



مصرف البحرين المركزي

Central Bank of Bahrain

Customer Complaints Report

July- September

2020

**Customer Complaints Report for the months
July - September 2020**

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 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>.



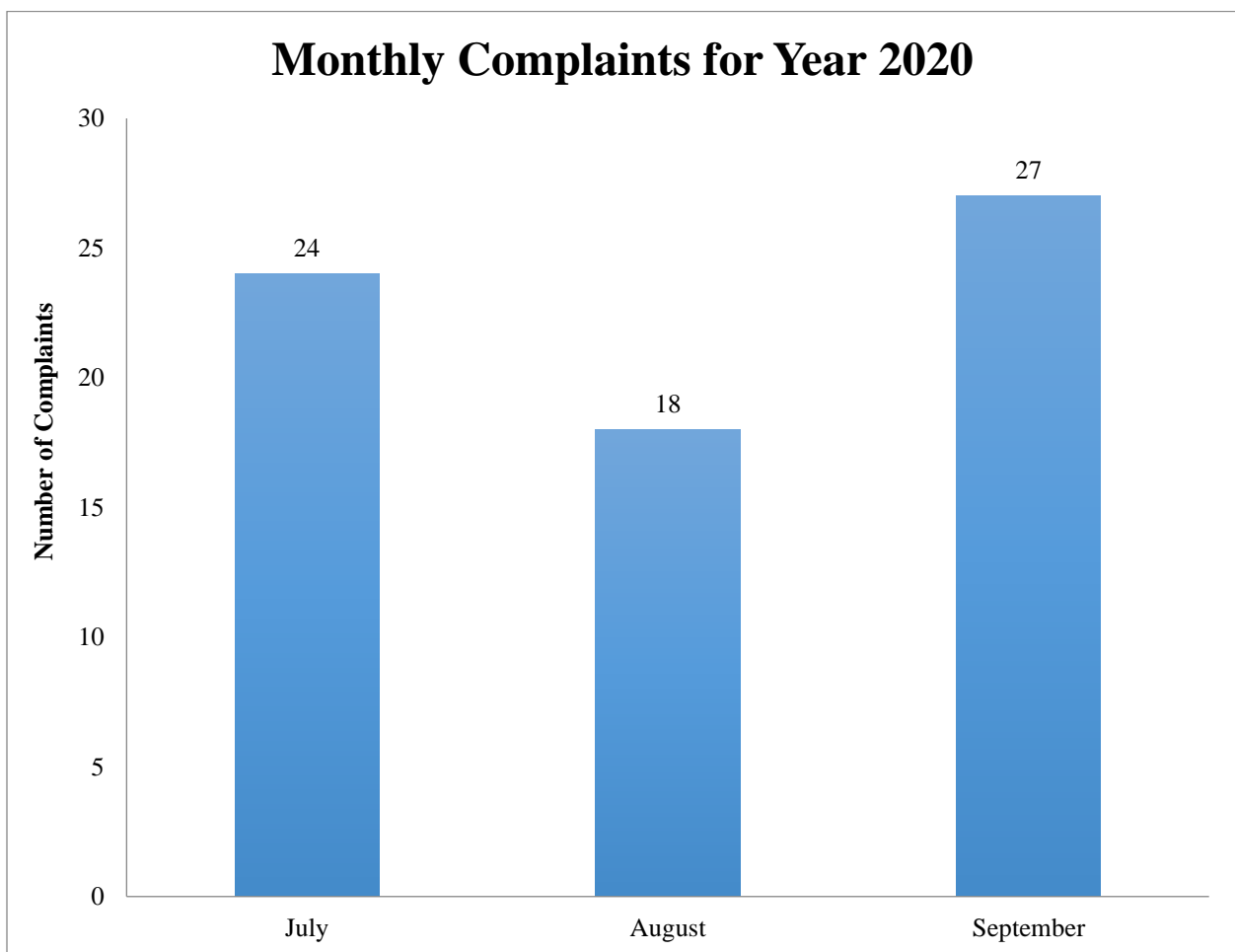
Contents

1. Introduction.....	1
2. Concentration of Complaints:.....	2
3. Nature of Complaints:.....	3
4. Status of Complaints.....	6



