	December	12

- e. Given the comprehensive list of classifications in the BCCR, it is expected that reporting banks will be able to categorize each complaint accordingly. Nonetheless, if there are complaints that do not fall under any of the predefined classifications under the Product and Services, Channel, and Issues data fields, banks may use the "Other" column. In this case, the subsequent column becomes mandatory, wherein the reporting bank will be required to enumerate details of the complaint including its disaggregated volume following the standard format below:

Format:

[volume of complaints] dash [-] [Specify Other Product/Service, Other Channel, Other Issue] and separated by semi-colon [;]

## ANNEX A

### *Sample:*

To specify Other Products/Services:

*16-[Other Product/Service]; 5-[Other Product/Service]*

To specify Other Channel:

*12-[Other Channel]; 7-[Other Channel]*

To specify Other Issue:

*16-[Other Issue]; 5-[Other Issue]*

- f. The following volumes should be equal per reference month of each reporting period:
- Total volume of all columns under the Product sheet;
  - Total volume of all columns under the Channel sheet;
  - Total volume of all columns under the Issues sheet;
  - Total volume of all columns pertaining to Primary Standards of Conduct under the Standards of Conduct sheet;
  - Total volume of all columns pertaining to Sex under the Demographics sheet;
  - Total volume of all columns pertaining to Age Segment under the Demographics sheet;
  - Total volume of all columns pertaining to Location under the Demographics sheet; and,
  - Total volume of all columns pertaining to aging of Outstanding, Terminated, and Resolved Complaints received within the reference or current month under the Status sheet.
- g. The volumes for the following columns pertaining to Resolved Complaints under the Status sheet should be equal per reference month:
- Total volume of Resolved Complaints in the reference month; and,
  - Total volume of all columns pertaining to Resolved Complaints that are Fully in Favor of Complainant, Partially in Favor of Complainant, and Not in Favor of Complainant.
- h. The volumes for the following columns pertaining to Resolved Complaints under the BSP-referred sheet should be equal per reference month of each reporting period:
- Total volume of Resolved BSP-referred Complaints in the reference month; and,
  - Total volume of all columns pertaining to Resolved BSP-referred Complaints that are Fully in Favor of Complainant, Partially in Favor of Complainant, and Not in Favor of Complainant.

## ANNEX A

### II. Classification Table

Listed below are the terms used in the BCCR, arranged according to their order in the DET. It should be noted that the definitions used in this document apply only to this specific report.

#### A. Classification per Product

All new complaints received by each reporting bank branch as of the reference month of the reporting quarter shall be classified per type of product or service. Rules on mandatory fields, no-value fields, and "other" fields stipulated above shall apply. Reporting banks should refer to the terms defined in this document to properly identify products/services.

Field Name	Definition	Format	Value
Month	Month of reporting period	MM	1 to 12
Year	Year of reporting period	YYYY	>=2023
Branch of Account	Name of Branch of Account	Numeric	>=0. Positive integers
Deposit_Basic Deposit Account	Volume of complaints for the reporting period about basic deposit accounts which refer to interest- or non-interest-bearing deposit accounts designed to promote financial inclusion	Numeric	>=0. Positive integers
Deposit_Checking/ Current Account	Volume of complaints for the reporting period about checking accounts, which refer to an account where money can be withdrawn using a check book or cash card	Numeric	>=0. Positive integers
Deposit_Regular Savings Account	Volume of complaints for the reporting period about regular savings accounts which refer to interest-bearing accounts which are withdrawable either upon presentation of a properly accomplished withdrawal slip together with the corresponding passbook or thru automated teller machine	Numeric	>=0. Positive integers
Deposit_Time Deposit Account	Volume of complaints for the reporting period about time deposit accounts which refer to interest-bearing deposits with specific maturity dates and evidenced by certificates issued by the bank	Numeric	>=0. Positive integers
Loan_All-Purpose Loan (With Collateral)	Volume of complaints for the reporting period about all-purpose loans which are loans granted to individuals that cannot be classified under any	Numeric	>=0. Positive integers

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Field Name	Definition	Format	Value
	of the loan classifications below and secured by a collateral		
Loan_All-Purpose Loan (Without Collateral)	Volume of complaints for the reporting period about all-purpose loans which are loans granted to individuals that cannot be classified under any of the loan classifications below and NOT secured by a collateral.	Numeric	>=0, Positive integers
Loan_Agrarian Reform Loans	Volume of complaints for the reporting period about loans which meet the qualification requirements for agrarian reform loans under Section 331 of the Manual of Regulations for Banks (MORB)	Numeric	>=0, Positive integers
Loan_Other Agricultural Credit Loans	Volume of complaints for the reporting period about loans which meet the qualification requirements for other agricultural credit loans under Section 331 of the MORB	Numeric	>=0, Positive integers
Loan_Auto Loan	Volume of complaints for the reporting period about loans granted to individuals for the acquisition of automobiles primarily for personal use	Numeric	>=0, Positive integers
Loan_Motorcycle Loan	Volume of complaints for the reporting period about loans granted to individuals for the acquisition of motorcycles primarily for personal use	Numeric	>=0, Positive integers
Loan_Microfinance Loan	Volume of complaints for the reporting period about loans granted under the bank's microfinance loan products that meet the general features provided under Appendix 45, Item E of the MORB, as amended	Numeric	>=0, Positive integers
Loan_Other Microfinance Loan	Volume of complaints for the reporting period about loans granted to microenterprises which cannot be appropriately classified under microfinance loans	Numeric	>=0, Positive integers
Loan_Small Enterprises	Volume of complaints for the reporting period about loans granted to small scale enterprises	Numeric	>=0, Positive integers
Loan_Medium Enterprises	Volume of complaints for the reporting period about loans granted to medium scale enterprises	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Loan_Loans to Financial Corporations	Volume of complaints for the reporting period about loans granted to financial corporations, which shall include partnerships, single proprietorships and cooperatives	Numeric	>=0, Positive integers
Loan_Loans to Non-financial Corporations	Volume of complaints for the reporting period about loans granted to NON-Financial corporations, which shall include partnerships, single proprietorships and cooperatives	Numeric	>=0, Positive integers
Loan_Loans to Individuals for Housing Purposes	Volume of complaints for the reporting period about loans secured by physical collateral or real estate and offered to individuals to fund the purchase, construction, or improvement of housing units, such as residences and lots, home lots, or residential condominium units, as well as the purchase of any linked land	Numeric	>=0, Positive integers
Loan_Salary-Based General-Purpose Consumption Loan	Volume of complaints for the reporting period about personal/salary loans which are loans granted to individuals based on their regular salary, pension, or other fixed compensation where repayment would come from arrangements agreed upon by the borrower and lender	Numeric	>=0, Positive integers
Credit Card_Cash Advance	Volume of complaints for the reporting period about credit card cash advances which refer to cash obtained by the cardholder from their credit card account, availed in any manner as stipulated in the credit card contract/agreement	Numeric	>=0, Positive integers
Credit Card_Installment	Volume of complaints for the reporting period about credit card installment purchases which refer to purchase transactions the payment for which is amortized in parts over a fixed period	Numeric	>=0, Positive integers
Credit Card_Rewards	Volume of complaints for the reporting period about credit card rewards which refer to rewards that can be earned in exchange for eligible credit card spending	Numeric	>=0, Positive integers



