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Central Bank of Bahrain

## Customer Complaints Report

**August-December**

**2018**

**Customer Complaints Report for the months  
August-December 2018**

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

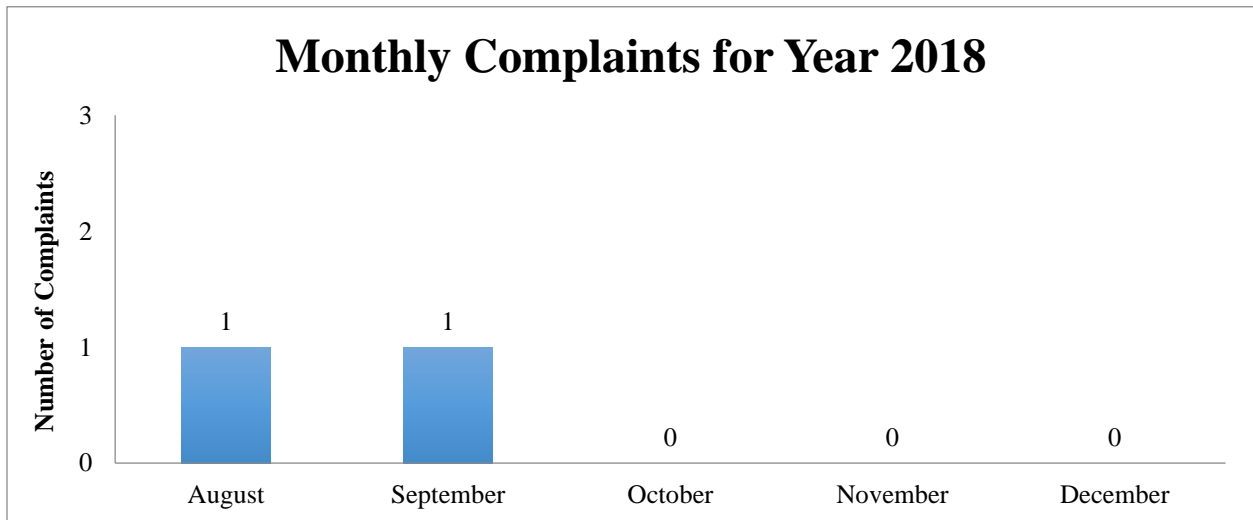
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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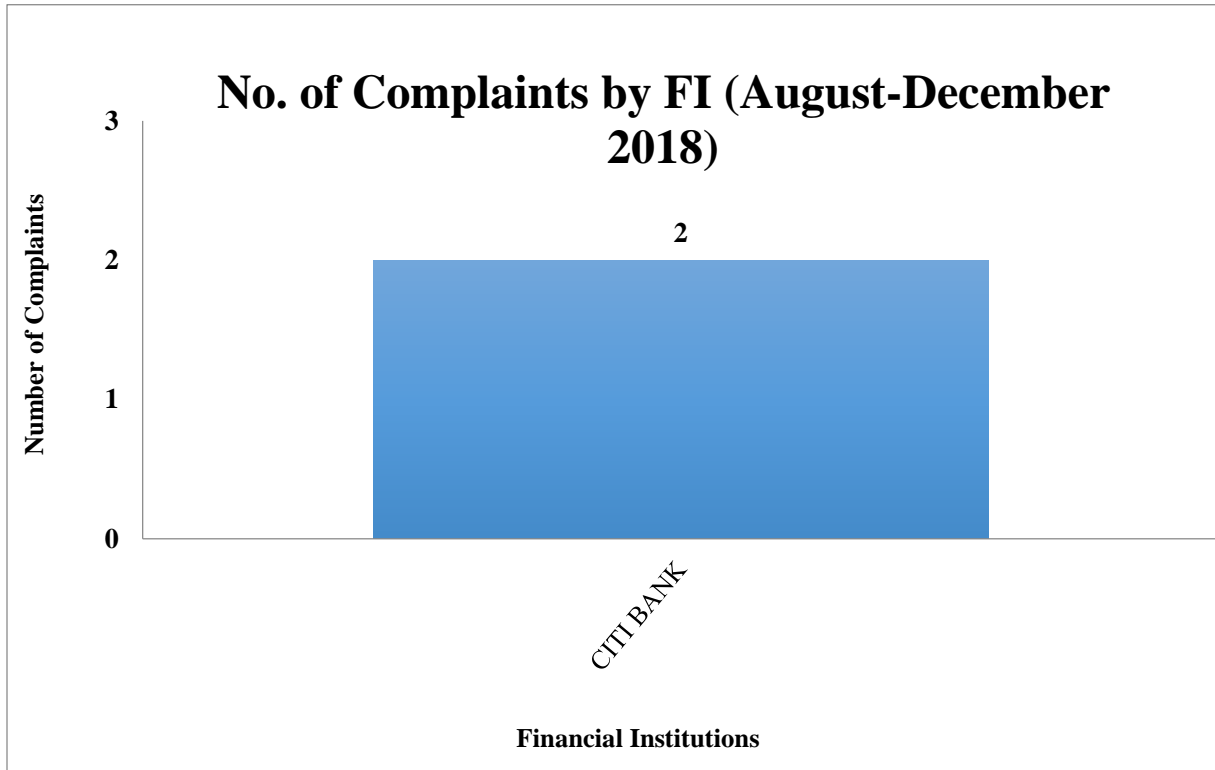
## 1. Introduction