1. Introduction

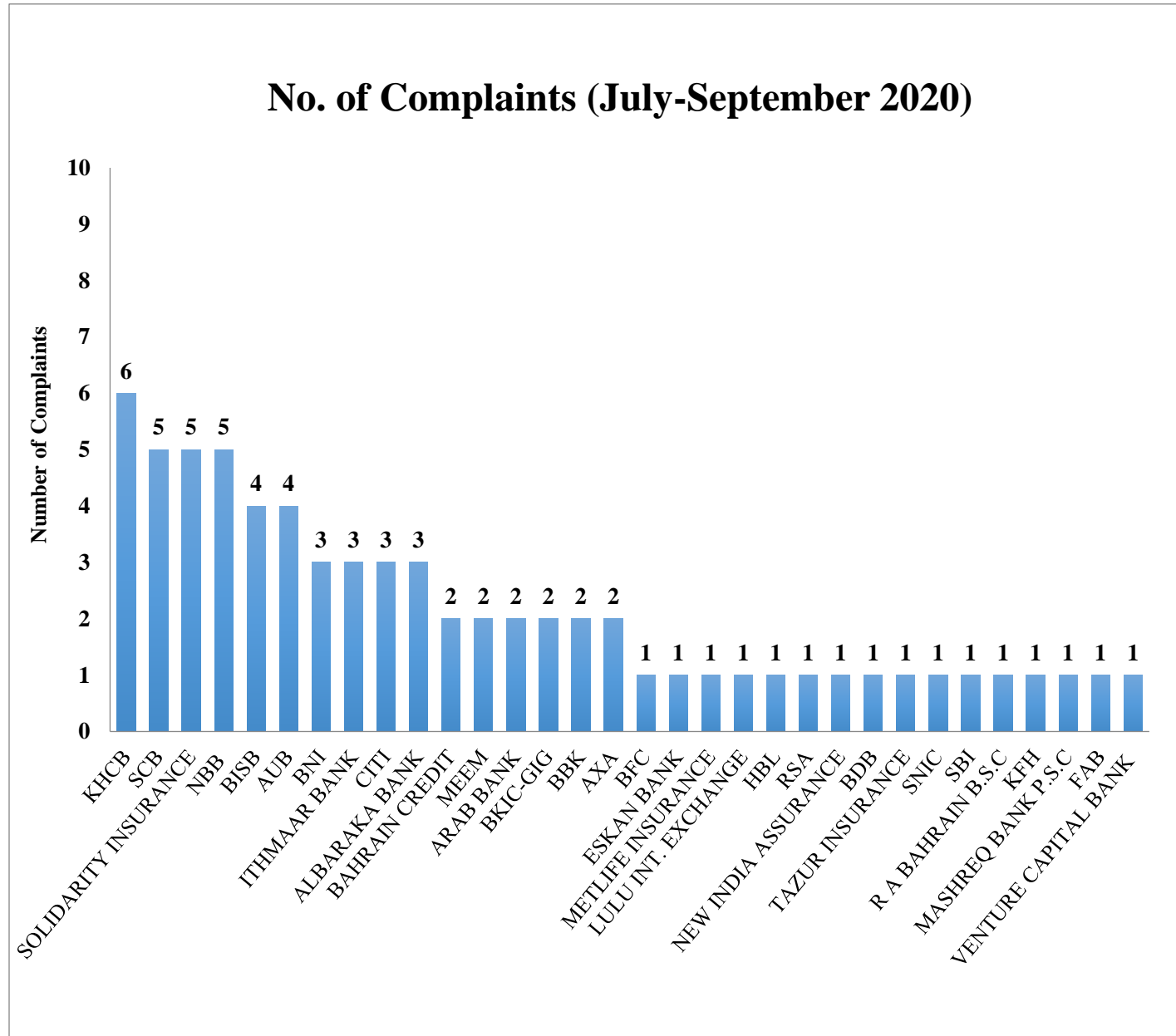
The Consumer Protection Unit “CP” received 24 complaints in July 2020, 18 complaints in August 2020, and 27 complaints in September 2020. Totalling 69 complaints. The following graph illustrates the monthly complaints received from 1st of July to 30th of September 2020.





