



مصرف البحرين المركزي

Central Bank of Bahrain

Customer Complaints Report

January-March

2021

**Customer Complaints Report for the months
January-March 2021**

Production: Consumer Protection Unit

Central Bank of Bahrain

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Kingdom of Bahrain

www.cbb.gov.bh

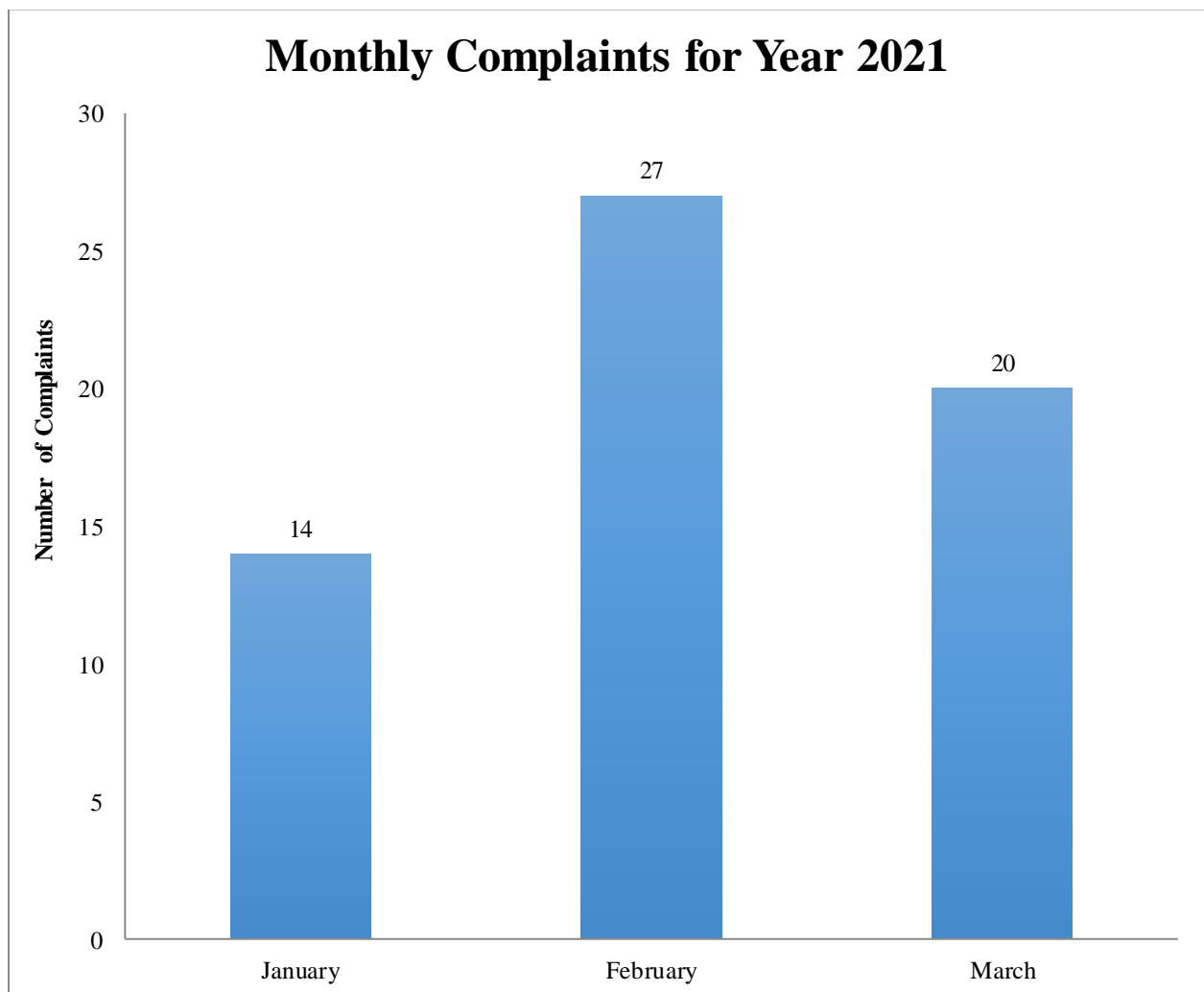
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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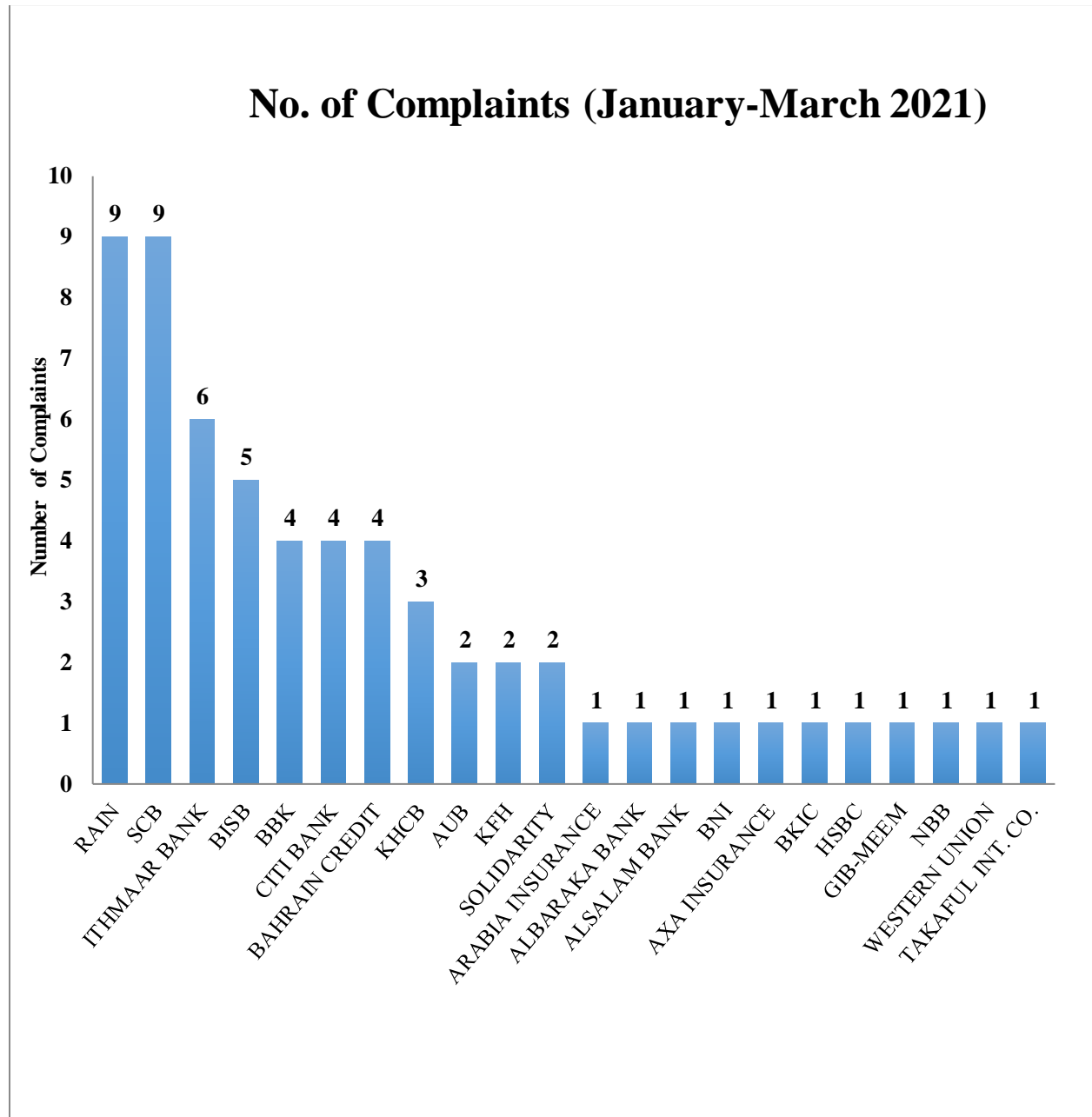
1. Introduction

