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[HOME](#) > [BLOG](#) > YOU CAN SUBMIT A PAYDAY LOAN COMPLAINT

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You can submit a payday loan complaint

BY [SCOTT PLUTA](#)

[Payday loans](#) are typically marketed as a way to get quick cash when you need it. They are generally for small amounts due quickly, like on your next payday, and they often give the lender a claim on your bank account. They are sometimes also called cash advance loans.

We've heard from people who like the ease of obtaining a payday loan when they need to avoid paying their bills late. Many other people have raised concerns about the high cost of payday loans, not being able to repay the payday loan while still having enough money left for other expenses, and the debt collection practices they encounter if they can't repay the loan.

Starting today you can [submit a complaint](#) if you have a problem with your payday loan. You can submit a complaint about:

- Unexpected fees or interest
- Unauthorized or incorrect charges to your bank account
- Payments not being credited to your loan
- Problems contacting the lender
- Receiving a loan you did not apply for
- Not receiving money after you applied for a loan

You can also get clear, unbiased answers to questions about payday loans on [Ask CFPB](#) or by calling (855) 411-2372.

Your complaints help us identify business practices that may pose risks to consumers and we use that information in our work to supervise companies, enforce federal consumer finance laws, and write better rules and regulations.

What is a



payday loan?

A payday loan—which might also be called a “cash advance” or “check loan” – is a small loan, generally for \$500 or less, that is typically due on your next payday or the next time you receive your income.

What if I have a problem?

You can submit a complaint about issues like:

Unexpected fees
or interest

Unable to contact
lender

Unauthorized
charges

Submit a complaint.

We'll work to send your complaint to the company for response and you can track the status.



 **Online** consumerfinance.com/complaint

 **By phone** (855) 411-2372



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Learn more at
consumerfinance.gov/complaint



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