2. Concentration of Complaints:

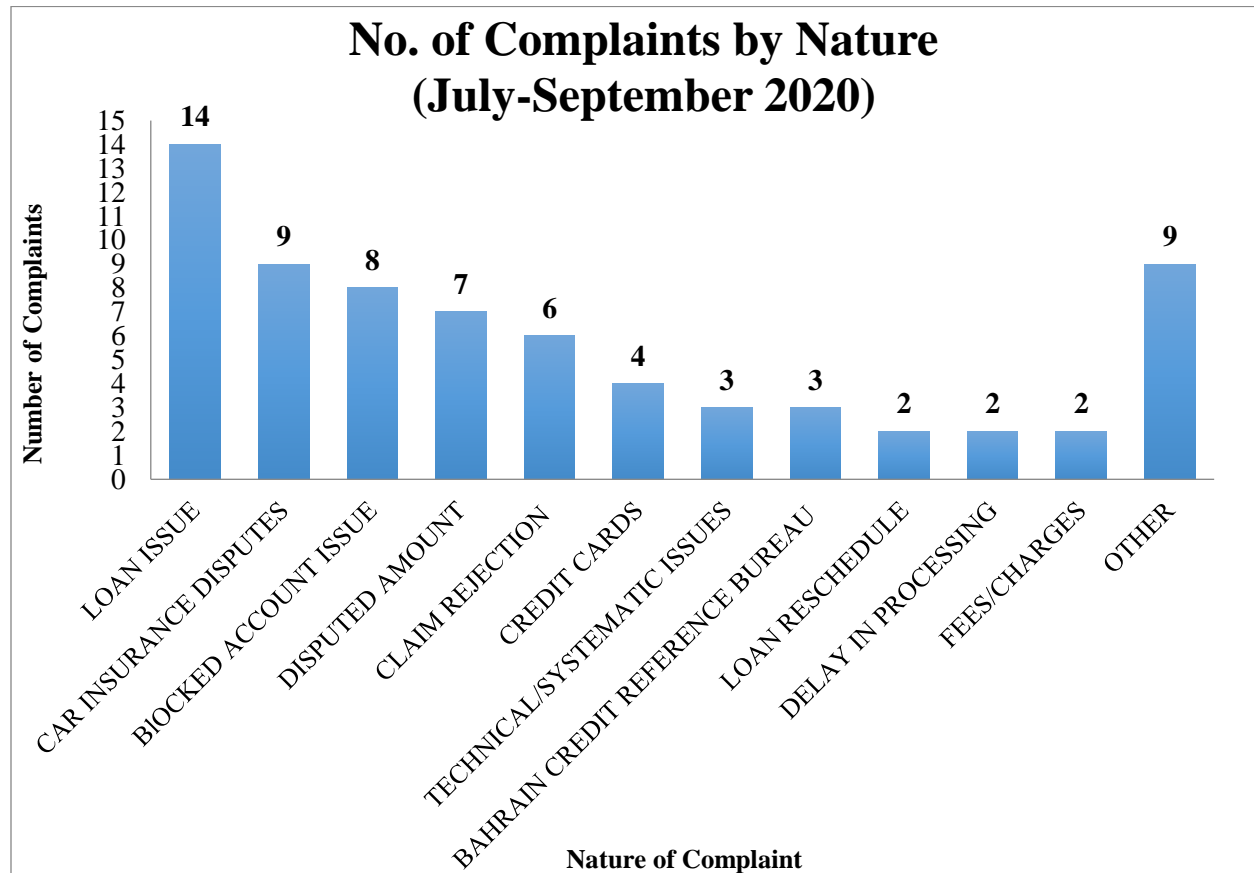
The complaints received during **July-September 2020** are reported with respect to the following financial institutions, banks, and insurance companies as illustrated in the graph below.





