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Central Bank of Bahrain

## Customer Complaints Report

**November 2016**

## **Customer Complaints Report November 2016**

Production: Compliance Directorate

Central Bank of Bahrain

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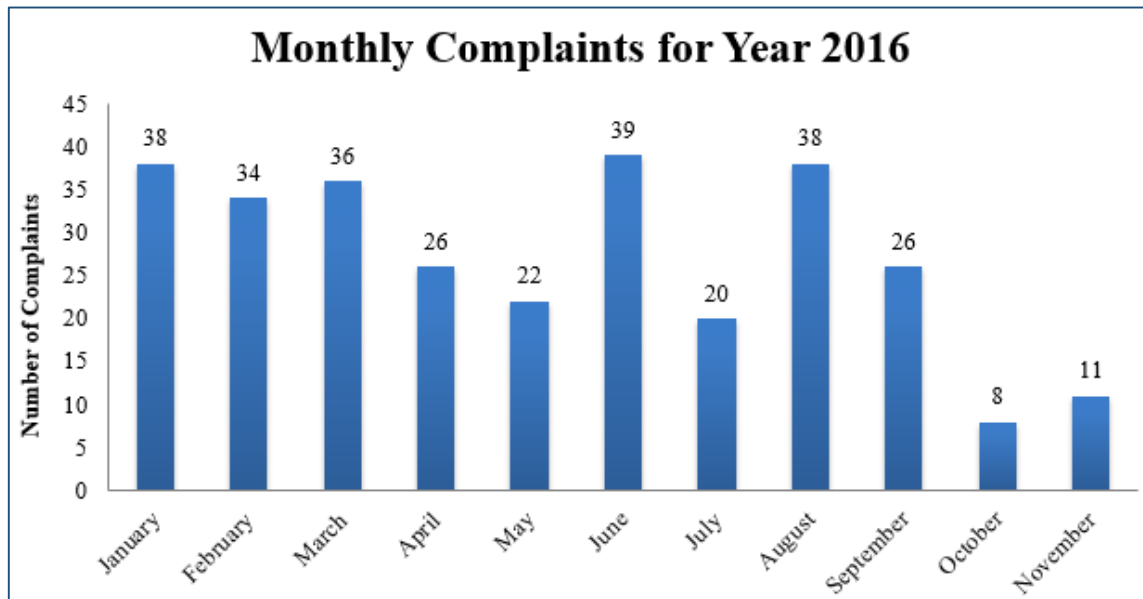
The Customers Complaints Report is a monthly report prepared by the Compliance Directorate. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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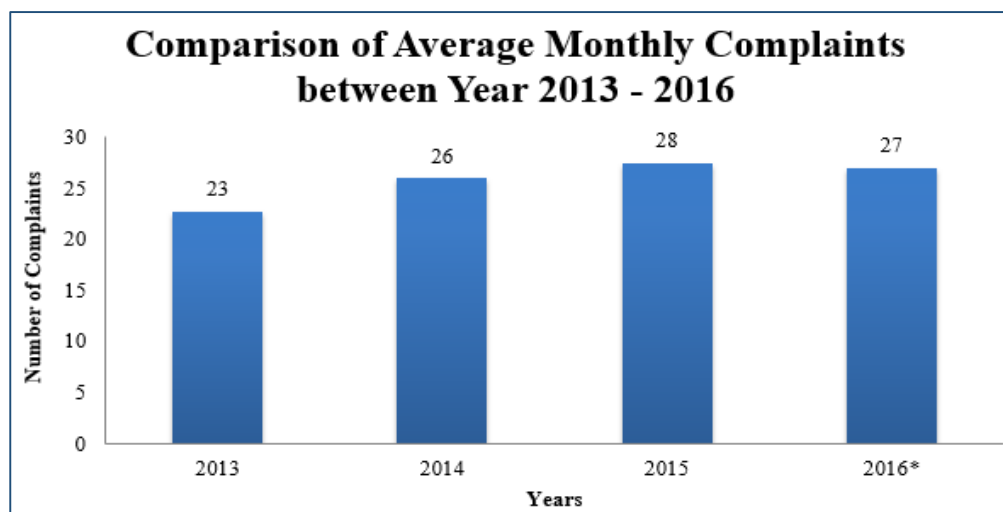
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## 1. Introduction

The Compliance Directorate “CD” received 11 complaints in November 2016. The following graph illustrates the monthly complaints received from 1<sup>st</sup> January – 30<sup>th</sup> November 2016.