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Field Name	Definition	Format	Value
Credit Card_General	Volume of complaints for the reporting period about credit cards in general which cannot be classified under any of the credit card transaction classifications above	Numeric	>=0, Positive integers
E-Money Wallet_Credit	Volume of complaints for the reporting period about credit availed using an e-money wallet which refers to monetary value as represented by an e-money issuer registered with the BSP as electronically stored in an instrument or device	Numeric	>=0, Positive integers
E-Money Wallet_Loan	Volume of complaints for the reporting period about loan availed using an e-money wallet which refers to monetary value as represented by an e-money issuer registered with the BSP as electronically stored in an instrument or device	Numeric	>=0, Positive integers
E-Money Wallet_Insurance	Volume of complaints for the reporting period about insurance availed using an e-money wallet which refers to monetary value as represented by an e-money issuer registered with the BSP as electronically stored in an instrument or device	Numeric	>=0, Positive integers
E-Money Wallet_Investment	Volume of complaints for the reporting period about investment availed using an e-money wallet which refers to monetary value as represented by an e-money issuer registered with the BSP as electronically stored in an instrument or device	Numeric	>=0, Positive integers
E-Money Wallet_Payment	Volume of complaints for the reporting period about bills payment using an e-money wallet which refers to monetary value as represented by an e-money issuer registered with the BSP as electronically stored in an instrument or device	Numeric	>=0, Positive integers
E-Money Wallet_General	Volume of complaints for the reporting period about transactions in e-money wallets that cannot be classified under any of the any of the e-money wallet transactions above; e-money wallet refers to monetary value as represented by an e-money issuer registered with the BSP as electronically	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
	stored in an instrument or device		
Remittance_Local	Volume of complaints for the reporting period about local remittances which refer to the domestic transfer of funds between a sender/remitter and a beneficiary and is not covered by electronic payment transaction as defined under the National Retail Payment System (NRPS) Framework	Numeric	>=0, Positive integers
Remittance_Cross-border	Volume of complaints for the reporting period about cross-border remittances which refer to the international transfer of funds between a sender/remitter and a beneficiary and is not covered by electronic payment transaction as defined under the National Retail Payment System (NRPS) Framework	Numeric	>=0, Positive integers
Investment_UITF	Volume of complaints for the reporting period about unit investment trust funds which refer to open-ended shared trust funds maintained and controlled by a trusted business and accessible through participation	Numeric	>=0, Positive integers
Investment_Individual Trust Accounts - Personal Management Trust	Volume of complaints for the reporting period about personal trust accounts which refer to trust funds whereby the trustor conveys property or sum of money to be managed by the trustee, as the agreement dictates, generally for the preservation of assets or property for future use of the beneficiaries and/or to answer for their current needs	Numeric	>=0, Positive integers
Investment_Personal Equity & Retirement Account (PERA)	Volume of complaints for the reporting period about Personal Equity & Retirement Account (PERA) which refer to voluntary retirement accounts established by and for the exclusive use and benefit of the Contributor for the purpose of being invested solely in PERA investment products in the Philippines	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Investment_Corporate Bonds	Volume of complaints for the reporting period about corporate bonds which refer to investment securities where an investor lends money to a company or the government for a set period of time, in exchange for regular interest payments	Numeric	>=0, Positive integers
Investment_Treasury Bills	Volume of complaints for the reporting period about treasury bills which refer to bills issued by the Bureau of the Treasury on a discount basis and payable on maturity of not more than (1) year at face amount	Numeric	>=0, Positive integers
Investment_Retail Treasury Bonds	Volume of complaints for the reporting period about treasury bonds which refer to bonds issued by the Bureau of the Treasury on a discount basis, at a premium, or at par and payable on maturity of not earlier than one (1) year but not later than twenty-five (25) years	Numeric	>=0, Positive integers
Investment_Others	Volume of complaints for the reporting period about investments which cannot be classified under any of the investment transaction classifications above	Numeric	>=0, Positive integers
Bancassurance_Life Insurance	Volume of complaints for the reporting period about life insurance products cross-sold within the premises of the head office of a bank duly licensed by the BSP, or in any of said bank's branches	Numeric	>=0, Positive integers
Bancassurance_Travel Insurance	Volume of complaints for the reporting period about travel insurance products cross-sold within the premises of the head office of a bank duly licensed by the BSP, or in any of said bank's branches	Numeric	>=0, Positive integers
Bancassurance_Vehicle Insurance	Volume of complaints for the reporting period about vehicle insurance products cross-sold within the premises of the head office of a bank duly licensed by the BSP, or in any of said bank's branches	Numeric	>=0, Positive integers
Bancassurance_Home Insurance	Volume of complaints for the reporting period about home insurance products cross-sold within the premises of the head office of a bank duly licensed by the BSP, or in any of said bank's branches	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Bancassurance_Health Insurance	Volume of complaints for the reporting period about health insurance products cross-sold within the premises of the head office of a bank duly licensed by the BSP, or in any of said bank's branches	Numeric	>=0, Positive integers
Foreign Currency Exchange/Money Changing	Volume of complaints for the reporting period about foreign currency exchange which refer to transactions of purchase or sale of foreign currency	Numeric	>=0, Positive integers
Bills Payment	Volume of complaints for the reporting period about bills payment which refer to payment transactions for utilities, using various payment channels offered by the reporting BSI, except e-wallets	Numeric	>=0, Positive integers
Virtual Asset Account	Volume of complaints for the reporting period about virtual asset accounts which refer to any type of digital unit that can be digitally traded, or transferred, and can be used for payment or investment purposes	Numeric	>=0, Positive integers
Other Products and Services	Volume of complaints related to a type of Product and Service that do not fall under any of the listed Products and Services classifications above for the reference month of the reporting period	Numeric	>=0, Positive integers
Specify the Other Products and Services	<p>Enumerate all the Products and Services that are the subject of the complaints reported in "Other Products and Services" field, indicating the count of each "OTHER" product type/service, separated by semi-colon (:).</p> <p>Format: [Volume of Complaints] dash [-] [Specify the Other Product/Service] separated by semi-colon [:]</p> <p>Sample: 1-[Other Product/Service]; 2-[Other Product/Service]</p>	Text	Text

