



Credit Card Interest Complaints: Which Issuers Draw the Most CFPB Complaints

Original analysis of 8,583 records from the CFPB, 2024–2026 (calendar years; 2026 January–September). Published October 22, 2026. <https://settlementinsight.com/research/credit-card-interest-complaints-by-issuer>

Synchrony Financial received 736 of the 3,172 credit card complaints about interest charges published by the CFPB for 2025 (23.2%), more than any other company. Capital One (466), Citibank (400) and Bread Financial (327) follow. These are raw counts that do not account for how many card accounts each company holds; measured against each company's own credit card complaints, Synchrony and Bread Financial, whose interest complaints concern store cards more often than any other ranked company's, also show the highest interest shares among the 12 companies with at least 50 interest complaints.

736

Synchrony interest complaints, 2025

23%

Synchrony's share of all 2025 interest complaints

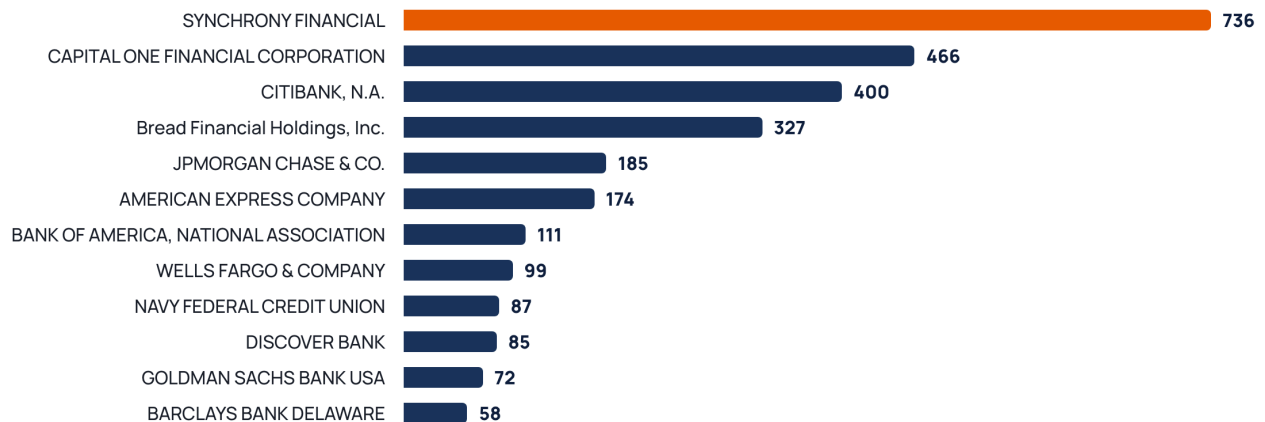
23%

2025 interest complaints closed with monetary relief



CFPB credit card interest complaints by company, 2025

Top 12 of 87



Source: Settlement Insight analysis of data from the CFPB

settlementinsight.com/research/credit-card-interest-complaints-by-issuer · free to use with a link (CC BY 4.0)

What the CFPB Complaint Data Show

1. **Synchrony leads.** Synchrony Financial received 736 complaints about interest charges in 2025, 23.2% of all 3,172. Capital One ranks second with 466, Citibank third with 400 and Bread Financial fourth with 327.
2. **Four companies, most complaints.** The four largest recipients together account for 60.8% of 2025 interest complaints, although 87 companies received at least one.
3. **Store card issuers stand out.** Interest complaints make up 11.2% of Synchrony's credit card complaints and 10.9% of Bread Financial's, against 3.5% across all companies. Most of their interest complaints concern store cards (56.7% and 67.0%).
4. **More relief than average.** Companies closed 23.5% of interest complaints with monetary relief, compared with 12.7% of all published 2025 credit card complaints. The rate ranges from 8.6% at Barclays to 51.4% at Bank of America among the 12 companies with at least 50 interest complaints.
5. **Complaints rose in 2026.** From January to September 2026 the CFPB published 3,100 interest complaints, against 2,357 in the same months of 2025. Synchrony's share rose to 29.7%.

How we measured

Data come from the CFPB Consumer Complaint Database, the public file of complaints the CFPB sent to companies for a response. We used the copy imported into our database on October 21, 2026, and counted complaints by the date the CFPB received them, from January 1, 2024, through September 30, 2026. The CFPB publishes a complaint after the company responds or after 15 days, whichever comes first.

An interest complaint is a complaint with the product "Credit card", the issue "Fees or interest" and the sub-issue "Charged too much interest" or "Unexpected increase in interest rate", as chosen by the consumer. Each row of the database is one published complaint; the CFPB does not count or publish complaints that companies return as duplicates. Companies are counted under the name the CFPB uses, without merging affiliates.

For each company we divided its interest complaints by all its credit card complaints received in the same period, and its interest complaints closed with monetary relief by its interest complaints. Comparisons of shares and relief rates are limited to companies with at least 50 interest complaints in 2025.

To check the data against the CFPB's own reporting, we divided the published credit card complaints received in 2025 and closed with monetary relief (11,385) by the number of credit card complaints the CFPB reports sending to companies in 2025. The result matches the 12% monetary relief share in the CFPB's Consumer Response Annual Report 2025.

Checked against published figures

- Share of 2025 credit card complaints sent to companies that were closed with monetary relief (published complaints closed with monetary relief, received in 2025, divided by the approximately 94,900 credit card complaints the CFPB reports sending to companies; complaints closed as 'Alerted CFPB' are not published): published 12%, our count 12.0% (exact match). [Consumer Response Annual Report, January 1 – December 31, 2025 \(CFPB, March 2026\)](#)

Limitations

- Complaint counts do not account for company size. Issuers with more card accounts tend to receive more complaints; the CFPB itself notes that the database is not a statistical sample of consumers' experiences.
- A complaint is the consumer's account and is not proof that a company charged interest incorrectly. The sub-issue is chosen by the consumer, and the outcome, including monetary relief, is reported by the company.
- The database does not include complaints the CFPB referred to other regulators, such as complaints about banks with less than \$10 billion in assets, or complaints closed with the administrative response "Alerted CFPB". Smaller card issuers are therefore underrepresented.
- Affiliated companies are not combined: Discover Bank is listed separately from Capital One although Capital One acquired Discover in May 2025.
- Figures for 2026 cover January through September and include recent months. Complaints are published up to 15 days after the CFPB sends them, and outcomes can change while a company is still reviewing a complaint, so the latest months may still be revised slightly.

Data files

- [CFPB credit card interest complaints by company, 2025](#) (CSV, 87 rows)
- [CFPB credit card interest complaints by company, January–September 2026](#) (CSV, 88 rows)
- [CFPB credit card interest complaints by month, January 2024 – September 2026](#) (CSV, 33 rows)
- [CFPB credit card interest complaints by year, 2024–2026](#) (CSV, 4 rows)
- [Interest complaints as a share of each company's credit card complaints, 2025](#) (CSV, 12 rows)

How to cite

Goldberg, L. (2026). CFPB Credit Card Interest Complaints by Company — Counts, Shares and Monetary Relief (2024–2026) [Data set]. Settlement Insight. <https://settlementinsight.com/research/credit-card-interest-complaints-by-issuer>

Free to reuse with attribution under CC BY 4.0. Please link to <https://settlementinsight.com/research/credit-card-interest-complaints-by-issuer> as the source.