



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2018 - 017

To : ALL BANKS

Subject : Guidelines on the Submission of BSP-Supervised Financial Institutions (BSFIs) Consolidated Complaints Report (BCCR)

Pursuant to BSP Circular No. 857 dated 21 November 2014 on BSP Regulations on Financial Consumer Protection, the following guidelines shall be observed for the quarterly electronic submission of the BCCR beginning with reporting period quarter ending 31 December 2018:

1. The prescribed Data Entry Template (DET) of the BCCR, its corresponding Control Prooflist (CP) and User Guide as relevant reference for accomplishing the DET can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates by 15 October 2018. Same can also be directly requested from the BSP-Supervisory Data Center (SDC) by said date. Attached as Annex A is the sample format of the BCCR for reference.
2. The DET for the BCCR together with its corresponding scanned CP in Portable Document Format (PDF) duly signed by the authorized official of the reporting bank shall be electronically transmitted within twenty (20) banking days after the end of each reference quarter to the prescribed email addresses, as follows:

Type of Institution	Email Address
Universal and Commercial Banks	sdckb-bccr@bsp.gov.ph
Thrift Banks	sdctb-bccr@bsp.gov.ph
Rural and Cooperative Banks	sdcrb-bccr@bsp.gov.ph

using the required format for the subject, as follows:

"BCCR <bank name>, <reference period>", as illustrated below:

To : sdckb-bccr@bsp.gov.ph
Subject : BCCR *Bank Name*, 31 December 2018

and using the following prescribed file names:

File	Name
Data Entry Template	BCCR.xls
Control Prooflist	BCCR-Control Prooflist.pdf

3. Banks that are unable to transmit electronically can submit the DET along with the duly signed CP, scanned in PDF, in compact disc (CD) or any portable storage device (e.g., USB flash drive) through courier or postal services within the prescribed deadline to:

The Senior Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
11th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street, Malate
1004 Manila

4. In accordance with BSP Memorandum No. M-2017-028 dated 11 September 2017, only electronic submissions originating from officially registered email address/es of banks shall be recognized and accepted by the SDC. Same registered email address/es shall be used by the SDC in electronically acknowledging the submitted DET of the BCCR and transmitting the corresponding validation results.
5. Only the official files prescribed for the BCCR shall be accepted and processed by the BSP. It likewise follows that report submissions that do not conform to the above prescribed guidelines shall not be accepted and, thus, considered non-compliant with the reporting standards and procedures prescribed by the BSP subject to applicable penalties for reporting violations.
6. Queries regarding the BCCR and its related regulations can be sent via email to consumeraffairs@bsp.gov.ph.

For compliance.


CHUCHI G. FONACIER
Deputy Governor

10 May 2018

<BSFI> CONSOLIDATED COMPLAINTS REPORT

1 Name of Financial Insitution:

2 Financial Institution Code:

3 Report Date:

Year:

4 Prepared by:

Name of Consumer Assistance Head

5 Position/Designation:

6 Date of Submission:

Approved by:

Name of Authorized Signatory

Position Designation:

Date:

[NAME OF BSFI]

REPORT ON COMPLAINTS
[Reference Quarter] of [Reference Year]

