



مصرف البحرين المركزي

Central Bank of Bahrain

# Customer Complaints Report

**April- June**

**2020**

**Customer Complaints Report for the months  
April-June 2020**

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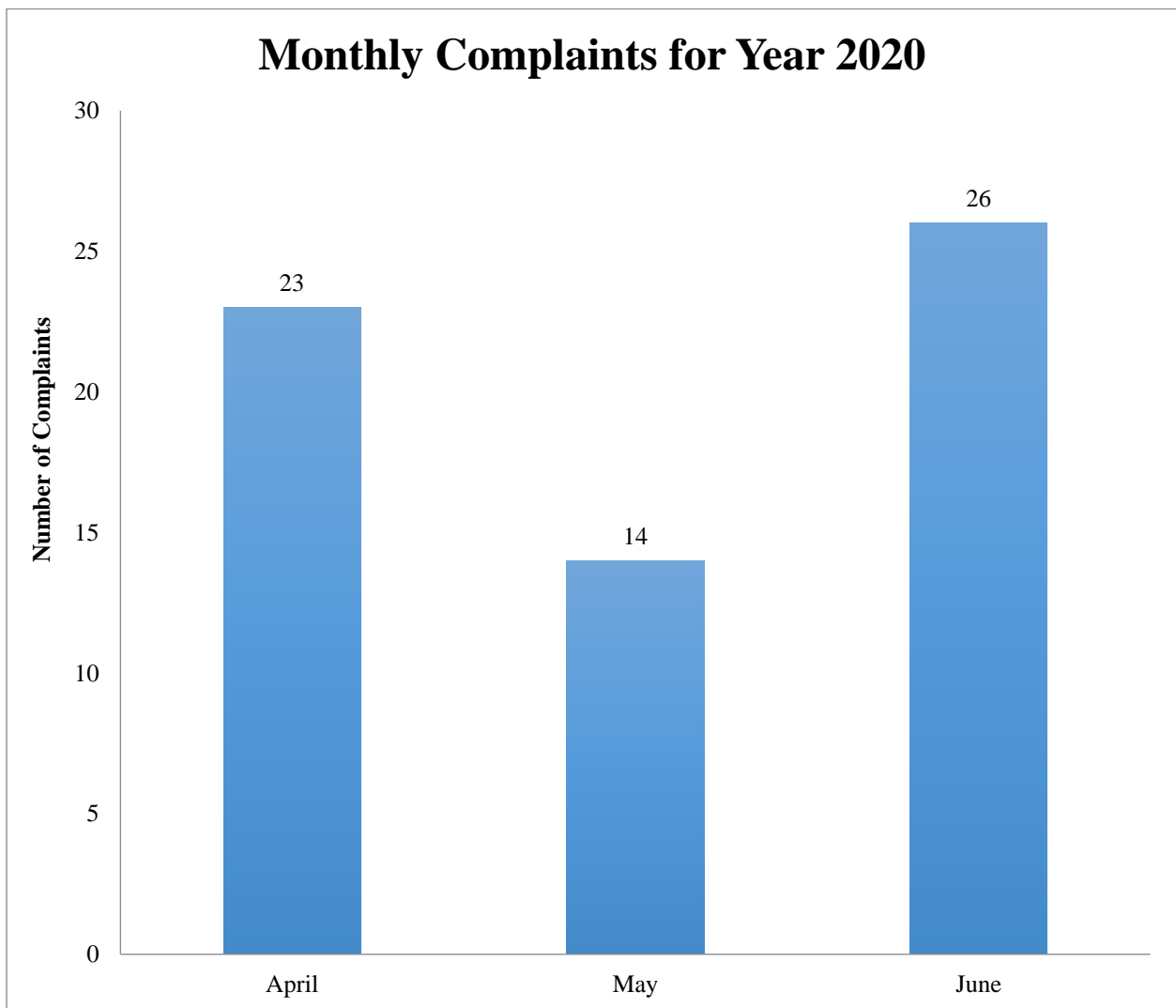
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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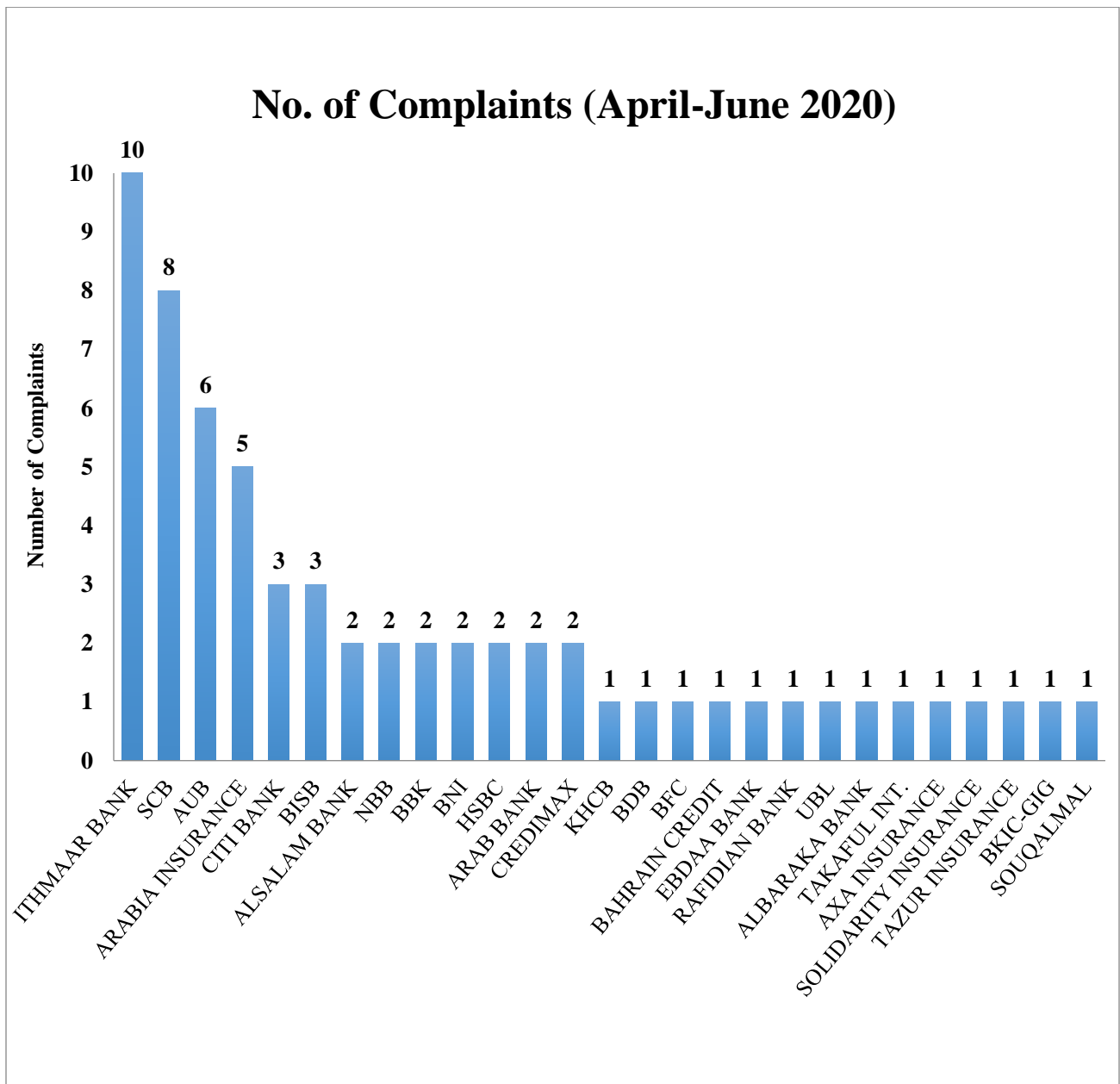
## 1. Introduction

