

Products

complaint.consumerfinance.gov/submit-a-complaint/s/products?sessionId=8806bf915bc1156398b4a5787bd3c68ab46837f1e043a666b5c18c951be6740d5f6fec1a9ad...

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## What is this complaint about?

Choose the product or service that best matches your complaint.

☐ Debt collection

☐ Vehicle loan or lease

☐ Credit reporting, credit repair services, or other personal consumer reports

☐ Student loan

☐ Mortgage

☐ Payday loan, title loan, or personal loan (installment loan or personal line of credit)

☐ Credit card or prepaid card

☐ Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check, debt settlement)

☐ Checking or savings account

Previous

Step 1 of 5

Next

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### HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

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### LOG INTO YOUR ACCOUNT

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10:08 AM 05-Mar-20

Products

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## What kind of card?

☐ General-purpose credit card or charge card (can use anywhere credit cards are accepted)

☐ Payroll card (provided by your employer to receive your salary or wages)

☐ Store credit card (can use only at specific store or chain of stores)

☐ Government benefit card (provided by a government agency to receive government benefits such as unemployment insurance, Social Security, or child support)

☐ General-purpose prepaid card (can use anywhere; often sold at stores)

☐ Student prepaid card (prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)

☐ Gift card (can use at a particular store or chain of stores)

☐ Mobile or digital wallet (online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)

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Products

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Choose the product or service that best matches your complaint.

<input type="radio"/> Debt collection	<input type="radio"/> Vehicle loan or lease
<input type="radio"/> Credit reporting, credit repair services, or other personal consumer reports	<input type="radio"/> Student loan
<input type="radio"/> Mortgage	<input type="radio"/> Payday loan, title loan, or personal loan (installment loan or personal line of credit)
<input checked="" type="radio"/> Credit card or prepaid card	<input type="radio"/> Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check, debt settlement)
<input type="radio"/> Checking or savings account	

What kind of card?

<input checked="" type="radio"/> General-purpose credit card or charge card (can use anywhere credit cards are accepted)	<input type="radio"/> Payroll card (provided by your employer to receive your salary or wages)
<input type="radio"/> Store credit card (can use only at specific store or chain of stores)	<input type="radio"/> Government benefit card (provided by a government agency to receive government benefits such as

consumers, helping them make more informed choices to achieve their financial goals.

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Issues

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Most of the **general-purpose credit card or charge card** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

<input type="radio"/> Getting a credit card (problem during application process, fraudulent card opened in your name, replacement card)	<input type="radio"/> Problem when making payments
<input type="radio"/> Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)	<input type="radio"/> Struggling to pay your bill (bankruptcy, forbearance)
<input type="radio"/> Trouble using your card (making purchases, credit limit)	<input type="radio"/> Closing your account
<input type="radio"/> Fees or interest	<input type="radio"/> Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)
<input checked="" type="radio"/> Problem with a purchase shown on your statement (billing dispute, fraud, transaction issue)	<input type="radio"/> Problem with credit report or credit score

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Issues

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Which best describes your problem?

☒ Card was charged for something you did not purchase with the card (charges made without your permission, fraud)

☐ Overcharged for something you did purchase with the card

☐ Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)

Have you already tried to fix this problem with the company?

☐ Yes

☒ No

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Complaint Description

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Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

Amount got debited from my account for an unauthorized transaction

☐ I want the CFPB to publish this description on consumerfinance.gov so that

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Complaint Description

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What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

I want my money back

Attach documents (optional)

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Companies Involved

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What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Company information

Company name

American Express

AMERICAN EXPRESS

AMERICAN EXPRESS BLUEBIRD

AMERICAN EXPRESS COMPANY

AMERICAN EXPRESS COMPANY

AMERICAN EXPRESS GOLD DELTA SKYMILES

AMERICAN EXPRESS NATIONAL BANK

About us

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People Involved

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## Who are the people involved?

Identify who is involved in this complaint. This could include:

- "Just you" if you are the account holder or borrower
- "You and someone else" if you are submitting for yourself and want to include another account holder or co-borrower
- "Someone else" if you are submitting for someone else as an authorized third party, such as a lawyer, advocate, or power of attorney

☒ Just you

☐ You and someone else

☐ Someone else

### Your contact information

Enter information about the account holder or borrower.

First name	Middle (optional)	Last name	Suffix (optional)

### About us

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People Involved

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### Your contact information

Enter information about the account holder or borrower.

First name	Middle (optional)	Last name	Suffix (optional)
<input type="text"/>	<input type="text"/>	<input type="text"/>	Select an option <input type="button" value="v"/>

Country

United States

Address line 1

Address line 2 (optional)

Want to check the status of a complaint you already submitted?

Username

Password

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People Involved

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City	State	ZIP or postal code
<input type="text"/>	Select an option <input type="button" value="v"/>	<input type="text"/>

What is the billing address for this credit card?

☐ Same as mailing address

Country

United States

Address line 1

Address line 2 (optional)

People Involved

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Country

United States

Address line 1

Address line 2 (optional)

City State ZIP or postal code

Age (optional)

Phone number (optional)

People Involved

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Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

☐ You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.  
(optional)  
We use this information to help identify trends in the marketplace.

☐ A servicemember or veteran ☐ A spouse or dependent of a

☐ You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.  
(optional)  
We use this information to help identify trends in the marketplace.

☐ A servicemember or veteran

☐ A spouse or dependent of a servicemember or veteran

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Step 5 of 5

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[Have a question? Preguntas?](#)