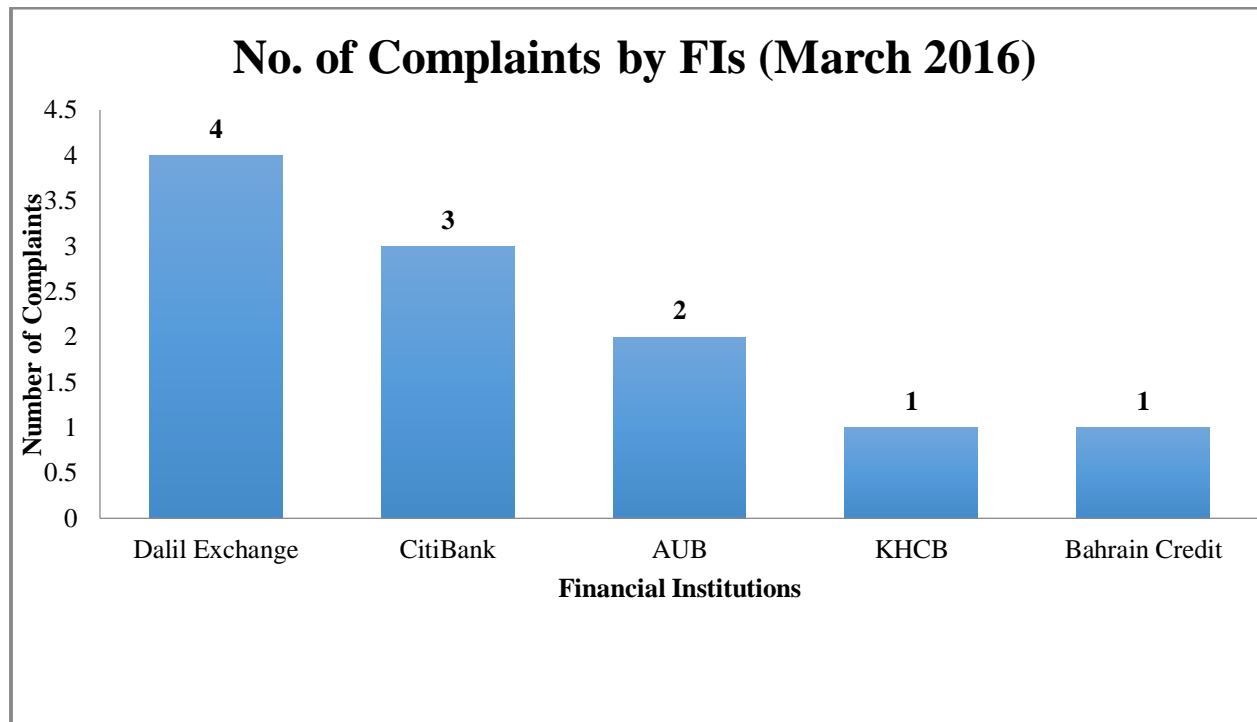
The monthly complaints received since the beginning of 2016 have averaged 27 complaints. Average monthly complaints were recorded at 28 complaints in 2015, 26 complaints in 2014 and 23 complaints in 2013 as illustrated in the graph below.



\*Average of January – November complaints received in 2016.

