



مصرف البحرين المركزي

Central Bank of Bahrain

Customer Complaints Report

February & March 2017

Customer Complaints Report February & March 2017

Production: Compliance Directorate

Central Bank of Bahrain

PO Box 27, Manama

Kingdom of Bahrain

www.cbb.gov.bh

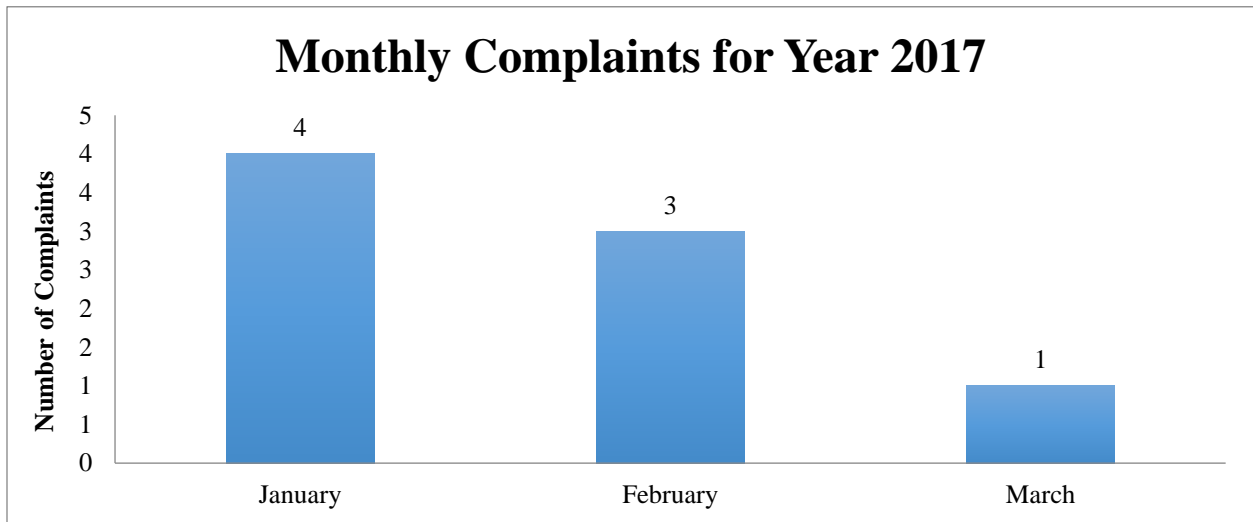
The Customers Complaints Report is a monthly report prepared by the Compliance Directorate. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

Contents

1. Introduction.....	1
2. Concentration of Complaints by Financial Institution (FI)	2
3. Nature of Complaints.....	3
4. Status of Complaints.....	4

