



مصرف البحرين المركزي

Central Bank of Bahrain

## Customer Complaints Report

**October - December**

**2017**

**Customer Complaints Report for the months  
October - December 2017**

Production: Consumer Protection Section

Central Bank of Bahrain

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[www.cbb.gov.bh](http://www.cbb.gov.bh)

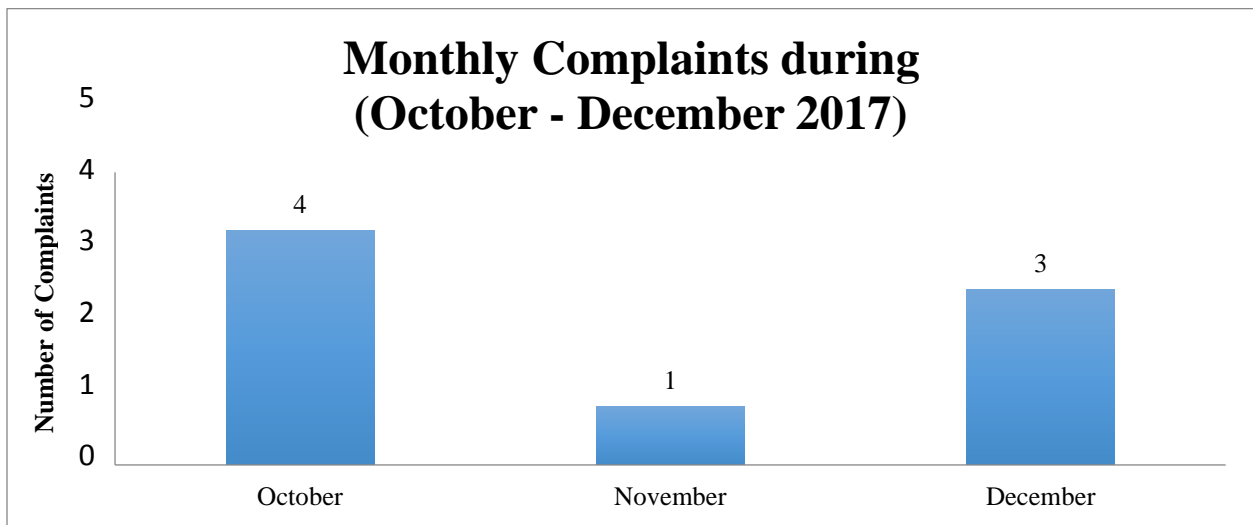
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Section. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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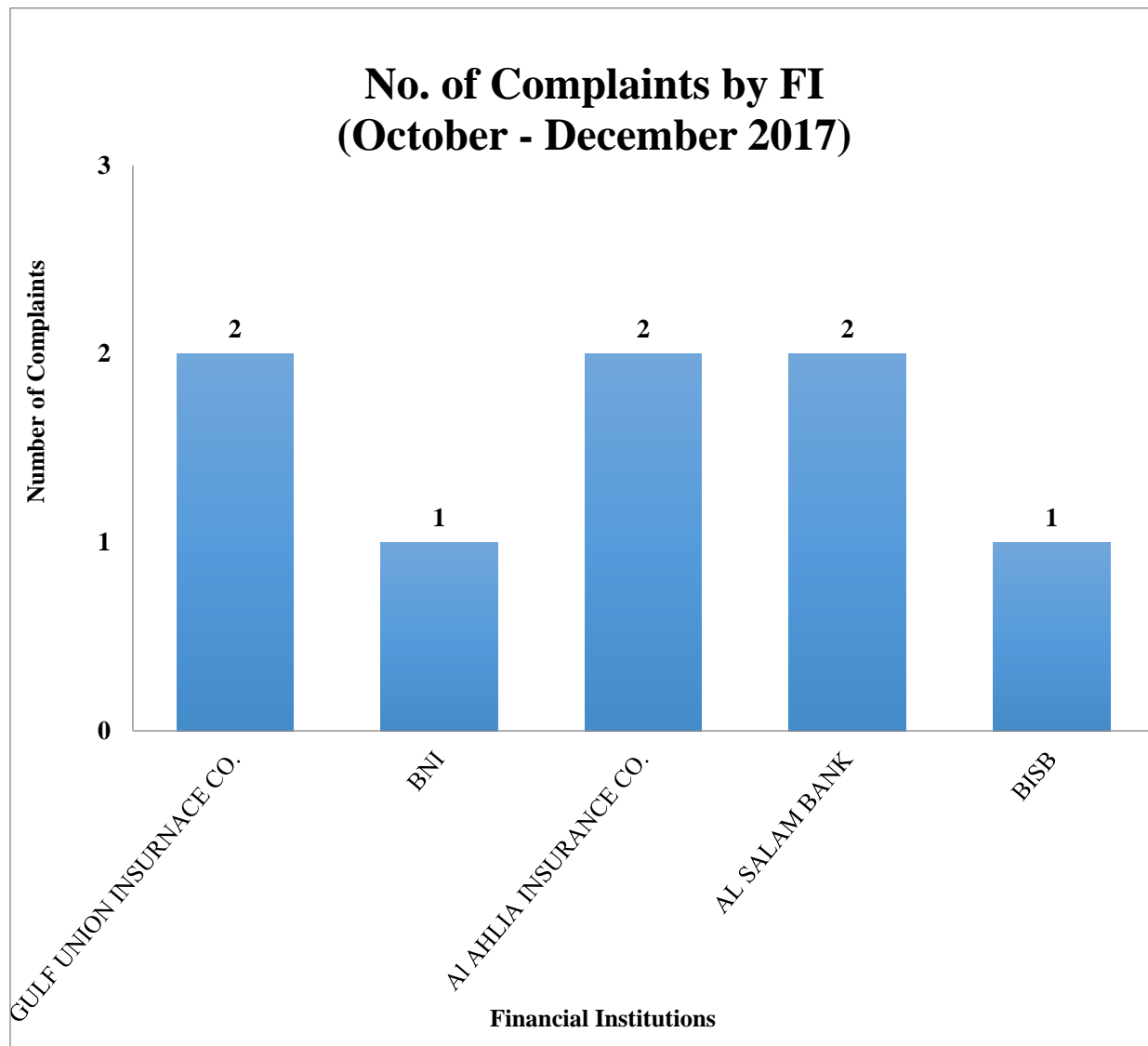
## 1. Introduction