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### *B. Classification per Channel*

All new complaints received by each reporting bank's branch as of the reference month of the reporting quarter shall be classified per channel. Rules on mandatory fields, no-value fields, and "other" fields stipulated above shall apply. Reporting banks should refer to the terms defined in this document to properly identify channels.

Field Name	Definition	Format	Value
Month	Month of reporting period	MM	01 to 12
Year	Year of reporting period	YYYY	>=2023
Branch of Account	Name of Branch of Account	Numeric	>=0, Positive integers
OTC/Branch	Volume of complaints for the reporting period about transactions executed over-the-counter or in a branch, which refers to any permanent office or place of business in the Philippines other than the head office where a bank may perform activities and provide products and services that are within the scope of its authority and licenses	Numeric	>=0, Positive integers
ATM	Volume of complaints for the reporting period about transactions executed using Automated Teller Machines (ATM) or Cash Deposit Machines or equivalent.	Numeric	>=0, Positive integers
Online_InstaPay	Volume of complaints for the reporting period about transactions executed online using InstaPay which refers to an electronic fund transfer service that allows customers to transfer funds almost instantly between accounts of participating BSP Supervised Institutions	Numeric	>=0, Positive integers
Online_PESONet	Volume of complaints for the reporting period about transactions executed online using PESONet which refers to Batch Electronic Fund Transfer by which funds are transferred between accounts after being processed and cleared by batch intervals	Numeric	>=0, Positive integers
Online_Undetermined	Volume of complaints for the reporting period about online transactions not falling under the online channel classifications above	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
BSI Agents_Cash Agent	Volume of complaints for the reporting period against agents of the bank authorized to accept and disburse cash or pick-up cash/checks for deposit and/or deliver proceeds from cash withdrawal and/or cash exchange, on behalf of the bank	Numeric	>=0, Positive integers
BSI Agents_Collection	Volume of complaints for the reporting period against agents employed by the bank for the purpose of assisting or rendering services in the administration of its business, including recovery of unpaid obligations and enforcement of rights against a client	Numeric	>=0, Positive integers
BSI Agents_Courier	Volume of complaints for the reporting period about agents of the bank authorized to deliver messages, letters, or parcels to customers	Numeric	>=0, Positive integers
BSI Agents_Customer Service Representative	Volume of complaints for the reporting period about agents of the bank that handles consumer concerns via its Financial Consumer Protection Assistance Mechanism	Numeric	>=0, Positive integers
BSI Agents_Marketing/Sales	Volume of complaints for the reporting period against agents of the bank assigned to deal directly with customers to prepare advertisement materials (or other material for external distribution) or who markets any of its product or service	Numeric	>=0, Positive integers
Other Channels	Volume of complaints related to a transaction channel that do not fall under any of the listed channel classifications above, for the reference month of the reporting period	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Specify the Other Channels	<p>Enumerate all the Transaction Channels that are the subject of the complaints reported in the "Other Channels" field, indicating the count of each "OTHER" Channel, separated by semi-colon (:).</p> <p>Format: [count] dash [-] [Other Channel] Each separated by semi-colon (:)</p> <p>Sample: 1-[Other Channel]; 2-[Other Channel]</p>	Text	Text

### C. Classification per Issue

All new complaints received by each reporting Bank branch as of the reference month of the reporting quarter shall be classified per Issue. Rules on mandatory fields, no-value fields, and "other" fields stipulated above shall apply. Reporting banks should refer to the terms defined in this document to properly identify consumer issues.