PART ONE: VOLUME OF COMPLAINTS ^{1/} (I=II=III)	[1st Month of Reference Quarter] (A)	[2nd Month of Reference Quarter] (B)	[3rd Month of Reference Quarter] (C)	Total for the Quarter Ended (A+B+C)
I. BY PRODUCT/SERVICE (Sum A to K)	0	0	0	0
A. DEPOSITS (Sum 1 to 2)	0	0	0	0
1. Peso				0
2. Foreign Currency				0
B. LENDING (Sum 1 to 3)	0	0	0	0
1. Consumer Loans (Sum a to e)	0	0	0	0
a. Auto Loans				0
b. Motorcycle Loans				0
c. Salary-Based General-Purpose Consumption Loans				0
d. Residential Real-Estate Loans				0
e. Other Consumer Loans				0
2. Microenterprise Loans				0
3. Other Loans				0
C. TRUST AND INVESTMENTS (Sum 1 to 7)	0	0	0	0
1. Unit Investment Trust Funds				0
2. Institutional Trust Accounts				0
3. Individual Trust Accounts				0
4. Institutional Agency Accounts				0
5. Individual Agency Accounts				0
6. Personal Equity & Retirement Account (PERA) related				0
7. Others (Please specify)				0
D. E-MONEY				0
E. CREDIT CARD				0
F. FX DEALING/MONEY CHANGING				0
G. INSURANCE				0
H. PAWNBROKERAGE				0
I. REMITTANCE				0
J. OTHER PRODUCTS/SERVICES (Sum 1 to 4)	0	0	0	0
1. Bills Payment				0
2. Brokering				0
3. Safety Deposit Box				0
4. Other Corollary Business (Please specify)				0
K. CUSTOMER SERVICE (Sum 1 to 3)	0	0	0	0
1. Personnel				0
2. Processing Time				0
3. Procedure				0

PART ONE: VOLUME OF COMPLAINTS ^{1/} (I=II=III)	[1st Month of Reference Quarter] (A)	[2nd Month of Reference Quarter] (B)	[3rd Month of Reference Quarter] (C)	Total for the Quarter Ended (A+B+C)
II. BY CHANNEL (Sum A to H)	0	0	0	0
A. AUTOMATED TELLER MACHINE (ATM)				0
B. INTERNET BANKING				0
C. MOBILE BANKING				0
D. OVER-THE-COUNTER/BRANCH				0
E. PHONE BANKING				0
F. TELEGRAPHIC TRANSFER/SWIFT				0
G. THIRD PARTY (Sum 1 to 6)	0	0	0	0
1. Collection Agents				0
2. Cash Agents				0
3. Courier				0
4. Marketing Agents				0
5. Remittance Agents				0
6. Others (Please specify)				0
H. OTHER CHANNELS (Please specify)				0
III. BY STANDARD OF CONDUCT ^{2/} (Sum A to E)	0	0	0	0
A. DISCLOSURE AND TRANSPARENCY (Sum 1 to 3)	0	0	0	0
1. Terms and Conditions				0
2. Advertising and Promotional Materials				0
3. Conflict of Interest				0
B. PROTECTION OF CLIENT INFORMATION (Sum 1 to 2)	0	0	0	0
1. Confidentiality and Security of Client Information				0
2. Sharing of Customer Information				0
C. FAIR TREATMENT (Sum 1 to 6)	0	0	0	0
1. Affordability and suitability of product or service				0
2. Prevention of over-indebtedness				0
3. Cooling-off period				0
4. Objectivity				0
5. Fair and responsible treatment of clients				0
6. Remuneration Structure				0
D. EFFECTIVE RECOURSE (Sum 1 to 2)	0	0	0	0
1. Process				0
2. Turn Around Time				0
E. FINANCIAL EDUCATION AND AWARENESS				0

^{1/} Total number must be equal for all categories: By Product/Service, By Channel, and By Standard of Conduct.

^{2/} Identify only one Standard of Conduct for each complaint. Indicate the most appropriate Standard of

PART TWO: COMPLAINTS RESOLUTION

COMPLAINTS RESOLUTION

I. OUTSTANDING COMPLAINTS AS OF THIS QUARTER (Sum 1 to 2)	Outstanding as of Previous Qtr ^{1/} (A)	Newly Received Complaints as of this Qtr ^{2/} (B)	[1st Month of Reference Quarter] (C)	[2nd Month of Reference Quarter] (D)	[3rd Month of Reference Quarter] (E)	Outstanding as of [Ref Quarter] [(A+B)-(C+D+E)]			
			RESOLVED/CLOSED						
1. Simple Complaints	0					0			
2. Complex Complaints	0					0			
TOTAL	0	0	0	0	0	0			
II. AGING OF CLOSED COMPLAINTS AS OF THIS QUARTER ^{3/}	0-7 days	8-15 days	16-30 days	31-45 days	46-90 days	91-180 days	181-270 days	271-360 days	>360 days
A. TOTAL COMPLAINTS (Sum 1 to 2)	0	0	0	0	0	0	0	0	0
1. Simple Complaints									
2. Complex Complaints									