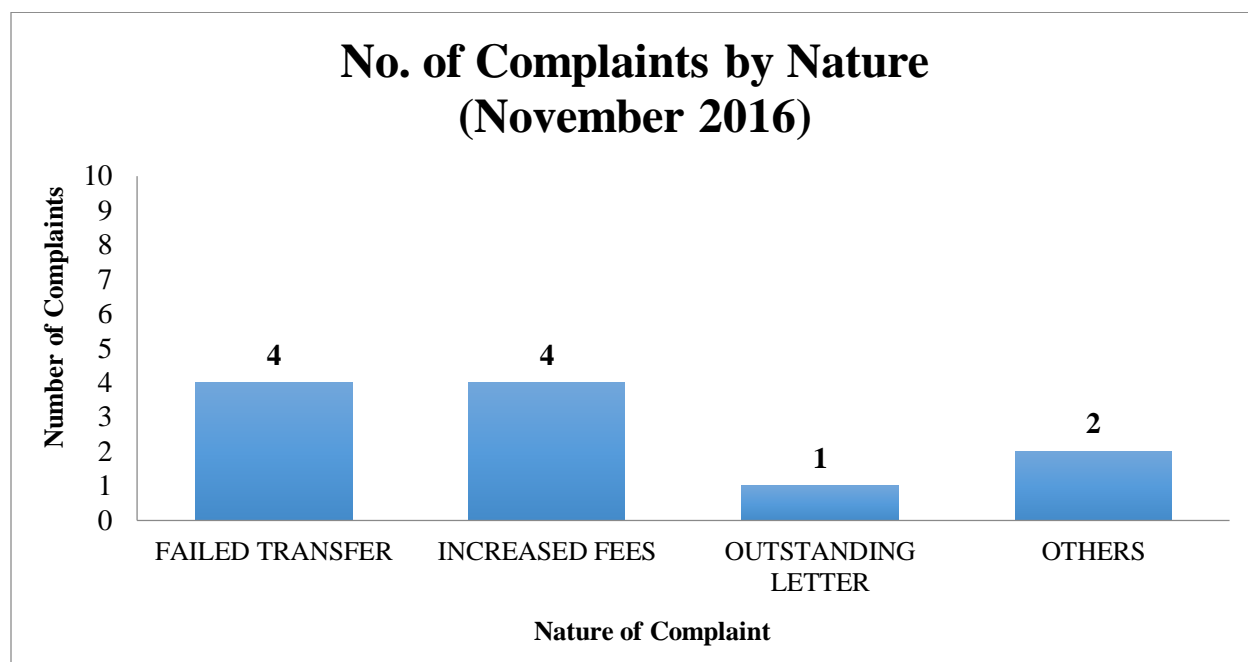
## **2. Concentration of Complaints by Financial Institution (FI)**

The majority of complaints received during **November 2016** 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 month of November 2016.



Following are detailed classifications on the nature of complaints:

#### 3.1 Failed Transfer:

The CD received 4 complaints (36% of total complaints) regarding failure to transfer the funds through the exchange house. These complaints were specific to Dalil Exchange.

#### 3.2 Increased Fees:

The CD received 4 complaints (36% of total complaints) regarding increased fees on customers' credit card and exceeding credit card limit. Complaints regarding increased fees were specific to Citi Bank and Bahrain Credit.

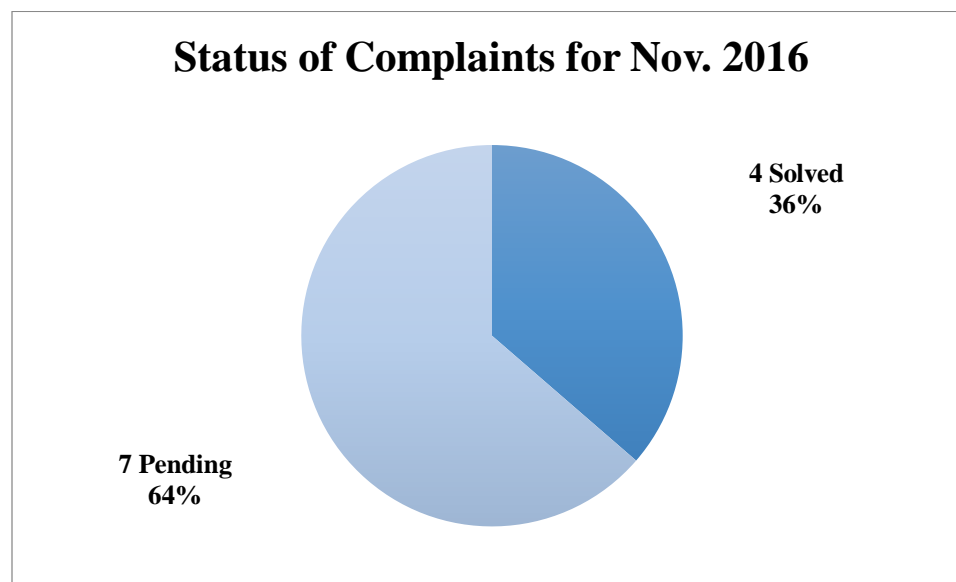
### 3.3 Outstanding Letter:

The CD received 1 complaint (9% of total complaints) regarding delayed outstanding balance letter for the customer. Complaint regarding outstanding letter was specific to AUB.

### 3.4 Others:

The CD received 2 other complaints (18% of total complaints). The first one relates to the bank's failure to provide the title deed to the customer even though he has paid off his loan. The other complaint was regarding the Bank's mistake for opening a saving account for a customer while he requested a certificate account. These complaints were specific to KCHB and AUB.

## 4. Status of Complaints



The above graph illustrates the status of complaints received during November 2016. 36% of complaints received have been resolved, 64% of complaints are still under process.