



DB&CF

Mississippi Department of
Banking and Consumer Finance

Complaints and Complaint Form

What is a complaint and recommended resolution procedures?

A complaint is an expression of concern or dissatisfaction by any party against a company regulated by the Department of Banking and Consumer Finance.

STEP ONE: Contact someone in authority at the company or business in question (i.e. Owner, President, or Consumer Complaint Specialist) to resolve the complaint.

When you have a complaint, you should first contact the company about it. You may be able to get a resolution. If you talk to someone at the company you should:

1. Be courteous and remain calm.
2. Explain the problem: provide dates and amounts paid or billed, have important documents, and present as many facts as possible.
3. Explain what type of remedy you are seeking.
4. State whether you are willing to negotiate; remember, in many disputes, neither side is totally correct.
5. If you cannot get a response by following the above steps, move onto Step 2, contact the Department of Banking and Consumer Finance after completing the attached complaint form. Or, contact the appropriate agency if the complaint involves a company not subject to the jurisdiction of the Department. Please see below where to call about filing a complaint against such a company.

STEP TWO: CONTACT THE DEPARTMENT OF BANKING AND CONSUMER FINANCE

If your talk with the company fails to resolve the complaint, you may wish to complete a complaint form and mail it to the Department. This complaint form is available in Portable Document Format (PDF) at the end of this step. Please include copies (not originals) of relevant documents, canceled checks, correspondence, etc. The Department will send a copy of your complaint to the institution and request that the institution respond promptly to you and send the Department a copy.

The Department's goal in complaint handling is to encourage companies and consumers to settle their disputes directly. However, if your complaint is referred to this Department, it may take longer to resolve your concern than by direct contact with the company.

Be aware that the Department does not have the authority to act as a court of law and the Department may suggest that a consumer seek the advice of an attorney. In some cases your only recourse to resolve the matter might be legal action. The Department will not handle a complaint that is in litigation nor will the Department act on behalf of either party to the dispute. If, after a thorough investigation, a company is found to be in violation of a law, the Department will take appropriate corrective action.

Printable Complaint Directions - PDF
Printable Complaint Form - PDF

PDF indicates the file is in Portable Document Format (PDF) which can be read by the Adobe[™] Acrobat[™] Reader. If you do not have the Acrobat[™] Reader, you can download it from www.adobe.com.

Send questions or comments for ways to improve our web site to webmaster@dbcf.state.ms.us.

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This Page Last Updated: Wednesday, May 26, 2004.



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