The Consumer Protection Unit “CP” received one complaint in the month of August 2018, and one complaint in September 2018. The following graph illustrates the monthly complaints received from 1<sup>st</sup> of August to 31<sup>st</sup> of December 2018.



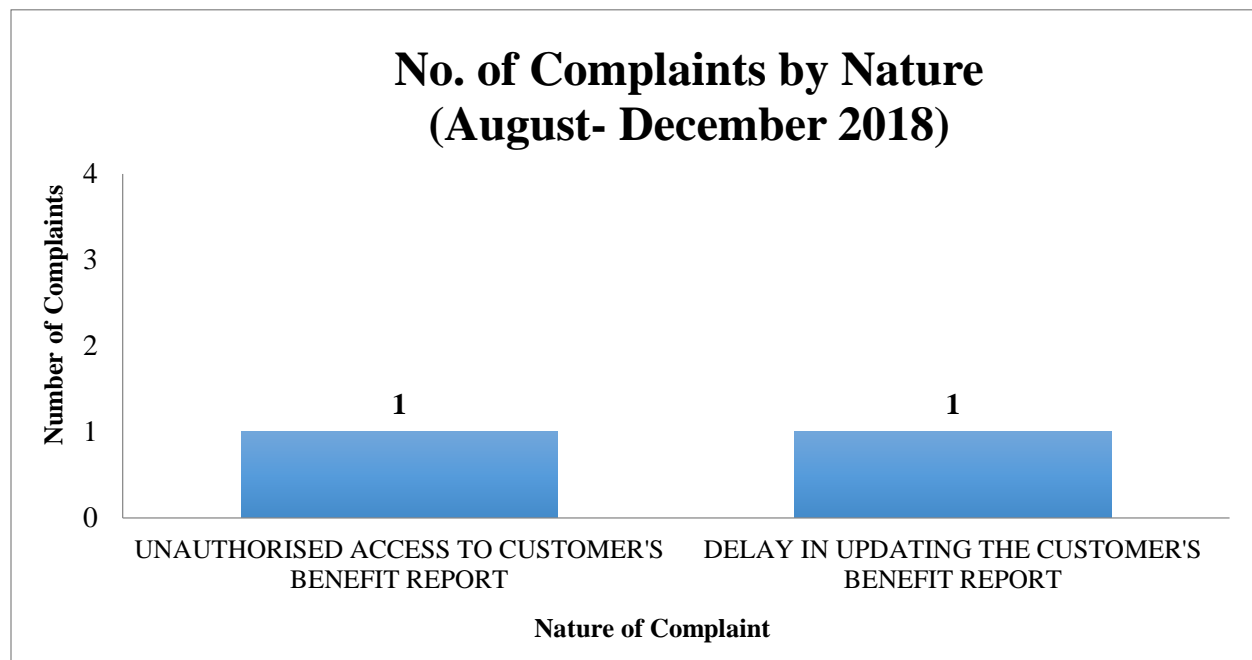
## **2. Concentration of Complaints by Financial Institution (FI)**

The complaints received during **August-December 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) Unit during the months of October-December 2018.



Following are detailed classifications on the nature of complaints:

#### 3.1 Unauthorized access to customer's benefit report:

The CP Unit received one complaint regarding unauthorized access to the customer benefit report, in which one of the staff members gained access to the benefit record of the customer by placing an amount of 1,000/- BHD as a credit facility and this was not requested by the customer. This complaint pertains to CITI Bank.

#### 3.2 Delay in updating the benefit report:

The CP Unit received one complaint regarding delay in updating the benefit report, in which the customer closed a credit card loan on 26/08/2018, the clearance letter was given on 30/08/2018, but the credit bureau report was not updated or cleared only after the

customer came to complain at the CBB and then the credit bureau report got updated which was on 03/09/2018. This complaint pertains to CITI Bank.

#### **4. Status of Complaints**

All the complaints received from August to December 2018 have been resolved.