Field Name	Definition	Format	Value
Month	Month of reporting period	MM	01 to 12
Year	Year of reporting period	YYYY	>=2023
Branch of Account	Name of Branch of Account	Numeric	>=0, Positive integers
Quality of ATM Services_Unavailability of ATMs (defective/offline/system error) on-us	Volume of complaints for the reporting period about concerns involving unavailability of the Automated Teller Machines or Cash Acceptance Machines owned and managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Unavailability of ATMs (defective/offline/system error) off-us	Volume of complaints for the reporting period about concerns involving unavailability of the Automated Teller Machines or Cash Acceptance Machines not owned or managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Undispensed on-us	Volume of complaints for the reporting period about concerns involving undispensed cash from	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
	Automated Teller Machines or Cash Acceptance Machines owned or managed by the reporting bank		
Quality of ATM Services_Undispensed off-us	Volume of complaints for the reporting period about concerns involving undispensed cash from Automated Teller Machines or Cash Acceptance Machines not owned or managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Quality of currency dispensed on-us (mutilated/fake)	Volume of complaints for the reporting period about concerns involving quality of currency dispensed by Automated Teller Machines or Cash Acceptance Machines owned or managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Quality of currency dispensed off-us (mutilated/fake)	Volume of complaints for the reporting period about concerns involving quality of currency dispensed by Automated Teller Machines or Cash Acceptance Machines not owned or managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Deficient cash dispensed on-us	Volume of complaints for the reporting period about concerns involving deficient cash dispensed from Automated Teller Machines or Cash Acceptance Machines owned or managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Deficient cash dispensed off-us	Volume of complaints for the reporting period about concerns involving deficient cash dispensed from Automated Teller Machines or Cash Acceptance Machines not owned or managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Uncredited deposit or incorrect amount reflected in account using Cash Acceptance Machine (CAM)/kiosk	Volume of complaints for the reporting period about concerns involving uncredited or incorrect deposit amount reflected in account using Cash Acceptance Machine	Numeric	>=0, Positive integers



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Field Name	Definition	Format	Value
Quality of ATM Services_Card capture on-us	Volume of complaints for the reporting period about concerns involving captured or swallowed cards in Automated Teller Machines or Cash Acceptance Machines owned or managed by the reporting bank	Numeric	>=0, Positive integers
Quality of ATM Services_Card capture off-us	Volume of complaints for the reporting period about concerns involving captured or swallowed cards in Automated Teller Machines or Cash Acceptance Machines not owned or managed by the reporting bank	Numeric	>=0, Positive integers
Non-receipt of fund transfers_Unsuccessful fund transfer or cash-in/out Person>Person	Volume of complaints for the reporting period about concerns involving the non-receipt or delay in receipt of money sent through person-to-person online transfer, payment, or remittance channels	Numeric	>=0, Positive integers
Non-receipt of fund transfers_Unsuccessful fund transfer or cash-in/out Person>Merchant	Volume of complaints for the reporting period about concerns involving the non-receipt or delay in receipt of money sent through person to merchant online transfer, payment, or remittance channels	Numeric	>=0, Positive integers
Non-receipt of fund transfers_Erroneous fund transfer or cash-in/out Person>Person	Volume of complaints for the reporting period about concerns involving erroneous transactions sent through person-to-person online transfer, payment, or remittance channels	Numeric	>=0, Positive integers
Non-receipt of fund transfers_Erroneous fund transfer or cash-in/out Person>Merchant	Volume of complaints for the reporting period about concerns involving erroneous transactions sent through person to merchant online transfer, payment, or remittance channels	Numeric	>=0, Positive integers
Unauthorized transaction_Due to Phishing, Vishing, SMShing, Quishing	Volume of complaints for the reporting period about unauthorized online transactions perpetrated using social engineering tactics such as, but not limited to, phishing,	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
	vishing, SMSing, or quishing		
Unauthorized transaction_Due to system breach in financial institution	Volume of complaints for the reporting period about unauthorized online transactions that occurred through electronic delivery channels that are not properly protected due to the bank's lack of a strong and comprehensive information security control system	Numeric	>=0, Positive integers
Fraud_By a financial institution employee	Volume of complaints for the reporting period about acts of fraud as defined under existing laws, committed by reporting bank's directors, officers, or employees	Numeric	>=0, Positive integers
Fraud_By others - Due to stolen card	Volume of complaints for the reporting period about acts of fraud related to stolen cards, committed by persons external to the bank, including complaints where the bank was used as a channel to commit the fraud	Numeric	>=0, Positive integers
Fraud_By others - Product and service scam	Volume of complaints for the reporting period about acts of fraud related to merchant scam involving products and services, committed by persons external to the bank, including complaints where the bank was used as a channel to commit the fraud	Numeric	>=0, Positive integers
Fraud_By others - Investment fraud	Volume of complaints for the reporting period about acts of fraud related to investment fraud, committed by persons external to the bank, including complaints where the bank was used as a channel to commit the fraud	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Fraud_By others - Identity theft	Volume of complaints for the reporting period about acts of fraud related to identity fraud, committed by persons external to the bank, including complaints where the bank was used as a channel to commit the fraud	Numeric	>=0, Positive integers
Account management_Account access	Volume of complaints for the reporting period about concerns that financial consumers encounter in the accessing their financial account	Numeric	>=0, Positive integers
Account management_Account opening	Volume of complaints for the reporting period about concerns that financial consumers encounter in applying for, opening, or activating their accounts	Numeric	>=0, Positive integers
Account management_Account closure	Volume of complaints for the reporting period about concerns that financial consumers encounter relating to the closure of their accounts	Numeric	>=0, Positive integers
Account management_Account dormancy	Volume of complaints for the reporting period about concerns that financial consumers encounter relating to the dormancy of their accounts	Numeric	>=0, Positive integers
Account management_Delivery or release of documents	Volume of complaints for the reporting period about concerns that financial consumers encounter relating to non-delivery or delayed release of documents, including but not limited to Statements of Account (SOA), loan agreements, account records, or collateral-related documents.	Numeric	>=0, Positive integers
Account management_Delivery or release of products/service	Volume of complaints for the reporting period about concerns involving non-delivery or delayed release of products and services, including but not limited to physical cards, loan proceeds, insurance/investment claims, claims on accounts of deceased persons.	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Account management_Delivery or release of rewards/promotions	Volume of complaints for the reporting period about concerns involving the release or delivery of rewards, rebates, promotional offers	Numeric	>=0, Positive integers
Account management_Updating of profile information	Volume of complaints for the reporting period about concerns that financial consumers encounter in updating personal information on their accounts	Numeric	>=0, Positive integers
Account management_Updating of account information/features	Volume of complaints for the reporting period about concerns involving updating account information, including but not limited to unposted transactions/payments and incorrect/outdated tagging of clients with bad credit records/reputation.	Numeric	>=0, Positive integers
Interest rates, Fees, or Charges_Interest rates	Volume of complaints for the reporting period about concerns involving interest rates, including the computation, application, and fees directly related to interest, associated with a financial product or service of the bank	Numeric	>=0, Positive integers
Interest rates, Fees, or Charges_Fees and charges	Volume of complaints for the reporting period about concerns involving fees and charges, excluding interest-related fees, associated with a financial product or service of the bank	Numeric	>=0, Positive integers
Interest rates, Fees, or Charges_Non-receipt of refund/reversal	Volume of complaints for the reporting period about concerns involving non-receipt of refunds or reversals related to a financial product or service of the bank	Text	Text
Abusive collection practices	Volume of complaints for the reporting period about abusive collection or inappropriate and unlawful debt recovery methods against financial consumers, as defined under relevant BSP regulations.		