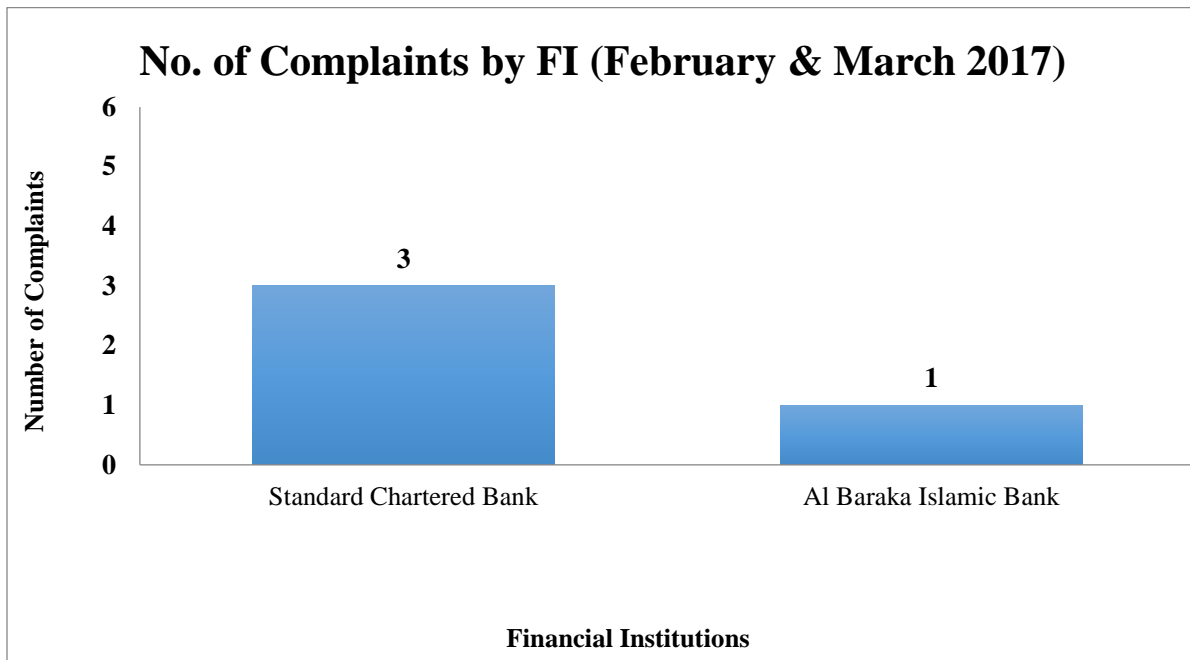
1. Introduction

The Compliance Directorate “CD” received 3 complaints in the month of February 2017, and one complaint in the month of March 2017. The following graph illustrates the monthly complaints received from 1st January – 31st March 2017.



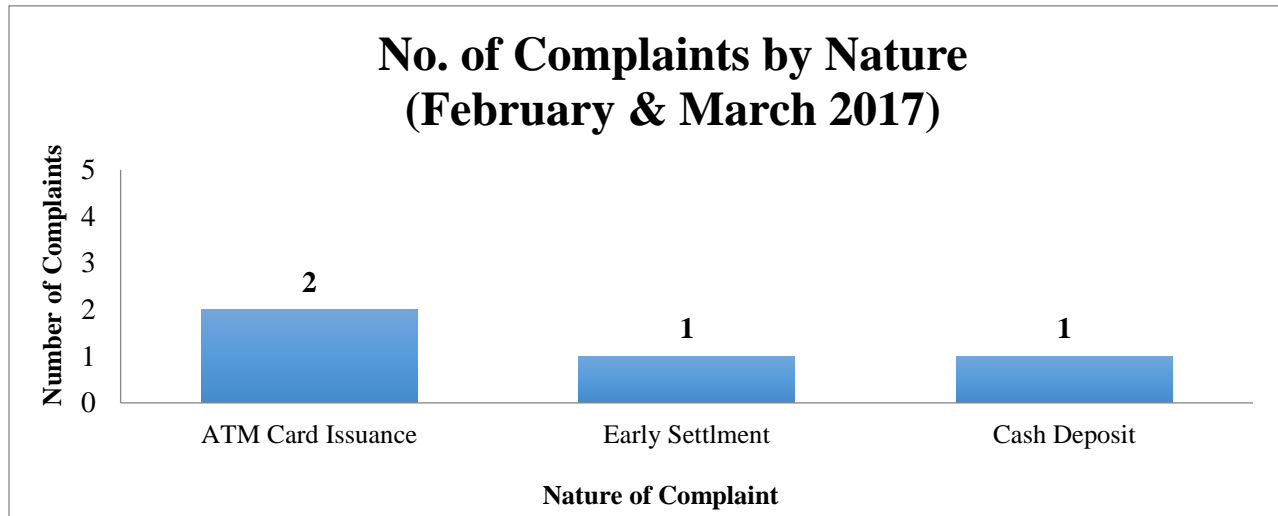
2. Concentration of Complaints by Financial Institution (FI)

The complaints received in the month of **February and March 2017** were reported with respect to the following financial institutions as illustrated in the graph below:



3. Nature of Complaints

The following chart demonstrates the nature of complaints received by the CD during the months of February & March 2017.



Following are detailed classifications on the nature of complaints:

3.1 ATM Card Issuance:

The CD received 2 complaints (50% of total complaints) regarding refusal of ATM card issuance by the bank to a customer although the customer maintains an existing account with the bank. Complaints regarding ATM card issuance was specific to Standard Chartered Bank.

3.2 Early Settlement:

The CD received 1 complaint (25% of total complaints) regarding the refusal of a bank to grant its customer an early settlement of a loan. Complaint regarding early settlement was specific to Al Baraka Islamic Bank.

3.3 Cash Deposit:

The CD received 1 complaint (25% of total complaints) regarding cash deposited by the customer via an ATM machine and was not reflected in his account balance until 9 days later. Complaint regarding cash deposit was specific to Standard Chartered Bank.

4. Status of Complaints

All the complaints received in February & March 2017 have been resolved.