3. Nature of Complaints:

The following chart demonstrates the nature of complaints received by the (CP) Unit during the months of July-September 2020.



Following are detailed classifications on the nature of complaints:

3.1 **Loan issues:**

The CP unit received 14 complaints regarding Loan Issues. Complaints regarding loans were pertaining specifically to State Bank of India, Citi Bank, Bahrain Development Bank, Kuwait finance House, Bahrain Credit, National Bank of Bahrain, Khaleeji Commercial Bank, Bahrain Islamic Bank, Arab Bank, Bank of Bahrain & Kuwait, and First Abu Dhabi Bank.



3.2 Car Insurance Disputes:

The CP unit received 9 complaints regarding Car Insurance Disputes between the customer and the insurance company. Complaints regarding Car Insurance Disputes were pertaining specifically to Bahrain Kuwait Insurance, Tazur, Bahrain National Insurance, SNIC Insurance, AXA Insurance, and Solidarity Insurance.

3.3 Blocked Account Issues:

The CP unit received 8 complaints regarding Blocked Account Issues. Complaints regarding Blocked Account Issues pertain specifically to Ithmaar Bank, Khaleeji Commercial Bank, Standard Chartered Bank, Arab Bank, Ahli United Bank, and National Bank of Bahrain.

3.4 Disputed Amount:

The CP unit received 7 complaints regarding Disputed Amounts. Complaints regarding Disputed Amounts pertain specifically to New India Assurance, R.A Bahrain B.S.C, Bahrain Islamic Bank, Standard Chartered Bank, Khaleeji Commercial Bank, AlBaraka Bank and Venture Capital Bank.

3.5 Claim Rejection:

The CP unit received 6 complaints regarding Claim Rejection. Complaints regarding Claim Rejection Issues pertain specifically to Bahrain Kuwait Insurance, Royal & Sun Alliance Insurance, Metlife Insurance, Solidarity Insurance, and AXA Insurance

3.6 Credit Cards:

The CP unit received 4 complaints regarding credit cards. Complaints regarding credit cards (Outstanding amounts, fraud dispute, online banking, and reward system) were pertaining specifically to Citi Bank, Ithmaar Bank, and Standard Chartered Bank.



3.7 Technical/Systematic Issues:

The CP unit received 3 complaints regarding Technical Issues. Complaints regarding Technical Issues pertain specifically to Meem, Ithmaar Bank, and Ahli United Bank.

3.8 Bahrain Credit Reference Bureau:

The CP unit received 3 complaints regarding issues with the Bahrain Credit Reference Bureau. Complaints regarding the Bahrain Credit Reference Bureau pertain specifically to Khaleeji Commercial Bank, AlBaraka Bank, and Standard Chartered Bank.

3.9 Loan Reschedule:

The CP unit received 2 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 Bank of Bahrain & Kuwait, and Khaleeji Commercial Bank

3.10 Delay in Processing:

The CP unit received 2 complaints regarding Delay in Processing. Complaints Regarding Delay in Processing pertain specifically to Bahrain National Insurance, and Eskin Bank.

3.11 Fees/ Charges:

The CP unit received 2 complaints regarding Fees/ Charges. Complaints regarding Fees/ Charges (Admin fees, transfer charges) pertain specifically Bahrain Financing Company, and Bahrain Islamic Bank.



3.12 Others

The CP unit received 9 complaints regarding cash back issues, staff compensation, issue with services, ATM withdrawal, exposed customer credentials, cheque issues, and shares with Bank. These complaints pertain specifically to Meem, Habib Bank Limited, Lulu International Exchange, National Bank of Bahrain, AlBaraka Bank, Ahli United Bank, and Mashreq Bank P.S.C.

4. Status of Complaints

All the complaints received from July- September 2020 have been resolved.