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Field Name	Definition	Format	Value
Loan restructuring	Volume of complaints for the reporting period about loan restructuring which refers to the agreement entered into by a debtor who is in financial difficulty and a creditor who provides the debtor a concession in line with a negotiated agreement, contract, or court judgment, except those complaints containing allegations pertaining to abusive collection practices		
Unauthorized disclosure of personal/ account info to 3rd parties	Volume of complaints for the reporting period about the use of customer data beyond the purposes for which the customer has authorized		
Poor customer service_Delayed response	Volume of complaints for the reporting period about concerns regarding the failure to provide timely resolution of complaints based on internal policies and practices on reasonable and prompt handling of consumer concerns		
Poor customer service_Inaccessibility	Volume of complaints for the reporting period about concerns regarding the failure to provide accessible means for resolving complaints using a dedicated helpdesk, application, or hotline for consumers		
Poor customer service_Unprofessional staff	Volume of complaints for the reporting period about concerns regarding the treatment of financial consumers without professional competence and in a manner that is not fair and responsible		
Other Issues	Volume of complaints related to a consumer issue that do not fall under any of the listed Issues above, for the reference month of the reporting period	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Specify the Other Issues	<p>Enumerate all the Consumer Issues that are the subject of the complaints reported in the "Other Issues" field, indicating the count of each "OTHER" Issues, separated by semi-colon (;).</p> <p>Format: [count] dash [-] [Other Issues] Each separated by semi-colon (:)</p> <p>Sample: 1-[Other Issues]; 2-[Other Issues]</p>	Text	Text

### *D. Classification per Standard of Conduct*

All new complaints received by each reporting Bank branch as of the reference month of the reporting quarter shall be classified per implicated Standard of Conduct. To allow more flexibility in classifying complaints, Reporting banks may tag a primary and secondary standard of conduct per complaint. For this report, however, only the primary standard of conduct is required. Rules on mandatory fields, no-value fields, and "other" fields stipulated above shall apply. Reporting banks should refer to the terms defined in this document to properly identify standards of conduct.

TERM	DEFINITION	FORMAT	VALUE
Month	Month of reporting period	MM	01 to 12
Year	Year of reporting period	YYYY	>=2023
Branch of Account	Name of Branch of Account of the BSP-Supervised Institution	Numeric	>=0, Positive integers
Primary_Disclosure and Transparency	Volume of complaints for the reporting period where the primary concern is about clients not having a reasonable comprehensive understanding of the financial products or services that they are acquiring or availing	Numeric	>=0, Positive integers
Primary_Protection of Client Information	Volume of complaints for the reporting period where the primary concern involves a financial consumers' right to expect implementation of the most appropriate safeguards ensuring the confidentiality, integrity, and availability of their financial transactions, as well as their right to expect that all relevant personal information lawfully disclosed in the course	Numeric	>=0, Positive integers

## ANNEX A

TERM	DEFINITION	FORMAT	VALUE
	of a transaction, are kept confidential and secure		
Primary_Fair Treatment	Volume of complaints for the reporting period where the primary concern is about a financial consumer claiming to have been discriminated against on the basis of race, age, financial capacity, ethnicity, origin, gender, disability, health condition, sexual orientation, religious affiliation and practice, or political affiliation, or a financial consumer claiming to not have been treated fairly, honestly, and professionally at all stages of its relationship with the bank.	Numeric	>=0, Positive integers
Primary_Effective Recourse	Volume of complaints for the reporting period where the primary concern is about financial consumers claiming to not have been provided with accessible, affordable, independent, fair, accountable, timely, and efficient means for resolving concerns, inquiries and requests about their financial transactions	Numeric	>=0, Positive integers
Primary_Protection of Consumer Assets against Fraud and Misuse	Volume of complaints for the reporting period where the primary concern is the bank's failure to ensure protection of Financial Consumers' deposits and other assets, against internal or external fraud or misuse	Numeric	>=0, Positive integers
Secondary_Disclosure and Transparency	Volume of complaints for the reporting period where the secondary concern is about clients not having a comprehensive understanding of the financial products or services that they are acquiring or availing	Numeric	>=0, Positive integers
Secondary_Protection of Client Information	Volume of complaints for the reporting period where the secondary concern involves a financial consumers' right to expect implementation of the most appropriate safeguards ensuring the confidentiality, integrity, and availability of their financial transactions, as well as their right to expect that all relevant personal information lawfully disclosed in the course	Numeric	>=0, Positive integers

