

Consumer Complaints Policy Checklist

Member implementation: April 1, 2024

Auditing of requirements: June 1, 2024

Consumer Complaints

1. Company to have an easily findable – not more than one click of company website homepage - **toll-free phone number** and a **weblink/button/form** for consumers to express concern.
2. Company to **have Consumer Complaints Policies and Procedures**
3. Company to have a **Consumer Complaints Policy and Procedure posted** on the website.
 - a. Company will **include language** in their **posted policy** that if the customer is not satisfied, they can file a complaint with the American Association for Debt Resolution (AADR).
 - i. *See AADR Consumer Complaints Policy for key items to include in Company Consumer Complaints Policies and Procedures if a complaint comes from AADR to the member company.*
4. Company to be able to provide auditor **evidence** of consumer complaints **response times, communications** outlining resolution timetable, and **requests** for additional information if needed.
5. Company to retain a **written record of all complaints** for **not less than two years**.

Compliance Complaints

A “compliance violation” shall mean an alleged or suspected violation of a federal or state rule or regulation. Expectations for managing compliance complaints from AADR to a member company are listed in the AADR Consumer Complaints Policy.

1. Company to follow AADR Consumer Complaints Policy for compliance violation complaints that come through AADR.
 - a. Company to be able to provide **evidence of acknowledgement of the receipt** of the AADR compliance violation complaint (acknowledgement to the Head of AADR Compliance).
 - b. Company to be able to provide **evidence of response to** the AADR Head of Compliance’s **request for more information**, if requested, within two business days.
 - c. Company to retain a **written record of all compliance complaints** for such a **period as counsel advises**.

This checklist is a high-level overview of what is expected from member companies. It is not an exhaustive list. It is the responsibility of the company to meet the AADR Consumer Complaints Policy requirements. If you have questions, contact [Stacey Silva](#).