



مصرف البحرين المركزي

Central Bank of Bahrain

Customer Complaints Report

July- December

2019

**Customer Complaints Report for the months
July-December 2019**

Production: Consumer Protection Unit
Central Bank of Bahrain
PO Box 27, Manama
Kingdom of Bahrain
www.cbb.gov.bh

The Customers Complaints Report is a quarterly 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>.

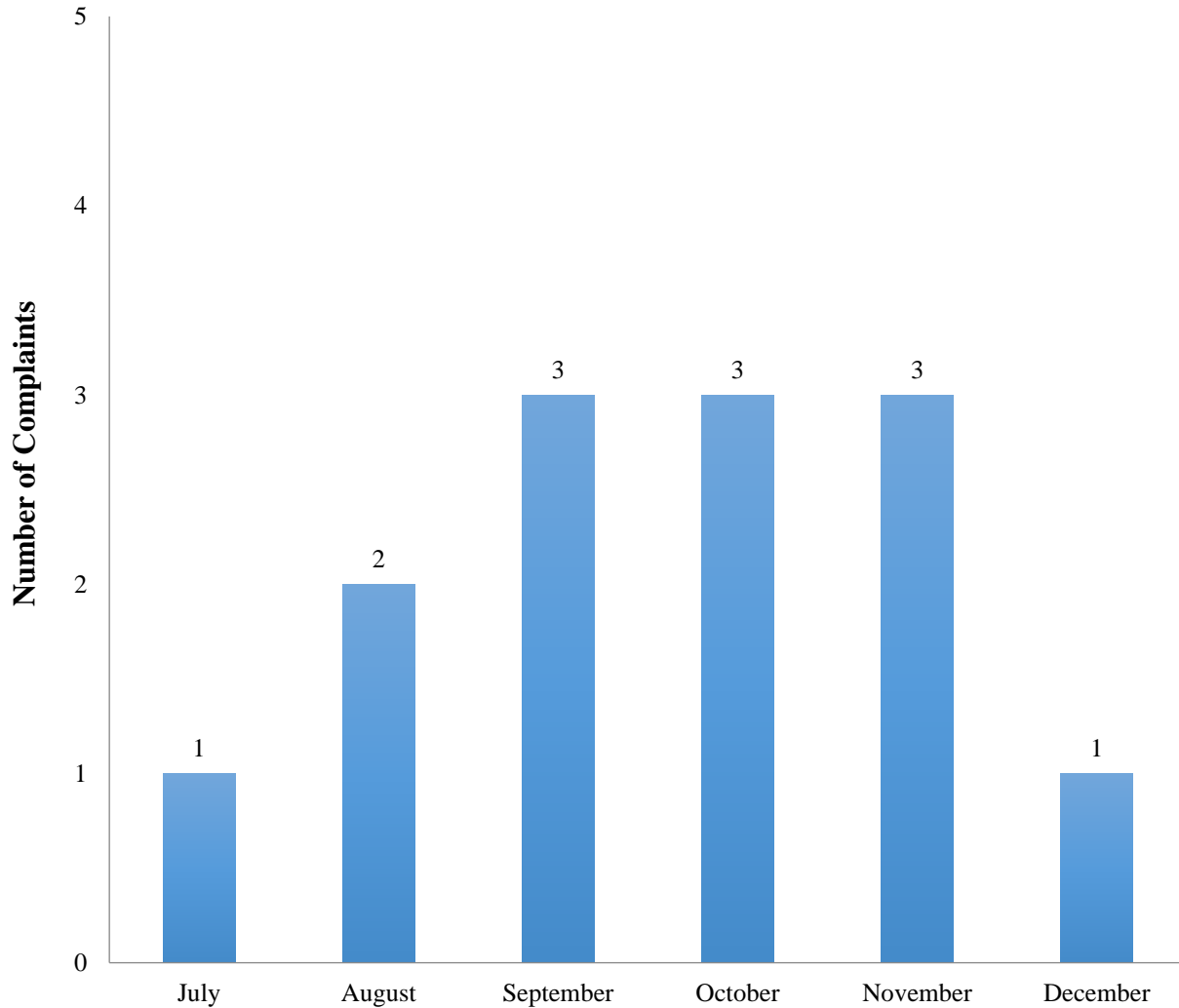
Contents

1. Introduction.....	1
2. Concentration of Complaints by Banking Supervision.....	2
3. Nature of Complaints.....	3-5
4. Status of Complaints.....	6

1. Introduction

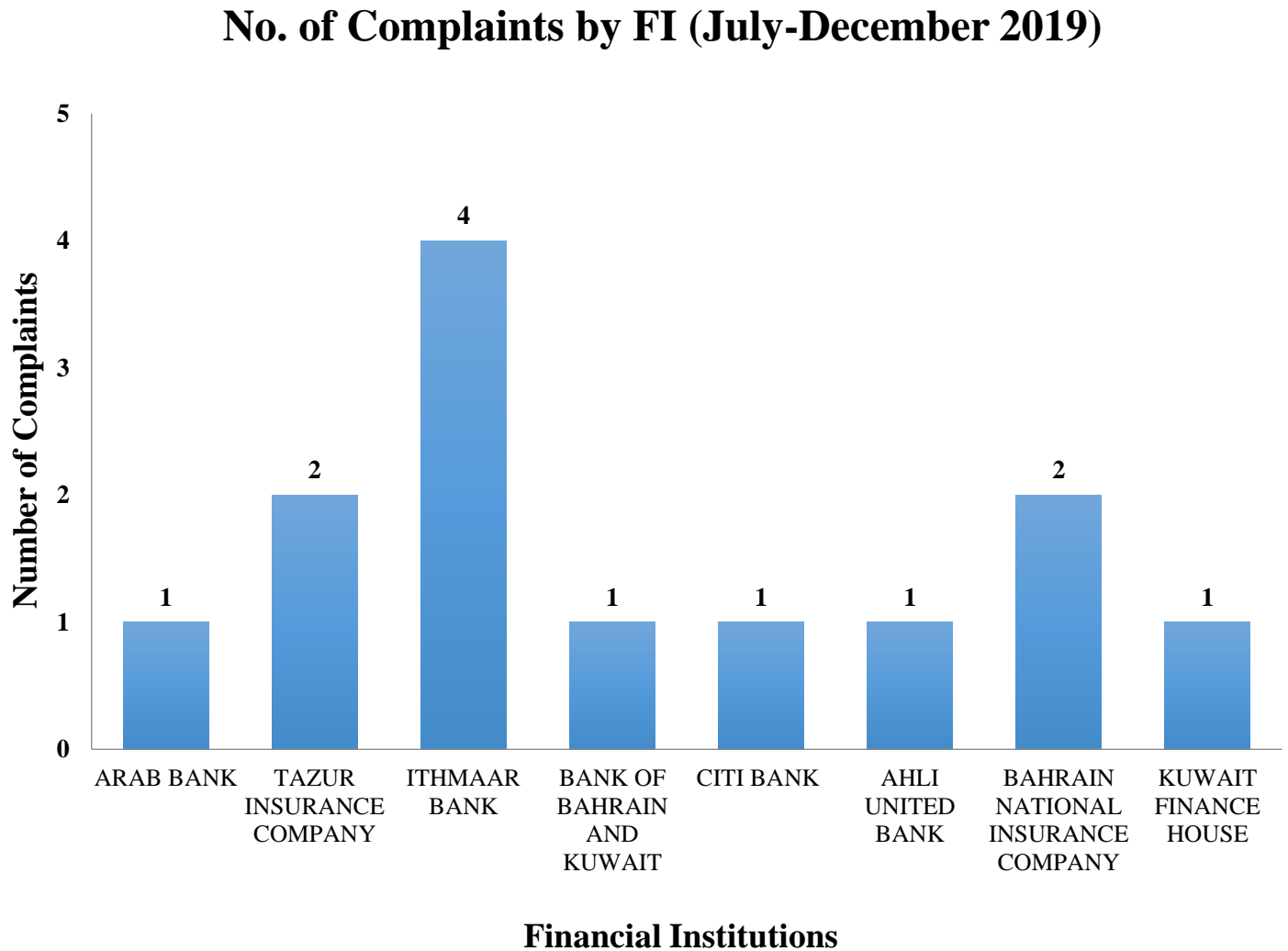
The Consumer Protection Unit “CP” received one complaint in July 2019, two complaints in August 2019, three complaints in September 2019, three complaints in October 2019, three complaints in November 2019, and one complaint in December 2019. The following graph illustrates the monthly complaints received from 1st of July to 31st of December 2019.

Monthly Complaints for Year 2019



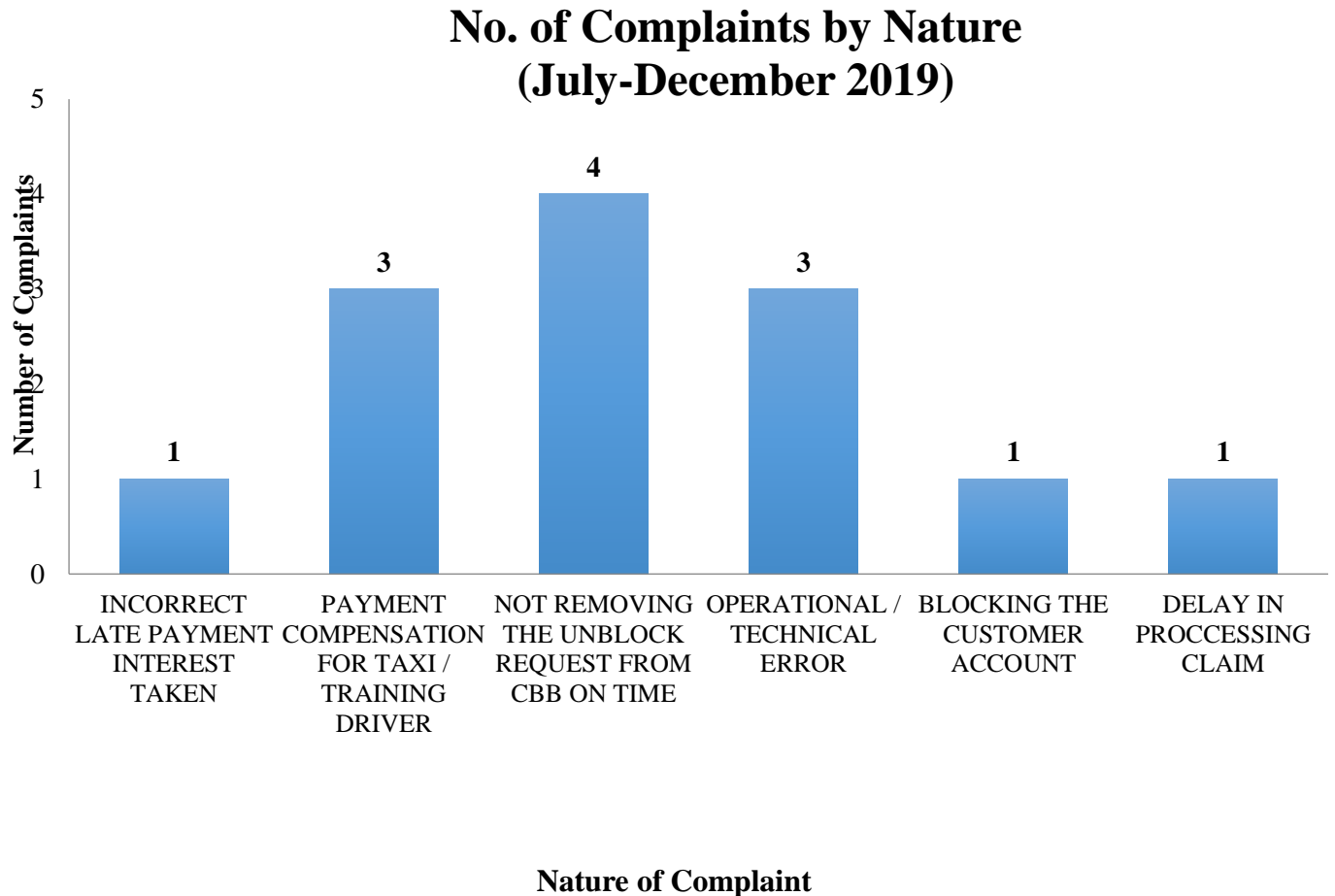
2. Concentration of Complaints by Banking Supervision

The complaints received during **July-December 2019** 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 July-December 2019.



Following are detailed classifications on the nature of complaints:

3.1 Incorrect late payment interest taken:

The CP unit received one complaint regarding incorrect late payment interest taken. This complaint was received on July 2019. In which the customer had a loan with the bank and the installment due date was 26th of each month. However, the 26th day for some months fell within the weekend therefore installment payment was not effective and caused the incorrect late payment interest to be taken. This complaint pertains to Arab Bank.

3.2 Payment compensation for taxi/ training driver:

The CP unit received three complaints regarding payment compensation for taxi/training drivers. In which all the complaints stated are because the insurance company gave the customer less days for the payment compensation for the loss of days that was deserved by the customer. The first complaint was received on August 2019. This complaint pertains to Tazur Insurance Company. The second complaint was received on August 2019. This complaint pertains to Bahrain National Insurance Company. The third complaint received on November 2019. This complaint pertains to Bahrain National Insurance Company.

3.3 Not removing the unblock request from CBB on time:

The CP unit received four complaints regarding not removing the unblock request from CBB on time. In which all the complaints stated are because when the CBB has sent an unblock request to the bank to remove the block on the customer, it was not done on the time required, and it was unblocked only when the CBB interfered. The first complaint was received on September 2019. This complaint pertains to Ithmaar Bank. The second complaint was received on October 2019. This complaint pertains to Ahli United Bank. The third complaint was received on November 2019. This complaint pertains to Ithmaar Bank. The fourth Complaint was received on December 2019. This complaint pertains to Kuwait Finance House.

3.4 Operational / Technical error:

The CP unit received three complaints regarding operational/technical error. In which all the complaints stated are because of operational or technical errors caused by the banks. The first complaint was received on September 2019. This complaint pertains to Bank of Bahrain and Kuwait. The second complaint was received on September 2019. This complaint pertains to Citibank. The third complaint was received on October 2019. This pertains to Ithmaar Bank.

3.5 Blocking the customer account:

The CP unit received one complaint regarding blocking the customer account. This complaint was received on October 2019. In which the bank had a court case (Ministry of Justice) with the customer and the judge of the court has ruled the final call on the case in order to unblock the customer account and the request to unblock was sent from the CBB to the bank, but the bank was still blocking the account even though they received the unblock request from the CBB. This complaint pertains to Ithmaar Bank.

3.6 Delay in processing claim:

The CP unit received one complaint regarding delay in processing claim. This complaint was received in November 2019. In which an insurance company was delaying the process of the claim under circumstances that the customer is not responsible for. This complaint pertains to Tazur Insurance Company.

4. Status of Complaints

All the complaints received from July- December 2019 have been resolved.