## ANNEX A

TERM	DEFINITION	FORMAT	VALUE
	of a transaction, are kept confidential and secure		
Secondary_Fair Treatment	Volume of complaints for the reporting period where the secondary concern is about a financial consumer claiming to have been discriminated against on the basis of race, age, financial capacity, ethnicity, origin, gender, disability, health condition, sexual orientation, religious affiliation and practice, or political affiliation, or a financial consumer claiming to not have been treated fairly, honestly, and professionally at all stages of its relationship with the bank.	Numeric	>=0, Positive integers
Secondary_Effective Recourse	Volume of complaints for the reporting period where the secondary concern is about financial consumers claiming to not have been provided with accessible, affordable, independent, fair, accountable, timely, and efficient means for resolving concerns, inquiries and requests about their financial transactions	Numeric	>=0, Positive integers
Secondary_Protection of Consumer Assets against Fraud and Misuse	Volume of complaints for the reporting period where the secondary concern involves bank's failure to ensure protection of Financial Consumers' deposits and other assets, against internal or external fraud or misuse	Numeric	>=0, Positive integers

### *E. Classification based on Demographics.*

All new complaints received by each reporting Bank branch as of the reference month of the reporting quarter shall be classified based on demographic data on sex, age segment, and regional location. Rules on mandatory fields, no-value fields, and "other" fields stipulated above shall apply. Reporting banks should refer to the terms defined in this document to properly classify complaints according to demographic data.

TERM	DEFINITION	FORMAT	VALUE
Month	Month of reporting period	MM	01 to 12
Year	Year of reporting period	YYYY	>=2023
Branch of Account	Name of Branch of Account of the BSP-Supervised Institution	Numeric	>=0, Positive integers
Male	Volume of complaints for the reporting period from male clients	Numeric	>=0, Positive integers



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TERM	DEFINITION	FORMAT	VALUE
Female	Volume of complaints for the reporting period from female clients	Numeric	>=0, Positive integers
Juridical Person	Volume of complaints for the reporting period from Juridical Persons	Numeric	>=0, Positive integers
Age_Below 22 years old	Volume of complaints for the reporting period from clients aged below 22 years old	Numeric	>=0, Positive integers
Age_22 to 35 years old	Volume of complaints for the reporting period from clients aged 22 to 35 years old	Numeric	>=0, Positive integers
Age_36 to 55 years old	Volume of complaints for the reporting period from clients aged 36 to 55 years old	Numeric	>=0, Positive integers
Age_56 to 65 years old	Volume of complaints for the reporting period from clients aged 56 to 65 years old	Numeric	>=0, Positive integers
Age_66 years old and above	Volume of complaints for the reporting period from clients aged 66 years old and above	Numeric	>=0, Positive integers
NCR	Volume of complaints for the reporting period from clients residing in the National Capital Region	Numeric	>=0, Positive integers
CAR	Volume of complaints for the reporting period from clients residing in the Cordillera Administrative Region	Numeric	>=0, Positive integers
Region I	Volume of complaints for the reporting period from clients residing in Region I	Numeric	>=0, Positive integers
Region II	Volume of complaints for the reporting period from clients residing in Region II	Numeric	>=0, Positive integers
Region III	Volume of complaints for the reporting period from clients residing in Region III	Numeric	>=0, Positive integers
Region IVA	Volume of complaints for the reporting period from clients residing in Region IVA	Numeric	>=0, Positive integers
Region IVB	Volume of complaints for the reporting period from clients residing in Region IVB	Numeric	>=0, Positive integers
Region V	Volume of complaints for the reporting period from clients residing in Region V	Numeric	>=0, Positive integers
Region VI	Volume of complaints for the reporting period from clients residing in Region VI	Numeric	>=0, Positive integers
Region VII	Volume of complaints for the reporting period from clients residing in Region VII	Numeric	>=0, Positive integers
Region VIII	Volume of complaints for the reporting period from clients residing in Region VIII	Numeric	>=0, Positive integers

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TERM	DEFINITION	FORMAT	VALUE
Region IX	Volume of complaints for the reporting period from clients residing in Region IX	Numeric	>=0, Positive integers
Region X	Volume of complaints for the reporting period from clients residing in Region X	Numeric	>=0, Positive integers
Region XI	Volume of complaints for the reporting period from clients residing in Region XI	Numeric	>=0, Positive integers
Region XII	Volume of complaints for the reporting period from clients residing in Region XII	Numeric	>=0, Positive integers
Region XIII	Volume of complaints for the reporting period from clients residing in Region XIII	Numeric	>=0, Positive integers
BARM	Volume of complaints for the reporting period from clients residing in the Bangsamoro Autonomous Region in Muslim Mindanao	Numeric	>=0, Positive integers

### F. Classification based on Status.

All complaints received by each reporting Bank branch shall be classified based on their status as outstanding, terminated, or resolved complaints as of the specified period in the DET. They are further classified according to the aging of complaints and the nature of their resolution. Rules on mandatory fields, no-value fields, and "other" fields stipulated above shall apply. Reporting banks should refer to the terms defined in this document to properly classify complaints according to status.

It should be noted that complaints escalated to the BSP shall be tagged as terminated in the reporting Bank's Financial Consumer Protection Assistance Mechanism monitoring and shall be counted in the BSP-referred complaints.

For the purposes of BCCR Reporting, the following terms are defined as:

**Outstanding Complaints** - Complaints undergoing the Bank's Financial Consumer Protection Assistance Mechanism that have not yet been resolved or terminated within the reporting period.

**Terminated Complaints** - Complaints that were discontinued in the Bank's Financial Consumer Protection Assistance Mechanism because of non-response from the complainant, withdrawal of complaint, in view of an ongoing judicial dispute, or escalation to the BSP Consumer Assistance Mechanism

**Resolved Complaints** - Complaints that were settled in the Bank's Financial Consumer Protection Assistance Mechanism wherein the Bank and the complainant agreed on an acceptable

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resolution to the concern which can be fully in favor, partially in favor, or not in favor of the complainant.

