



مصرف البحرين المركزي

Central Bank of Bahrain

Customer Complaints Report

June-September

2018

**Customer Complaints Report for the months
June-September 2018**

Production: Consumer Protection Directorate

Central Bank of Bahrain

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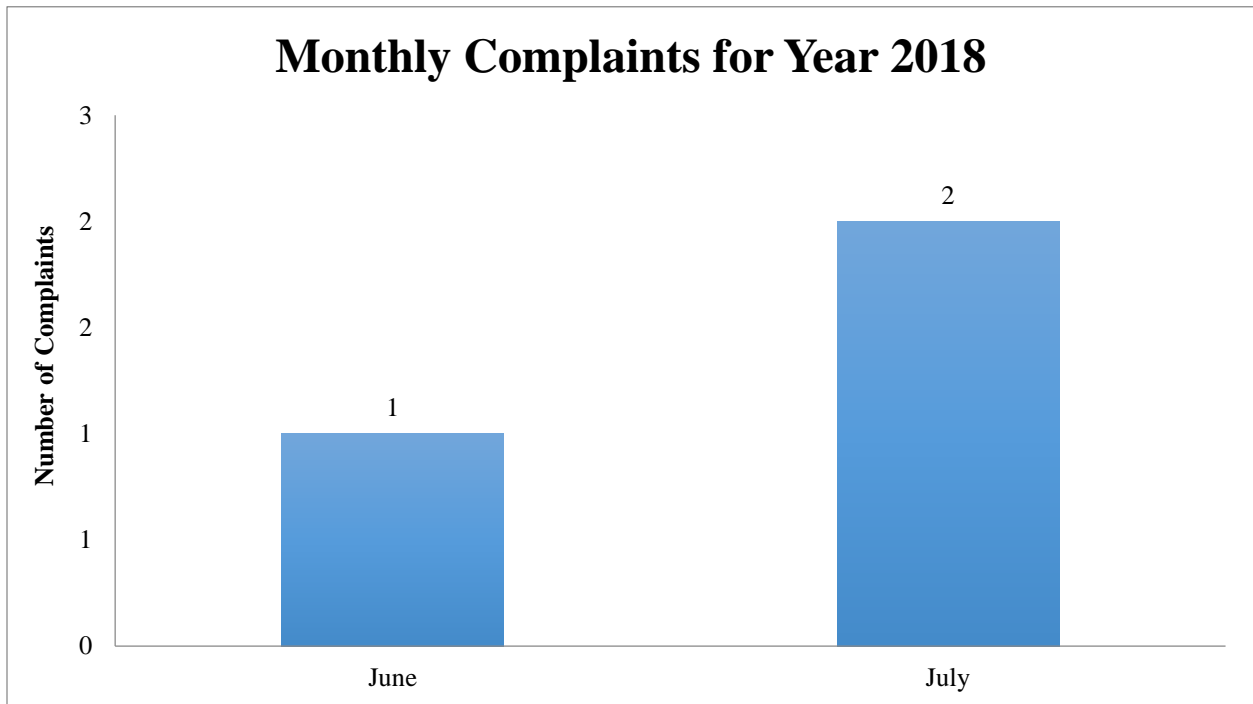
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Directorate. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

Contents

1. Introduction.....	1
2. Concentration of Complaints by Financial Institution (FI)	2
3. Nature of Complaints.....	3,4
4. Status of Complaints.....	5