^{1/} Refers to the total outstanding complaints carried over from previous quarter

^{2/} Refers to the total number of complaints received this quarter

^{3/} Total number must be equal to the total number of resolved/closed in Section I

PART THREE: TOP CONSUMER COMPLAINTS ^{1/}	[1st Month of Reference Quarter] (A)	[2nd Month of Reference Quarter] (B)	[3rd Month of Reference Quarter] (C)	Total for the Quarter Ended (A+B+C)
I. BY PRODUCT/SERVICE (Sum A to K)	0	0	0	0
A. DEPOSITS (Sum 1 to 5) (Drop down for uniformity)	0	0	0	0
1.				0
2.				0
3.				0
4.				0
5.				0
B. LENDING (Sum 1 to 5)	0	0	0	0
1.				0
2.				0
3.				0
4.				0
5.				0
C. TRUST AND INVESTMENTS (Sum 1 to 5)	0	0	0	0
1.				0
2.				0
3.				0
4.				0
5.				0
D. E-MONEY (Sum 1 to 5)	0	0	0	0
1.				0
2.				0
3.				0
4.				0
5.				0
E. CREDIT CARD (Sum 1 to 5)	0	0	0	0
1.				0
2.				0
3.				0
4.				0
5.				0
F. FX DEALING/MONEY CHANGING (Sum 1 to 5)	0	0	0	0
1.				0
2.				0
3.				0
4.				0
5.				0
G. INSURANCE (Sum 1 to 5)	0	0	0	0
1.				0
2.				0
3.				0
4.				0
5.				0
H. PAWNBROKERAGE (Sum 1 to 4)	0	0	0	0
1.				0
2.				0
3.				0
4.				0

PART THREE: TOP CONSUMER COMPLAINTS ^{1/}		[1st Month of Reference Quarter] (A)	[2nd Month of Reference Quarter] (B)	[3rd Month of Reference Quarter] (C)	Total for the Quarter Ended (A+B+C)
I. REMITTANCE (Sum 1 to 4)		0	0	0	0
1.					0
2.					0
3.					0
4.					0
J. OTHER PRODUCTS/SERVICES (Sum 1 to 4)		0	0	0	0
1.					0
2.					0
3.					0
4.					0
K. CUSTOMER SERVICE (Sum 1 to 4)		0	0	0	0
1.					0
2.					0
3.					0
4.					0

^{1/} For each category (except for Pawnbrokerage, Remittance, Other Products/Services, and Customer Service) indicate only 5 Top issues which may come from the dropdown menu or be indicated under Others

PART THREE: TOP CONSUMER COMPLAINTS ^{1/}

I. BY PRODUCT/SERVICE (Sum A to K)

A. DEPOSITS (Sum 1 to 5) (Drop down for uniformity)

1. Account opening, closing or management
2. Product Information and disclosures
3. Charges and fees
4. Clearing
5. Interest
6. Statement of Account
7. Tracing of Deposit
8. Withdrawal-related
9. Others (not included in the list)

B. LENDING (Sum 1 to 5)

1. Account opening, closing or management
2. Product Information and disclosures
3. Charges and fees
4. Debt restructuring
5. Payment and Settlement
6. Statement of Account
7. Unfair collection practices
8. Others (not included in the list)

C. TRUST AND INVESTMENTS (Sum 1 to 5)

1. Product Information and disclosures
2. Charges and fees
3. Suitability
4. Payment
5. Purchase/Sale
6. Return/Income
7. Termination
8. Others (not included in the list)

D. E-MONEY (Sum 1 to 5)

1. Account activation/deactivation
2. Product Information and disclosures
3. Charges and fees
4. Conversion to cash
5. Crediting of e-wallet
6. Unremitted amount
7. Others (not included in the list)

E. CREDIT CARD (Sum 1 to 5)

1. Card Application and Issuance
2. Product Information and disclosures
3. Charges and fees
4. Unauthorized/Disputed transactions
5. Statement of Account
6. Unfair Collection Practices
7. Payment and Settlement
8. Others (not included in the list)

