



Representative Brad Schneider  
111 Barclay Boulevard Suite 200  
Lincolnshire, Illinois 60069

Re: Complaint 190628-4188130

Dear Representative Brad Schneider:

Thank you for contacting the Consumer Financial Protection Bureau (CFPB) and providing an opportunity for us to assist your constituent Kaori Monroe, with the Credit card or prepaid card complaint filed against CAPITAL ONE FINANCIAL CORPORATION. Our Office of Consumer Response would like to provide you with an update.

We contacted Kaori Monroe and advised that we were working on this matter. In addition, we forwarded the complaint to CAPITAL ONE FINANCIAL CORPORATION and requested a timely response and, if appropriate, a proposed resolution to the matter. CAPITAL ONE FINANCIAL CORPORATION's response has been provided to your constituent and may be accessed by your office by logging into the Congressional Portal. For many consumers, receiving the company's response is sufficient to address their concerns. If you need additional assistance regarding this matter please contact [CFPB\\_GovtCaseUpdates@cfpb.gov](mailto:CFPB_GovtCaseUpdates@cfpb.gov) with the subject line "Constituent Complaint Follow Up", so that we may further assist you. If we do not hear from you or your constituent we will consider this matter closed.

In response to your questions, one of the primary functions of the Bureau of Consumer Financial Protection (CFPB or Bureau) is collecting, investigating, and responding to consumer complaints. Created by the Bureau, under the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Office of Consumer Response (Consumer Response) handles consumer complaints, and analyzes and shares complaint data to level the playing field and empower consumers to take more control over their financial lives. We do not function as an arbitrator. Generally, regulated entities are required by statute to provide full and accurate information to federal regulators. Based on the information provided, it appears Mr. Monroe disagrees with the travel company's decision not to refund his expenses. Since the company is located in Ontario, Canada, we suggest that he reach out to Canadian authorities at: <https://www.ontario.ca/page/consumer-protection-ontario>. The travel company is outside of the Bureau's authority.

We take consumer complaints very seriously and are grateful for the information you have provided on behalf of Kaori Monroe. As a data-driven agency, consumer complaints inform us about business practices that may pose risk to consumers and assist us with our supervisory, enforcement, and rulemaking responsibilities.