

114TH CONGRESS  
2D SESSION

# H. R. 5413

To amend the Consumer Financial Protection Act of 2010 to provide additional requirements for the consumer complaint website of the Bureau of Consumer Financial Protection, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 8, 2016

Mr. SALMON introduced the following bill; which was referred to the  
Committee on Financial Services

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## A BILL

To amend the Consumer Financial Protection Act of 2010 to provide additional requirements for the consumer complaint website of the Bureau of Consumer Financial Protection, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “CFPB Data Account-  
5 ability Act”.

1 **SEC. 2. CONSUMER COMPLAINT WEBSITE REQUIREMENTS.**

2 Section 1013(b)(3) of the Consumer Financial Pro-  
3 tection Act of 2010 (12 U.S.C. 5493(b)(3)) is amended  
4 by adding at the end the following:

5 “(E) WEBSITE REQUIREMENTS.—In estab-  
6 lishing and maintaining the website described  
7 under subparagraph (A), the Bureau shall com-  
8 ply with the following:

9 “(i) AGGREGATED FORMAT.—With re-  
10 spect to consumer complaint information  
11 obtained by the Bureau under this para-  
12 graph, the Bureau may only make such in-  
13 formation available to the public on the  
14 website in an aggregated format and after  
15 taking steps to ensure that proprietary,  
16 personal, or confidential consumer infor-  
17 mation is not made public on such website.

18 “(ii) VERIFICATION REQUIREMENT.—  
19 The Bureau shall verify any consumer  
20 complaint information included under  
21 clause (i) where the complaint alleges a  
22 violation of a law, regulation, or contrac-  
23 tual agreement between a consumer and a  
24 covered person who offered or provided the  
25 consumer financial product or service to  
26 the consumer.

1           “(iii) REPORT OF COMPLAINT PER-  
2           CENTAGES.—With respect to consumer  
3           complaint information about a particular  
4           consumer financial product or service, the  
5           Bureau may only make such information  
6           available to the public on the website if the  
7           Bureau accompanies such information with  
8           statistics on how many consumer com-  
9           plaints the Bureau receives with respect to  
10          the particular consumer financial product  
11          or service compared to the total number of  
12          consumers making use of such consumer  
13          financial product or service.

14          “(iv) QUALITY, OBJECTIVITY, UTIL-  
15          ITY, AND INTEGRITY OF INFORMATION.—  
16          The Bureau shall comply with all guide-  
17          lines issued by the Director of the Office of  
18          Management and Budget pursuant to sec-  
19          tion 515 of H.R. 5658, as enacted by sec-  
20          tion 1(a)(3) of the Consolidated Appropria-  
21          tions Act, 2001.”.

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