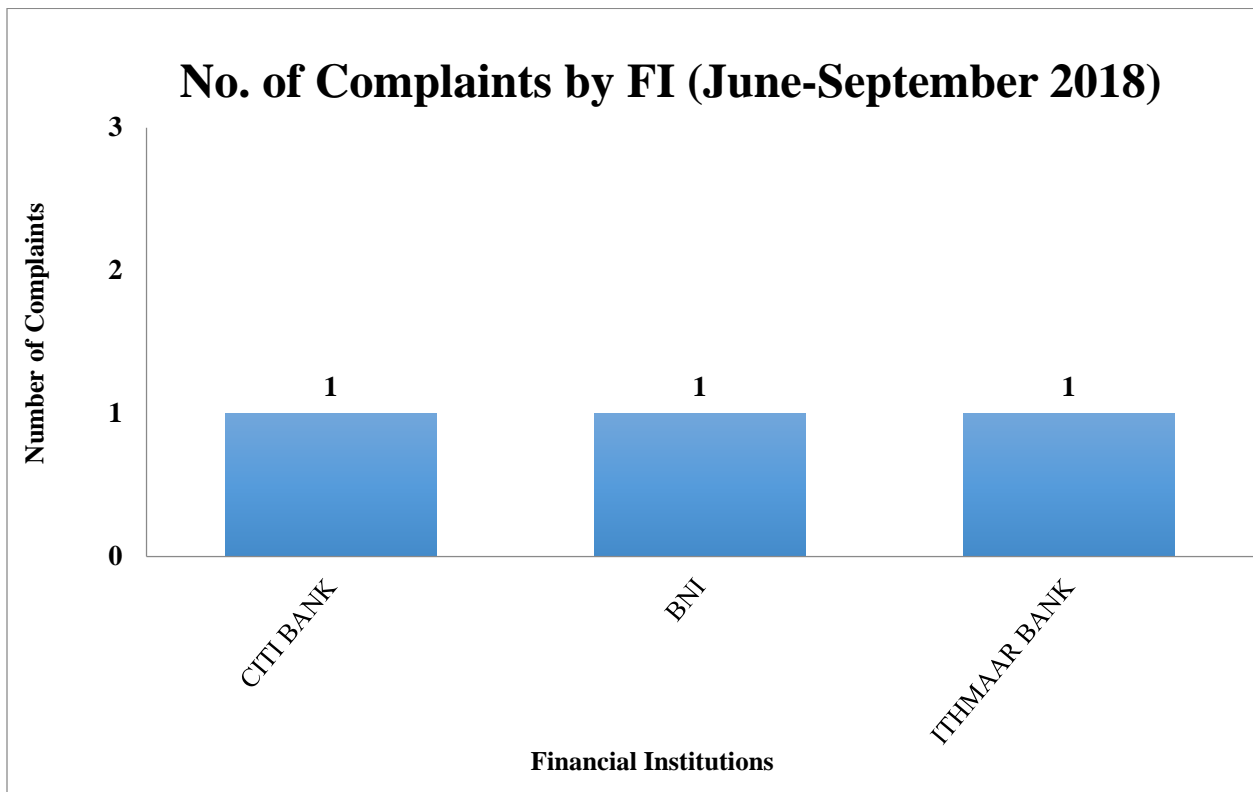
1. Introduction

The Consumer Protection Directorate “CP” received one complaint in the month of June 2018, and two complaints in July 2018. The following graph illustrates the monthly complaints received from 1st of June to 30th of September 2018.



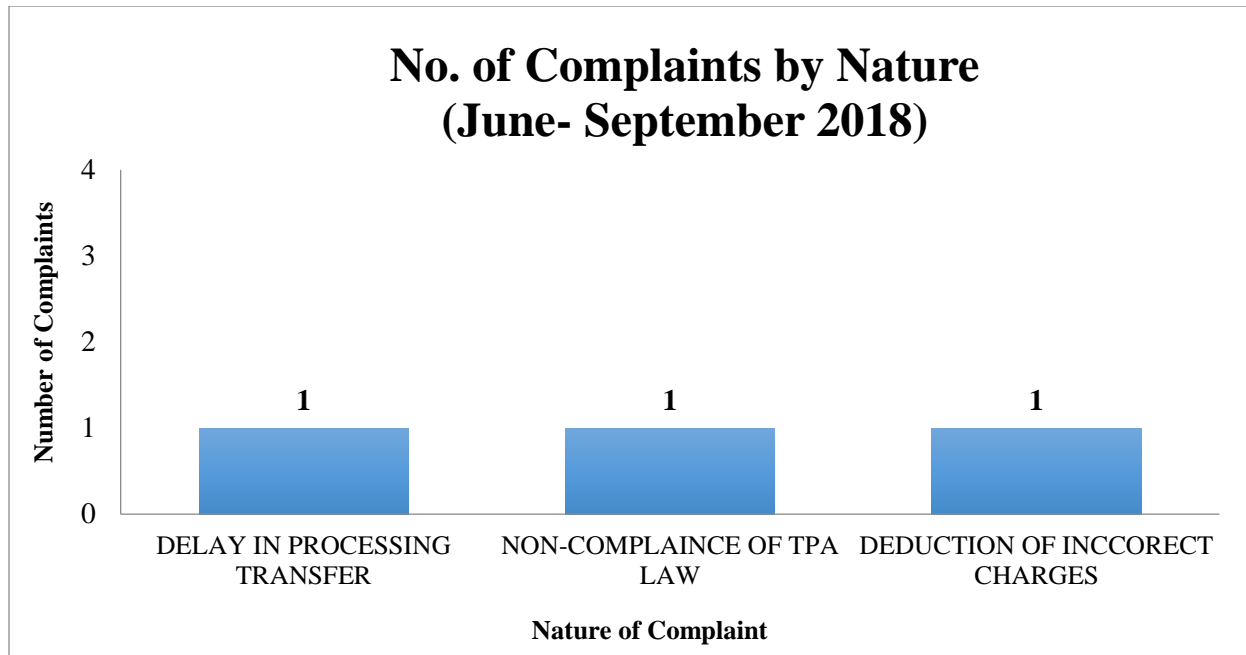
2. Concentration of Complaints by Financial Institution (FI)

The complaints received during **June- September 2018** are 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 (CP) directorate during the months of June- September 2018.



Following are detailed classifications on the nature of complaints:

3.1 **Delay in processing transfer:**

The CP directorate received one complaint regarding delay in processing on transfer. The transfer was initiated online (bank to bank) through benefit gateway in which Ithmaar Bank was the receiving bank. The amount was pending in Ithmaar bank and was not credited into the customer account for almost one month. The customer filed a dispute and the amount was reversed from Ithmaar Bank. This complaint pertains to Ithmaar Bank.

3.2 Non- compliance of TPA law:

The CP directorate received one complaint regarding failure to comply with the Third Policy Agreement Law in which the insurance company applied 15% depreciation on the spare parts of a car for repair purposes while the customer's car is more than three years (but less than four years old). As per TPA Law 10% must be charged for the depreciation of vehicles that are more than three years but less than four years old. This complaint pertains to Bahrain National Insurance Company.

3.3 Deduction of incorrect charges:

The CP directorate received one complaint regarding deducting incorrect charges on a credit card, due to an error in a monthly standing order for settlement of the customer's monthly credit card balance. This complaint pertains to CITI Bank.

4. Status of Complaints

All the complaints received from June to September 2018 have been resolved.