The Consumer Protection Unit “CP” received 23 complaints in April 2020, 14 complaints in May 2020, and 26 complaints in June 2020. Totalling 63 complaints. The following graph illustrates the monthly complaints received from 1<sup>st</sup> of April to 30<sup>th</sup> of June 2020.



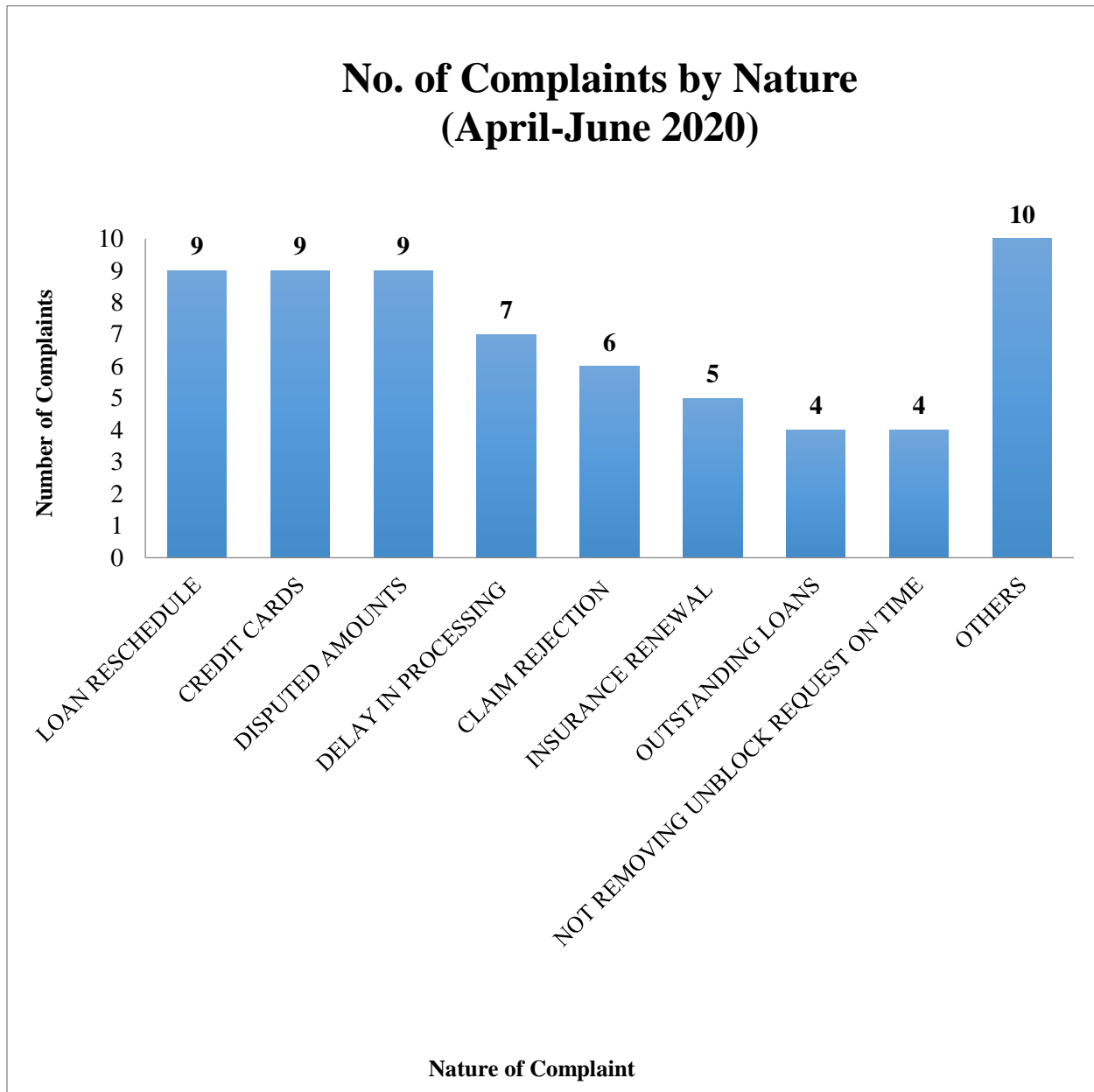
## 2. Concentration of Complaints:

The complaints received during **April-June 2020** are reported with respect to the following financial institutions, banks, and insurance companies 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 April-June 2020.



Following are detailed classifications on the nature of complaints:

### **3.1 Loan Reschedule:**

The CP unit received 9 complaints regarding rescheduling existing loans on a longer period due to high monthly installments and difficulties in payment. Complaints regarding rescheduling loans were pertaining specifically to AlSalam Bank, Ahli United Bank, Citi Bank, Ithmaar Bank, Khaleeji Commercial Bank, and National Bank of Bahrain.

### **3.2 Credit Cards:**

The CP unit received 9 complaints regarding credit card services. Complaints regarding credit cards were pertaining specifically to Bahrain Islamic Bank, CITI, Credimax, Ithmaar Bank, and Standard Chartered Bank.

### **3.3 Disputed Amounts:**

The CP unit received 9 complaints regarding Disputed amounts. Complaints regarding disputed amounts pertain specifically to Bank of Bahrain & Kuwait, Standard Chartered Bank, Souqalmal, United Bank Limited, Ahli United Bank, HSBC, and Ithmaar Bank.

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

The CP unit received 7 complaints regarding delay in processing. Complaints regarding a delay in processing of any general service pertain specifically to Bank of Bahrain & Kuwait, Bahrain Development Bank, Bahrain Financial Company, HSBC, Takaful International, and AlBaraka Bank.

### **3.5 Claim Rejection:**

The CP unit received 6 complaints regarding Claim Rejection. Complaints regarding Claim Rejection Issues pertain specifically to Bahrain National Insurance, AXA Insurance, Solidarity Insurance, Tazur Insurance, Bahrain Kuwait Insurance-GIG.

### **3.6 Insurance Renewal:**

The CP unit received 5 complaints regarding Insurance Renewal. Complaints regarding Renewal of Car Insurance Issues pertain specifically to Arabia Insurance.

### **3.7 Outstanding Loan:**

The CP unit received 4 complaints regarding Outstanding Loan Issues. Complaints regarding Outstanding Loan Issues pertain specifically to AlSalam Bank, Ebdaa Bank, and Ithmaar Bank.

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

The CP unit received 4 complaints regarding not removing the unblock request on time. 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. Complaints regarding not removing the unblock request on time pertain specifically to National Bank of Bahrain, Arab Bank, Ithmaar Bank, and Ahli United Bank.

### **3.9 Other Issues:**

The CP received 10 complaints regarding requesting Document, closure of account, cheque issues, systematic errors, internal block issues, and early settlement issues. These complaints pertain specifically to Ahli United Bank, Citi Bank, Standard Chartered Bank, Ithmaar Bank, Bahrain Islamic Bank, Bahrain Credit, Rafidian Bank.



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

All the complaints received from April-June 2020 have been resolved.