Field Name	Definition	Format	Value
Month	Month	MM	01 to 12
Year	Year	YYYY	>=2023
Branch of Account	Branch of Account	Numeric	>=0, Positive integers
TOTAL Outstanding Complaints as of the Reference Month	Total volume of complaints that are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints Received on Reference Month Aging_0-7 days	Volume of complaints received within the reference month, that have aged from 0-7 days, that are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints Received on Reference Month Aging_8-15 days	Volume of complaints received within the reference month, that have aged from 8-15 days, that are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints Received on Reference Month Aging_more than 15 days	Volume of complaints received within the reference month, that have aged more than 15 days, that are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints Received During the Months previous to the Reference Month but still fall within the same Reporting Quarter	Volume of complaints received during the month(s) previous to the reference month but still falling within the same reporting quarter, that are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Total Outstanding Complaints Received from the Previous Reporting Quarter/s	Volume of complaints received from the previous reporting quarter(s), that are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
TOTAL Terminated Complaints in the Reference Month	Total Volume of complaints that were terminated (for valid reasons, ex. no complainant response, withdrawal of complaint, or in view of ongoing judicial dispute) in the reference month of the reporting period.  Including Complaints that were terminated in the BSI's FCPAM due to escalation of the complaint to BSP.	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Terminated Complaints Received on Reference Month Aging_0-7 days	Volume of complaints received within the reference month, that have aged from 0-7 days, that were terminated (for valid reasons, ex. no complainant response, withdrawal of complaint, or in view of ongoing judicial dispute) in the reference month of the reporting period  Including Complaints that were terminated in the BSI's FCPAM due to escalation of the complaint to BSP.	Numeric	>=0, Positive integers
Terminated Complaints Received on Reference Month Aging_8-15 days	Volume of complaints received within the reference month, that have aged from 8-15 days, that were terminated (for valid reasons, ex. no complainant response, withdrawal of complaint, or in view of ongoing judicial dispute) in the reference month of the reporting period  Including Complaints that were terminated in the BSI's FCPAM due to escalation of the complaint to BSP.	Numeric	>=0, Positive integers
Terminated Complaints Received on Reference Month Aging_more than 15 days	Volume of complaints received within the reference month, that have aged more than 15 days, that were terminated (for valid reasons, ex. no complainant response, withdrawal of complaint, or in view of ongoing judicial dispute) in the reference month of the reporting period  Including Complaints that were terminated in the BSI's FCPAM due to escalation of the complaint to BSP.	Numeric	>=0, Positive integers
Terminated Complaints Received During the Month(s) Previous to the reference month but still fall within the same reporting quarter	Volume of complaints received during the month(s) previous to the reference month but still falling within the same reporting quarter, that were terminated (for valid reasons, ex. no complainant response, withdrawal of complaint, or in view of ongoing judicial dispute) in the reference month of the reporting period  Including Complaints that	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
	were terminated in the BSI's FCPAM due to escalation of the complaint to BSP.		
Total Terminated Complaints Received from the Previous Reporting Quarter/s	Volume of complaints received from the previous reporting quarter(s) that were terminated (for valid reasons, ex. no complainant response, withdrawal of complaint or in view of ongoing judicial dispute) in the reference month of the reporting period	Numeric	>=0, Positive integers
TOTAL Resolved in the Reference Month	Total volume of complaints that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved Complaints Received on Reference Month Aging_0-7 days	Volume of complaints received within the reference month that have aged from 0-7 days, that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved Complaints Received on Reference Month Aging_8-15 days	Volume of complaints received within the reference month, that have aged from 8-15 days, that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved Complaints Received on Reference Month Aging_more than 15 days	Volume of complaints received within the reference month, that have aged more than 15 days, that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved Complaints Received During the Month(s) Previous to the reference month but still fall within the same reporting quarter	Volume of complaints that are received during the month(s) previous to the reference month, but still falling within the same reporting quarter that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Total Resolved Complaints Received from the Previous Reporting Quarter/s	Volume of complaints received from the previous reporting quarter(s) that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Resolved - Fully in Favor of Complainant	Volume of complaints that were resolved fully in favor of complainant in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved - Partially in Favor of Complainant	Volume of complaints that were resolved partially in favor of complainant in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved - Not in Favor of Complainant	Volume of complaints that were resolved not in favor of complainant in the reference month of the reporting period	Numeric	>=0, Positive integers

### *G. Classification based on Status of BSP-referred complaints*

All complaints received by each reporting Bank branch from the BSP Consumer Assistance Mechanism shall be classified based on their status as outstanding, terminated, resolved, ongoing or concluded mediation, and ongoing or concluded adjudication as of the specified period in the DET. They are further classified according to the aging of complaints and the nature of their resolution. Rules on mandatory fields, no-value fields, and "other" fields stipulated above shall apply. Reporting banks should refer to the terms defined in this document to properly identify complaints according to the status of its BSP-referred complaints.

For the purposes of BCCR Reporting, the following terms are defined as:

**Outstanding BSP-Referred Complaints** - BSP-Referred Complaints undergoing the BSP Consumer Assistance Mechanism that have been referred to bank and have not yet been resolved or terminated within the reporting period.

**Terminated BSP-Referred Complaints** - BSP-Referred Complaints that were discontinued in the BSP Consumer Assistance Mechanism because of withdrawal or non-activity from the complainant or escalation to the BSP Mediation or Adjudication processes.

**Resolved BSP-Referred Complaints** - BSP-Referred Complaints that were settled in the BSP Consumer Assistance Mechanism wherein the Bank and the complainant agreed on an acceptable resolution to the concern which can be fully in favor (i.e. complete reimbursement, agreement to customer request, or customer confirmed that the concern is resolved), partially in favor (i.e. partial reimbursement or agreement to customer request), or not in favor of the

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complainant (i.e. no reimbursement or non-agreement to customer request).