The Consumer Protection Section “CP” received four complaints in the month of October 2017, one complaint in the month of November 2017, and three complaints on December 2017. The following graph illustrates the monthly complaints received from 1<sup>st</sup> of October to 31<sup>st</sup> of December 2017.



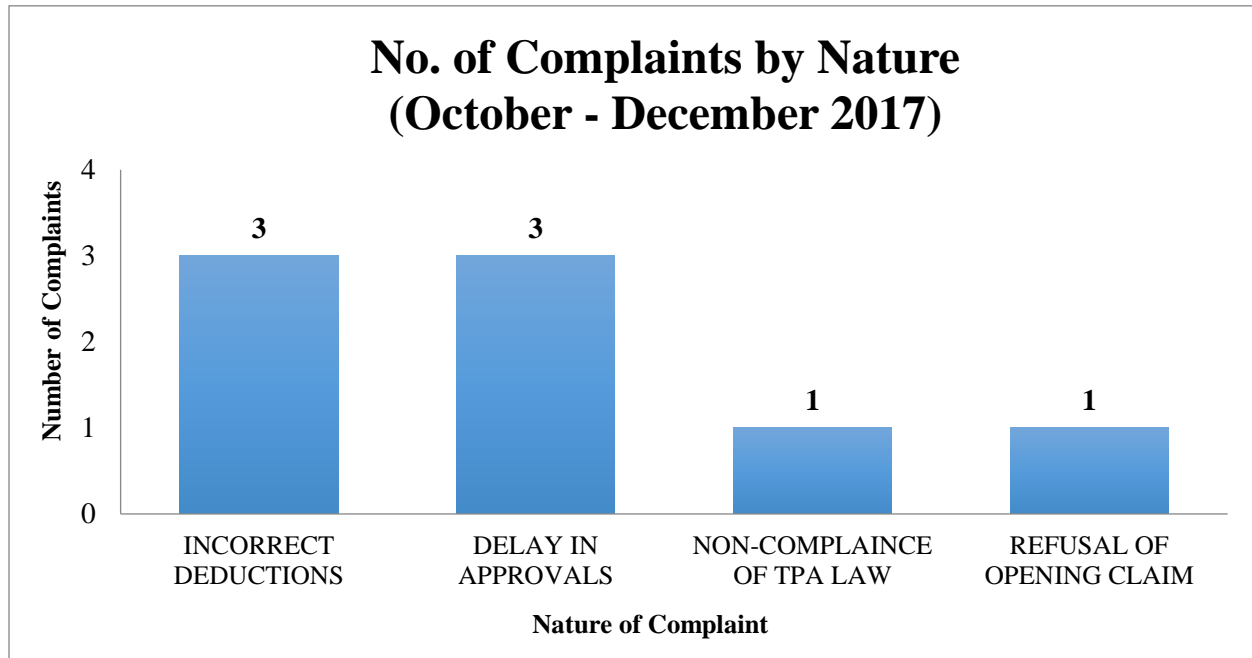
## **2. Concentration of Complaints by Financial Institution (FI)**

The complaints received during **October - December 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 (CP) section during October - December 2017.



Following are detailed classifications on the nature of complaints:

#### 3.1 **Incorrect deduction from account:**

The CP section received three complaints regarding incorrect deductions from the customer's account. Two of the complaints pertain to Al Salam Bank, where the first one was regarding incorrect amount deductions from a joint loan account, while the other was incorrect card transaction deduction. The third complaint pertain to Bahrain Islamic Bank, where a double hold amount took place from a joint account in the Bank

#### 3.2 **Delay in Approvals:**

The CP section received three complaints regarding delays in granting approvals for customer's car repairs. Two complaints pertain to Gulf Union Insurance Company and one to Bahrain National Insurance Company.

### **3.3 Non-Compliance of Third Party policy agreement:**

The CP section received one complaint where an insurance company failed to comply with the “Third Party” policy agreement. The customer incurred a total loss of the vehicle and the insurance company had appointed a loss adjustor to determine the market value of the car. The customer was not content with the valuation given, therefore, he has appointed a second loss adjustor at his expense and the second loss adjustor provided a higher valuation. As per the “Third Party” policy agreement, the insurance company is obliged to pay the 75% average of the two valuations, while the company only payed 50% average of the two valuations. This complaint pertains to Al Ahlia Insurance Company.

### **3.4 Refusal of opening claim**

The CP section received one complaint regarding refusal of an insurance company to open a claim because the customer has approached them 5 months after the accident. The policy provided to the customer does not specify a deadline in which one should open a claim after an accident has occurred in order to accept it. This complains pertains to Al Ahlia Insurance company.

## **4. Status of Complaints**

All the complaints received in October, November, and December 2017 have been resolved.