The Consumer Protection Unit “CP” received 14 complaints in January 2021, 27 complaints in February 2021, and 20 complaints in March 2021. Totalling 61 complaints. The following graph illustrates the monthly complaints received from 1st of January to 31th of March 2021.



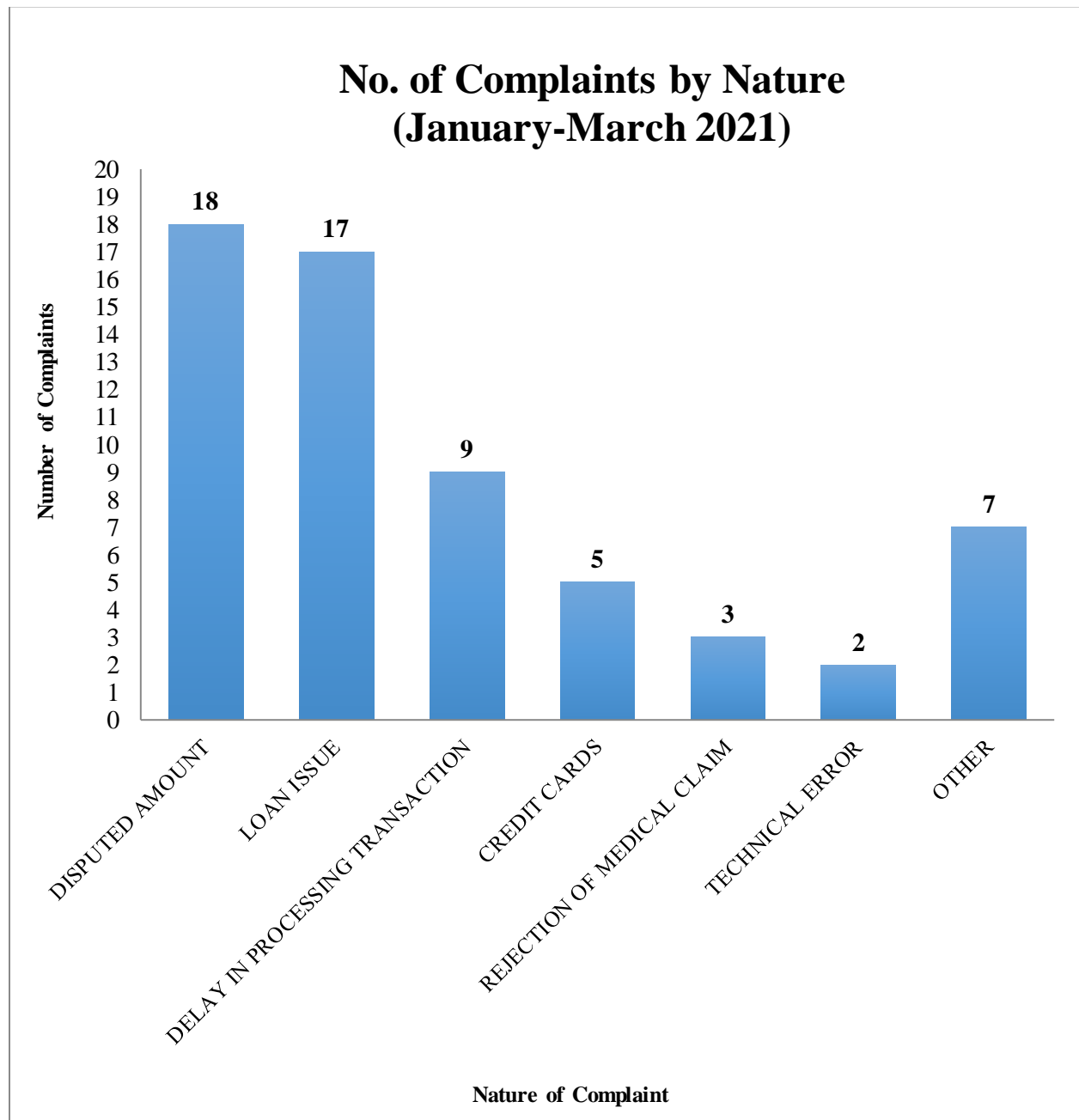
2. Concentration of Complaints:

The complaints received during **January-March 2021** 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 January-March 2021.



Following are detailed classifications on the nature of complaints:

3.1 Disputed Amount:

The CP unit received 18 complaints regarding Disputed Amounts. Complaints regarding Disputed Amounts pertain specifically to Khaleeji Commercial Bank, Bank of Bahrain & Kuwait, Standard Chartered Bank, Takaful International Company, Arabia Insurance, Ithmaar Bank, Kuwait Finance House, AXA Insurance, and Gulf International Bank-Meem.

3.2 Loan issues:

The CP unit received 17 complaints regarding Loan Issues. Complaints regarding loans were pertaining specifically to Ahli United Bank, Bahrain Islamic Bank, Citi bank, Bahrain Credit, ALSalam Bank, Bank of Bahrain & Kuwait, HSBC, Ithmaar Bank, Khaleeji Commercial Bank, Standard Chartered Bank, and National Bank of Bahrain.

3.3 Delay in processing transactions:

The CP unit received 9 complaints regarding Delay in processing transactions. Complaints regarding Delay in processing transactions were pertaining specifically to Rain Management W.L.L.

3.4 Credit Cards:

The CP unit received 5 complaints regarding credit cards. Complaints regarding credit cards were pertaining specifically ALBaraka Bank, Ithmaar Bank, Standard Chartered Bank, and Citi Bank.

3.5 Rejection of Medical Claim:

The CP unit received 3 complaints regarding Rejection of Medical Claim. Complaints regarding Rejection of Medical Claim were pertaining specifically to Bahrain National Insurance, and Solidarity Insurance.

3.6 Technical Error:

The CP unit received 2 complaints regarding Technical Error. Complaints regarding Technical Error were pertaining specifically to Bahrain Islamic Bank, and Western Union.

3.7 Others:

The CP unit received 7 complaints regarding car insurance claim dispute, dispute in purchased policy, requesting details from a bank, atm card, messages and otp not received by client, refund profit amount from loan, and requesting the bank to send documents to the court. These Complaints pertain specifically to Bahrain and Kuwait Insurance, Citi Bank, Ithmaar Bank, Standard Chartered Bank, Kuwait Finance House, Bahrain Islamic Bank, and Bahrain Credit.

4. Status of Complaints

All the complaints received from January-March 2021 have been resolved.