Field Name	Definition	Format	Value
Month	Month	MM	01 to 12
Year	Year	YYYY	>=2023
Branch of Account	Branch of Account	Numeric	>=0, Positive integers
TOTAL BSP referred Complaints for the reference Month	Total Volume of BSP referred complaints in the reference month of the reporting period	Numeric	>=0, Positive integers
TOTAL Outstanding BSP referred Complaints as of the reference Month	Total Volume of BSP referred complaints that are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints referred by BSP on the reference Month Aging_0-7 days	Volume of BSP referred complaints that were referred within the reference month, have aged from 0-7 days, and are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints referred by BSP on reference Month Aging_8-15 days	Volume of BSP referred complaints that were referred within the reference month, have aged from 8-15 days, and are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints referred by BSP on reference Month Aging_more than 15 days	Volume of BSP referred complaints that were referred within the reference month, have aged more than 15 days, and are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Outstanding Complaints referred by BSP during the month(s) previous to the Reference Month but still falling within the same Reporting Quarter	Volume of BSP referred complaints that were referred during the month(s) previous to the reference month but still falling within the same reporting quarter, and are outstanding as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
Total Outstanding Complaints referred by BSP from the Previous Reporting Quarter/s	Volume of BSP referred complaints that were referred during the previous reporting quarter(s), and are outstanding as of the end of	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
	the reference month of the reporting period		
Total Terminated BSP-Referred Complaints as of the Reference Month	<p>Total Volume of BSP referred complaints that were that were terminated in the reference month of the reporting period</p> <p>Including Complaints that were terminated in the BSP CAM due to escalation of the complaint for Mediation or Adjudication.</p>	Numeric	>=0, Positive integers
Terminated Complaints referred by BSP on reference Month Aging_0-7 days	<p>Volume of BSP referred complaints that were referred within the reference month, that have aged from 0-7 days and were terminated in the reference month of the reporting period</p> <p>Including Complaints that were terminated in the BSP CAM due to escalation of the complaint for Mediation or Adjudication.</p>	Numeric	>=0, Positive integers
Terminated Complaints referred by BSP on reference Month Aging_8-15 days	<p>Volume of BSP referred complaints that were referred within the reference month, that have aged from 8-15 days, and were terminated in the reference month of the reporting period</p> <p>Including Complaints that were terminated in the BSP CAM due to escalation of the complaint for Mediation or Adjudication.</p>	Numeric	>=0, Positive integers
Terminated Complaints referred by BSP on reference Month Aging_more than 15 days	<p>Volume of BSP referred complaints that were referred within the reference month, that have aged more than 15 days, and were terminated in the reference month of the reporting period</p> <p>Including Complaints that were terminated in the BSP CAM due to escalation of the complaint for Mediation or Adjudication.</p>	Numeric	>=0, Positive integers



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Field Name	Definition	Format	Value
Terminated Complaints referred by BSP during the Month(s) previous to the Reference Month but still falling within the same Reporting Quarter	Volume of BSP referred complaints that were referred during the month(s) previous to the reference month but still falling within the same reporting quarter, and were terminated in the reference month of the reporting period  Including Complaints that were terminated in the BSP CAM due to escalation of the complaint for Mediation or Adjudication.	Numeric	>=0, Positive integers
Total Terminated Complaints referred by BSP from the Previous Reporting Quarter/s	Volume of BSP referred complaints received from the previous reporting quarter(s) that were terminated in the reference month of the reporting period  Including Complaints that were terminated in the BSP CAM due to escalation of the complaint for Mediation or Adjudication.	Numeric	>=0, Positive integers
Total Resolved BSP-Referred Complaints as of the Reference Month	Total Volume of BSP referred complaints that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved Complaints referred by BSP on reference Month Aging_0-7 days	Volume of BSP referred complaints that were referred within the reference month that have aged from 0-7 days and were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved Complaints referred by BSP on reference Month Aging_8-15 days	Volume of BSP referred complaints that were referred within the reference month that have aged from 8-15 days and were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Resolved Complaints referred by BSP on reference Month Aging_more than 15 days	Volume of BSP referred complaints that were referred within the reference month that have aged more than 15 days and were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers

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Field Name	Definition	Format	Value
Resolved Complaints Referred by BSP during the Month(s) previous to the Reference Month but still falling within the same Reporting Quarter	Volume of BSP-escalated complaints received during the month(s) previous to the reference month but still falling within the same reporting quarter that were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Total Resolved Complaints that were referred by BSP from the Previous Reporting Quarter/s	Volume of BSP referred complaints that were referred from the previous reporting quarter(s) and were resolved in the reference month of the reporting period	Numeric	>=0, Positive integers
Complaints referred by BSP categorized as Resolved - Fully in favor of complainant	Volume of BSP referred complaints that were resolved fully in favor of complainant in the reference month of the reporting period	Numeric	>=0, Positive integers
Complaints referred by BSP categorized as Resolved - Partially in favor of complainant	Volume of BSP referred complaints that were resolved partially in favor of complainant in the reference month of the reporting period	Numeric	>=0, Positive integers
Complaints referred by BSP categorized as Resolved - Not in favor of complainant	Volume of BSP referred complaints that were resolved not in favor of complainant in the reference month of the reporting period	Numeric	>=0, Positive integers
BSP Referred Complaints that are under BSP mediation	Volume of BSP referred complaints that are under BSP mediation as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
BSP Referred Complaints That Have Completed BSP Mediation	Volume of BSP referred complaints, where the BSP mediation process has been completed as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
BSP Referred Complaints That Are Under BSP Adjudication	Volume of BSP referred complaints that are under Adjudication by BSP as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers
BSP Referred Complaints where the BSP Adjudication process has been completed	Volume of BSP referred complaints, where the BSP Adjudication process has been completed as of the end of the reference month of the reporting period	Numeric	>=0, Positive integers