



STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES

P.O. Box 41200 • Olympia, Washington 98504-1200  
Telephone (360) 902-8703 • TDD (360) 664-8126 • FAX (360) 596-3868 • <http://www.dfi.wa.gov/cs>

## Consumer Complaint

If you have not already done so, please attempt to contact the company and resolve the problem. In the meantime, please fill out this form and send it, along with any copies of the company's response and any other appropriate documentation, to the Division of Consumer Services. Your complaint will be promptly acknowledged, and we will notify you of the final determination after review.

## Public Records Disclosure Act

- Keep information exempt  
 Do not keep information exempt

The Washington State Public Records Act (PRA), RCW 42.56, may require disclosure of a complaint after a file is closed. If you choose, you may keep your identifying information exempt from disclosure under the PRA by checking this box. Please note that this exemption does not necessarily restrict the release of your identifying information pursuant to a court order, subpoena, or during litigation.

## Your Information

Full Name(s): \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Physical Address (if different): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email Address: \_\_\_\_\_

Preferred Method of Contact:  Telephone  Email  Mail

Are you on active duty in the armed forces or a dependent?  Yes  No

If you are submitting this complaint on behalf of someone else, you will need to provide a signed authorization from that person and enclose it when returning the completed complaint form.

**Disputed Payday Loan Company Contact Information:**

Information about the company with which you have disputed a transactions(s)

**Company Name:** \_\_\_\_\_

**Company Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Company Telephone Number(s):** \_\_\_\_\_

**Company Email:** \_\_\_\_\_ **Company Website:** \_\_\_\_\_

**Specific Contact Name:** \_\_\_\_\_

**Did you use the internet to obtain the loan?**  Yes  No

**Website Address used to obtain the loan:** \_\_\_\_\_

**Disputed Payday Loan Transaction Description and Details:**

Provide a description of the problem

**Amount of loan before fees:** \_\_\_\_\_

**Date of transaction:** \_\_\_\_\_

**Amount of fees:** \_\_\_\_\_

**Can You Provide Copies of Documents Relevant To Your Complaint?**  Yes  No  
If yes, please enclose the copies with your complaint.

**Attorney Information:**

Please check if applicable

- I have an attorney
- I would like you to work directly with my attorney

**Attorney's Name:** \_\_\_\_\_

**Name of Law Firm:** \_\_\_\_\_

**Attorney/Firm Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Attorney/Firm Telephone:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ **Email:** \_\_\_\_\_

**Has The Matter Been Submitted To Another Agency?**

**Agency Name:** \_\_\_\_\_

**Results of that complaint:** \_\_\_\_\_

\_\_\_\_\_

Is a court action pending for this matter?  Yes  No

**Have Your Tried To Resolve Your Complaint?**  Yes  No

**Date(s) of contact:** \_\_\_\_\_

**Method of contact:**  Telephone  Mail  In Person **Other:** \_\_\_\_\_

**Who your contacted:**

**Name:** \_\_\_\_\_

**Telephone:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ **Email:** \_\_\_\_\_

**What Do You Think Will Resolve This Problem For You?** \_\_\_\_\_

**How did you hear about DFI?** \_\_\_\_\_

**Disputed Payday Loan Transaction History:**

How did you receive the loan funds? \_\_\_\_\_

How many days were you given to repay the loan? \_\_\_\_\_

How were you supposed to pay the company back? \_\_\_\_\_  
(ACH, Direct Withdrawal, Cash, Postdated Check, Other)

- Yes  No Did they ask you to pay with more than one check?
- Yes  No Did you default?
- Yes  No Did you complete an application?
- Yes  No Did you complete a loan agreement?
- Yes  No Did you complete any other forms?
- Yes  No Did anyone explain or discuss the terms of the loan with you?
- Yes  No Did you experience difficulty locating or accessing a physical office of a licensed payday lender in Washington?
- Yes  No Can you provide a copy of your loan documents?  
(If yes, please enclose copies with your completed complaint)
- Yes  No Did you request a payment plan?
- Yes  No Did you obtain a payment plan?
- Yes  No Did you pay any other fees related to the payment plan?

**Identify Any Additional Problems You Are Having:**

- Cannot contact lender. The online company will not give me any information and their address or phone number is not working.
- ACH: I paid the lender back but they continue to take money from my account.
- ACH: The lender debited my account on the wrong date.
- Lender will not give me an installment/payment plan.
- Fees were charged and no service or loan was actually received.
- I got a loan I did not apply for. The company on the internet gave me a loan I did not apply for and now they are taking money from my account.
- I was charged excessive fees.
- I was charged excessive interest.

- I am being harassed.
  - I am being threatened with criminal action.
  - They are showing up at my work/home.
  - My family members are being threatened.
  - I paid my loan, but they are still collecting.
  - Collection agency will not provide proof of debt.
  - I did not have a loan with this company.
  - I reached my 8 loan limit and I need another loan.
  - I reached my \$700 loan amount limit and I need a larger loan.
  - My complaint is against Veritec (statewide payday loan database).
  - Other, please provide explanation: \_\_\_\_\_
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**If you used the internet to obtain the payday loan, please check the reasons why:**

- I like the convenience.
- No hassles – do not need many pieces of identification.
- There is no credit check.
- I reached my 8 loan limit under Washington law.
- I like using online vendors for most of my shopping. I can get my money sooner.
- I can get more money than I can elsewhere.
- I can get as many loans as I want online.
- I tried to use other sources to get money such as my bank or credit union, but could not get the money I needed.
- I needed money to pay utilities or other bills.
- Other, please provide explanation: \_\_\_\_\_

**Declaration:**

By signing my name below, I declare, under penalty of perjury under the laws of the State of Washington that the information contained in this complaint is true and accurate and the information may be used to further investigate the complaint.

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature**