



مصرف البحرين المركزي

Central Bank of Bahrain

## Customer Complaints Report

**January- March**

**2020**

**Customer Complaints Report for the months  
January-March 2020**

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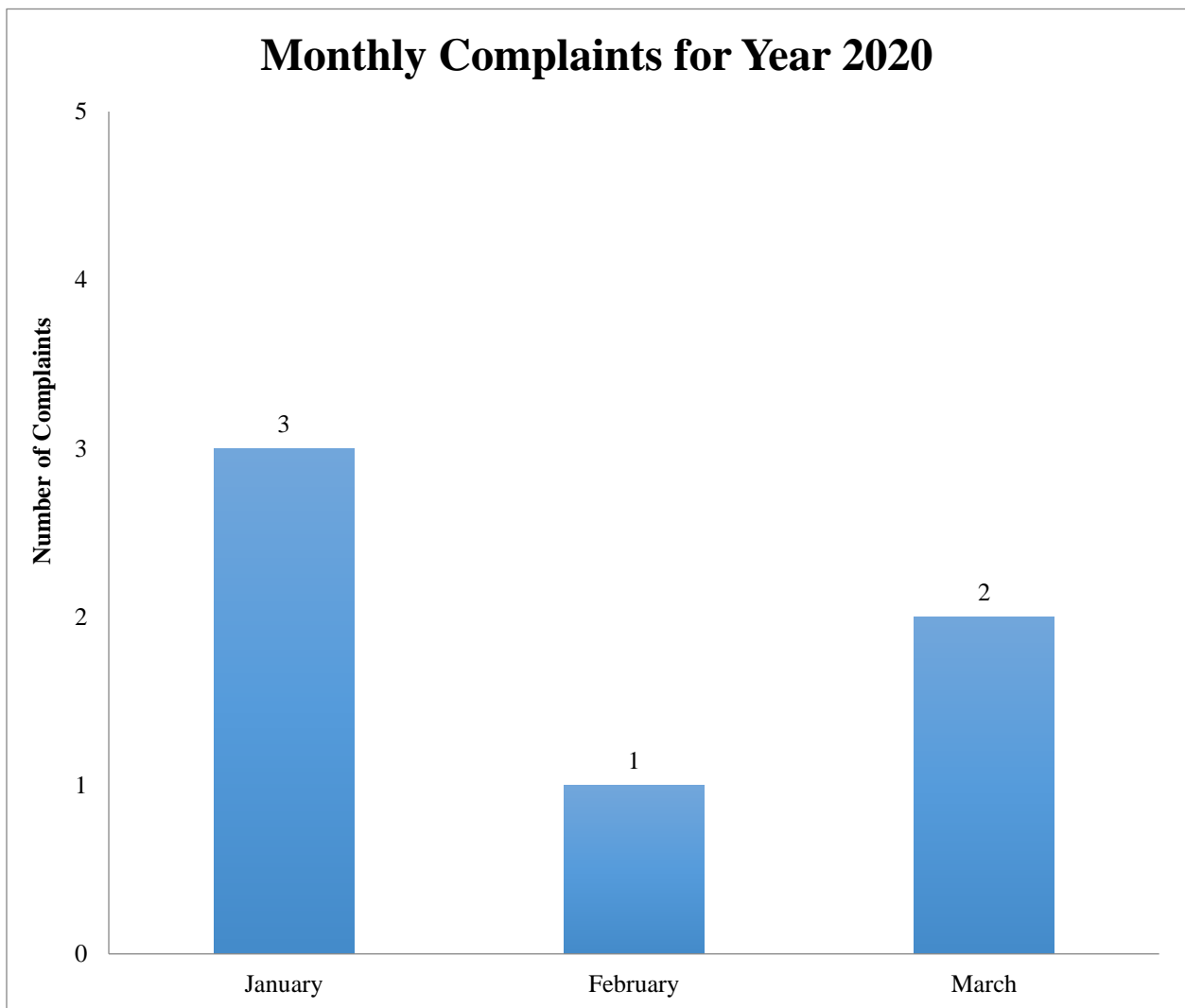
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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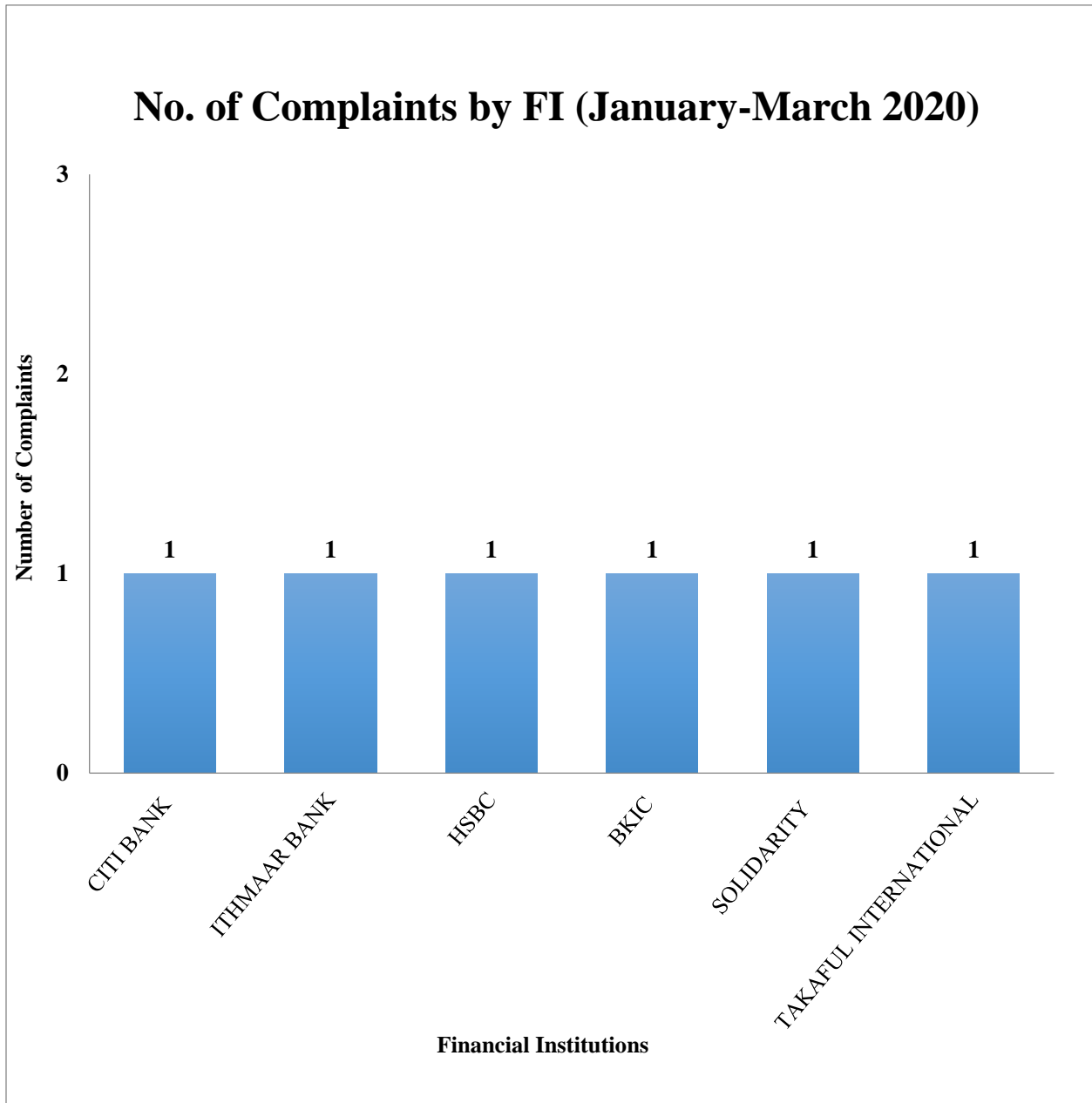
## 1. Introduction

The Consumer Protection Unit “CP” received three complaints in January 2020, one complaint in February 2020, and two complaints in March 2020. Totalling 6 complaints. The following graph illustrates the monthly complaints received from 1<sup>st</sup> of January to 31<sup>st</sup> of March 2020.



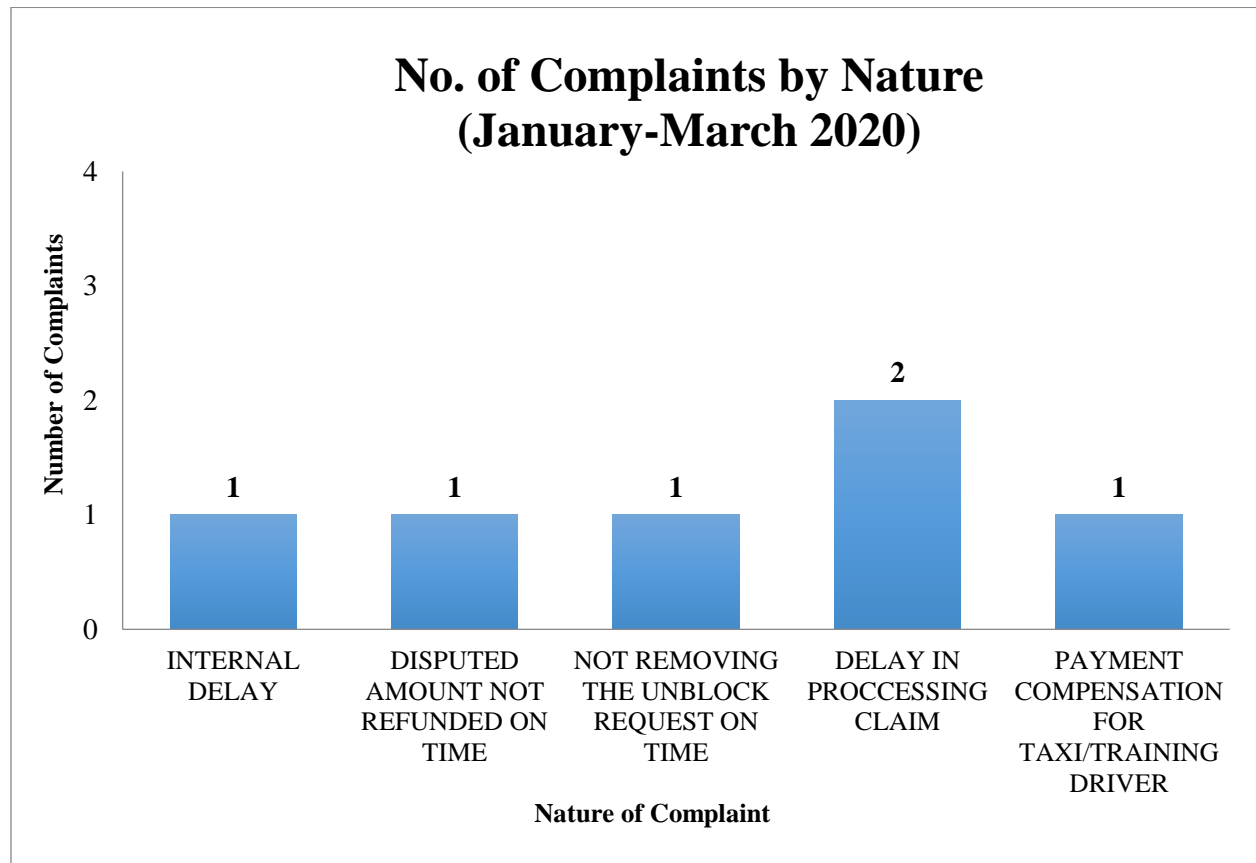
## 2. Concentration of Complaints by Banking Supervision

The complaints received during **January-March 2020** 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 January-March 2020.



Following are detailed classifications on the nature of complaints:

#### 3.1 Internal delay:

The CP unit received one complaint regarding internal delay. This complaint was received on January 2020. In which the customer had a credit card loan with the bank and the bank was unable to convert the transaction purchased with the merchant on a timely basis. This complaint pertains to CITI Bank.

### **3.2 Disputed amount not refunded on time:**

The CP unit received one complaint regarding disputed amount not refunded on time. This complaint was received on January 2020. In which customer reported a disputed amount to the bank and was refunded only after Central Bank of Bahrain interfered. This complaint pertains to Ithmaar Bank.

### **3.3 Not removing the unblock request on time:**

The CP unit received one complaint regarding not removing the unblock request on time. This complaint was received on January 2020. In which 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. This complaint pertains to HSBC.

### **3.4 Delay in processing claim:**

The CP unit received two complaints regarding delay in processing claims. One complaint was received in February 2020 and the other complaint was received on March 2020. These complaints were caused because the insurance company were delaying the process of the claims under circumstances that the customer is not responsible for. These complaints pertain to Bahrain Kuwait Insurance Company (BKIC) and Solidarity.

### **3.5 Payment compensation for Taxi/Training driver:**

The CP unit received one complaint regarding payment compensation for Taxi/Training Driver. This complaint was received in March 2020. In which the insurance company gave the customer less days for the payment compensation for the loss of days that was deserved by the customer. This complaint pertains to Takaful International Insurance Company.

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

All the complaints received from January-March 2020 have been resolved.