PART THREE: TOP CONSUMER COMPLAINTS ^{1/}**F. FX DEALING/MONEY CHANGING (Sum 1 to 5)**

1. Product Information and disclosures
2. Charges and fees
3. Conversion rate
4. Currency Exchange
5. Others (not included in the list)

G. INSURANCE (Sum 1 to 5)

1. Product Information and disclosures
2. Charges and fees
3. Claims and Proceeds
4. Payment and Cancellation
5. Premiums
6. Others (not included in the list)

H. PAWNBROKERAGE (Sum 1 to 4)

1. Product Information and disclosures
2. Charges and fees
3. Pawned item
4. Others (not included in the list)

I. REMITTANCE (Sum 1 to 4)

1. Product Information and disclosures
2. Charges and fees
3. Receiving/Sending
4. Others (not included in the list)

J. OTHER PRODUCTS/SERVICES (Sum 1 to 4)

1. Product Information and disclosures
2. Charges and fees
3. Payment and Settlement
4. Others (not included in the list)

K. CUSTOMER SERVICE (Sum 1 to 4)

1. Personnel
2. Processing Time
3. Procedure
4. Others (not included in the list)

BSFI COMPLAINTS REPORT TEMPLATE (BCCR)
BSP Regulations on Financial Consumer Protection

INSTRUCTIONS FOR FILLING OUT BCCR

Who shall prepare the BCCR?

All BSP-Supervised Financial Institutions (BSFIs) are required to submit the prescribed quarterly BCCR. However, the first phase of implementation for the submission of the BCCR will cover Banks only. The remaining BSFIs not covered in the first implementation shall be required to submit the BCCR in the succeeding phases, subject to a separate memorandum issuance.

When to submit the Data Entry Template (DET) of the BCCR?

The prescribed DET shall be electronically submitted within twenty (20) banking days after the end of each reference quarter beginning with the **quarter ending 31 December 2018**.

The DET together with the corresponding scanned Control Prooflist in Portable Document Format (PDF) that is duly signed by the authorized official of the reporting bank shall be electronically transmitted.

General Guidelines on the completion of the BCCR

No Complaints were outstanding and no complaints were received during the reporting period

If no complaints have been received during the reporting period and no complaints were outstanding at the beginning of the period, the BSFI may put an "X" on the corresponding checkbox for NIL REPORT that can be found in the Control Prooflist.

The field numbers that follow correspond to a Data Entry Cell in the BCCR.

Classification of Complaints by Product/Service

Unless otherwise specified, complaints should be allocated to the identified sub-classifications based on the product or service the complaint relates to. If a BSFI has not received any complaints relating to a particular product or service during the reporting period, the relevant box should be left blank.

Classifying as Others

The 'Other' categories should only be used in exceptional circumstances when none of the specific product or service categories is appropriate.

Classifying by Channel

A complaint should be reflected on the channel/mode of transaction complained about. This may be different from the main product/service itself. For example, for a credit cardholder who complained about receiving a notification that an additional credit card was approved, where the complaint relates to unauthorized charges on the additional credit card, it should be reported under '*Over-the-Counter/ Branch*'; but where the complaint relates to the approval of a card without prior application, or more commonly known as pre-approved credit card that was offered by the BSFI through email or telephone call, should be reported under item 4 of '*Third Party*', that is '*Marketing Agents*.'

Classifying as Standard of Conduct

Only one Standard of Conduct can be identified for each complaint; thus it is recommended to identify the complaint to the Standard of Conduct that has more relevance or weight to addressing the root cause of the complaint. For instance, a client may complain about not receiving bank statements, which might appear to be classified under Item 5 of '*Fair Treatment*', that is '*Fair and Responsible Treatment of Clients*'. The said complaint should be classified under Item 1 of '*Disclosure and Transparency*', that is, '*Terms and Conditions*'. BSP Circular 857 describes in detail each of the Standards of Conduct, as well as the sub-classifications.