

How to Make an Inquiry or File a Complaint

There are several ways to contact the Banking Department with an inquiry or complaint: by phone, fax, electronic form, e-mail or in person. All formal complaints **MUST** be in writing.

By Phone – Consumer Help Line

1-877-BANK-NYS

Our consumer help staff speaks English, Spanish, Russian and Mandarin and can provide referrals and answer questions you may have with regard to a financial institution or mortgage. The Consumer Help Line is open between 9:00 am and 5:00 pm Monday through Friday. During off-hours, you may leave a message. If it seems appropriate that you file a complaint, the representative will advise you to submit a written description of the problem, along with **copies** (not the original documents) of any back-up materials you have.

Via Electronic Consumer Assistance Form*

[Consumer Help Assistance Form](#)

*Use this form only if you know you have a specific complaint against a New York State chartered financial institution such as a bank, mortgage banker or broker, budget planner, check casher or money transmitter. If you are not sure, or if you have a question, please use the e-mail option below.

Via e-mail

[Consumer Help Unit](#)

Please note that this is not a secure Website and that information you send via e-mail could be compromised. Therefore, if you do not wish to proceed via the Internet, please write to us instead.

Via Mail

Consumer Help Unit
New York State Banking Department
One State Street
New York, NY 10004-1417

By Fax

Consumer Help Unit: (212) 709-1673

Walk-in

New York State Banking Department
5th Floor
One State Street
New York, NY 10004-1417

Complaint Check List

All of the following information is required in order for us to process your complaint (check list):

- Your name and address, including zip code

- Your telephone numbers, home and office
- E-mail address, if filing via e-mail
- Name and address of the institution
- Account number, if applicable
- **COPIES** of pertinent documents (do not send us originals)
- A short, concise statement of your complaint
- A statement describing the relief you are seeking
- Dollar amounts involved
- Date of transaction
- Indicate whether you have already complained directly to the institution and, if so, whether by mail, by phone or in person and the nature of their response
- Has this matter been submitted to another agency or attorney? If yes, give name and address
- Is there a court action pending?

If you are contacting us via e-mail, please provide your complete street and internet e-mail addresses. Please note that anonymous complaints cannot be processed.

When You Contact the Department

While we try to answer as many of your questions and resolve problems over the phone when possible, it is often the case that in order to resolve an issue, we must send a copy of the written complaint to the person or firm you are complaining about — therefore, the information contained in the complaint is **not** considered confidential.

Resolution of complaints may require the submission of written documentation, as the Complaint Check List indicates. We will advise you if we need additional information as we process your complaint. Once the complaint package is complete, we will send you a confirmation of receipt of your complaint within five business days.

It is important to remember that the Banking Department does not act as the complainant's attorney. It also does not have the power to adjudicate or sit in judgment over complaints. If a dispute turns on facts that do not involve a supervised entity's violation of a specific law or regulation (such as a matter concerning a bank's exercise of internal policies or guidelines) the Banking Department may not have the authority to obtain the relief a complainant is seeking. In that case, the Banking Department will advise the complainant about other ways to pursue the complaint, such as through consulting a private attorney and/or initiating a court proceeding.
