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Central Bank of Bahrain

Customer Complaints Report

April - June

2021

**Customer Complaints Report for the months
April - June 2021**

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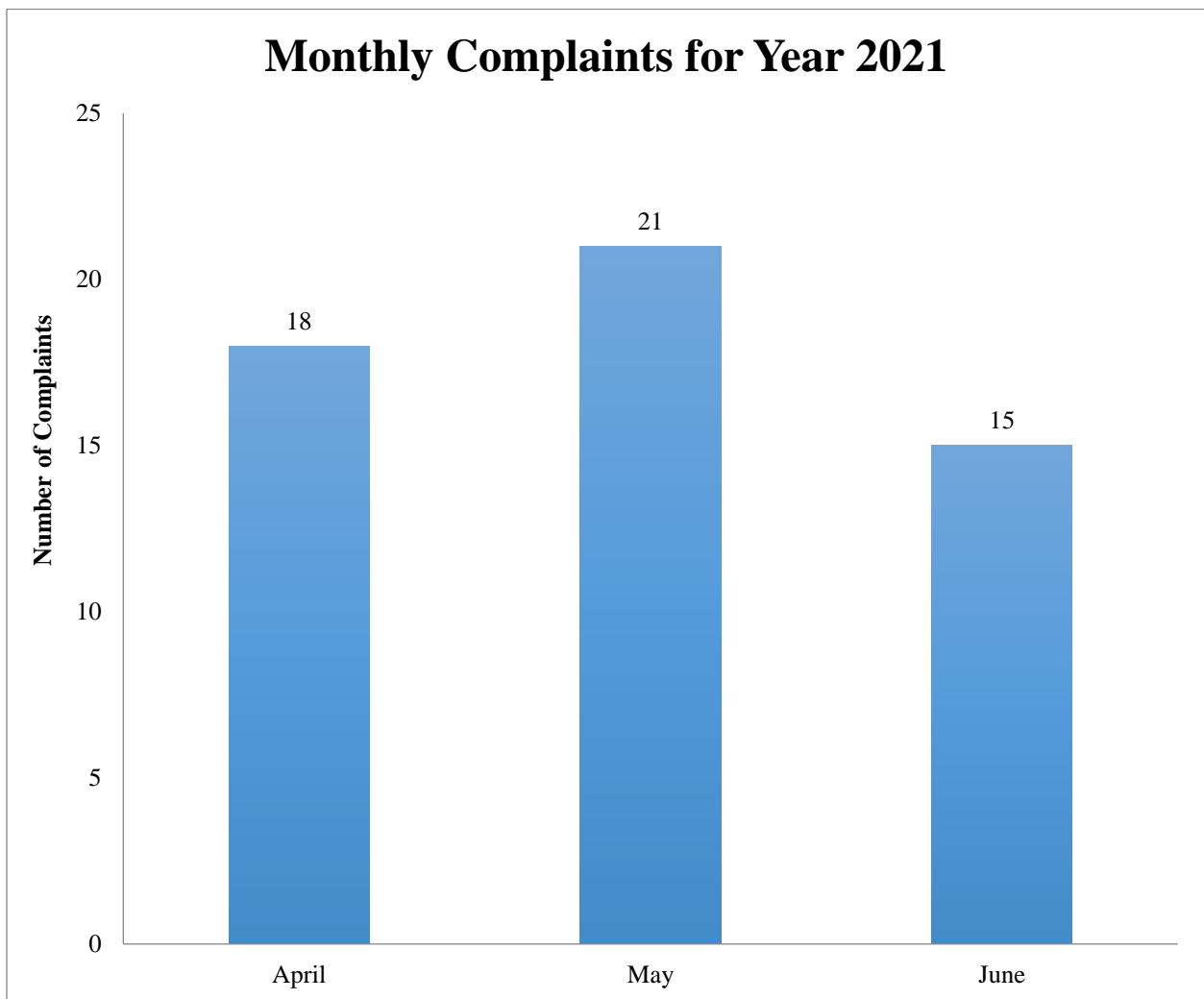
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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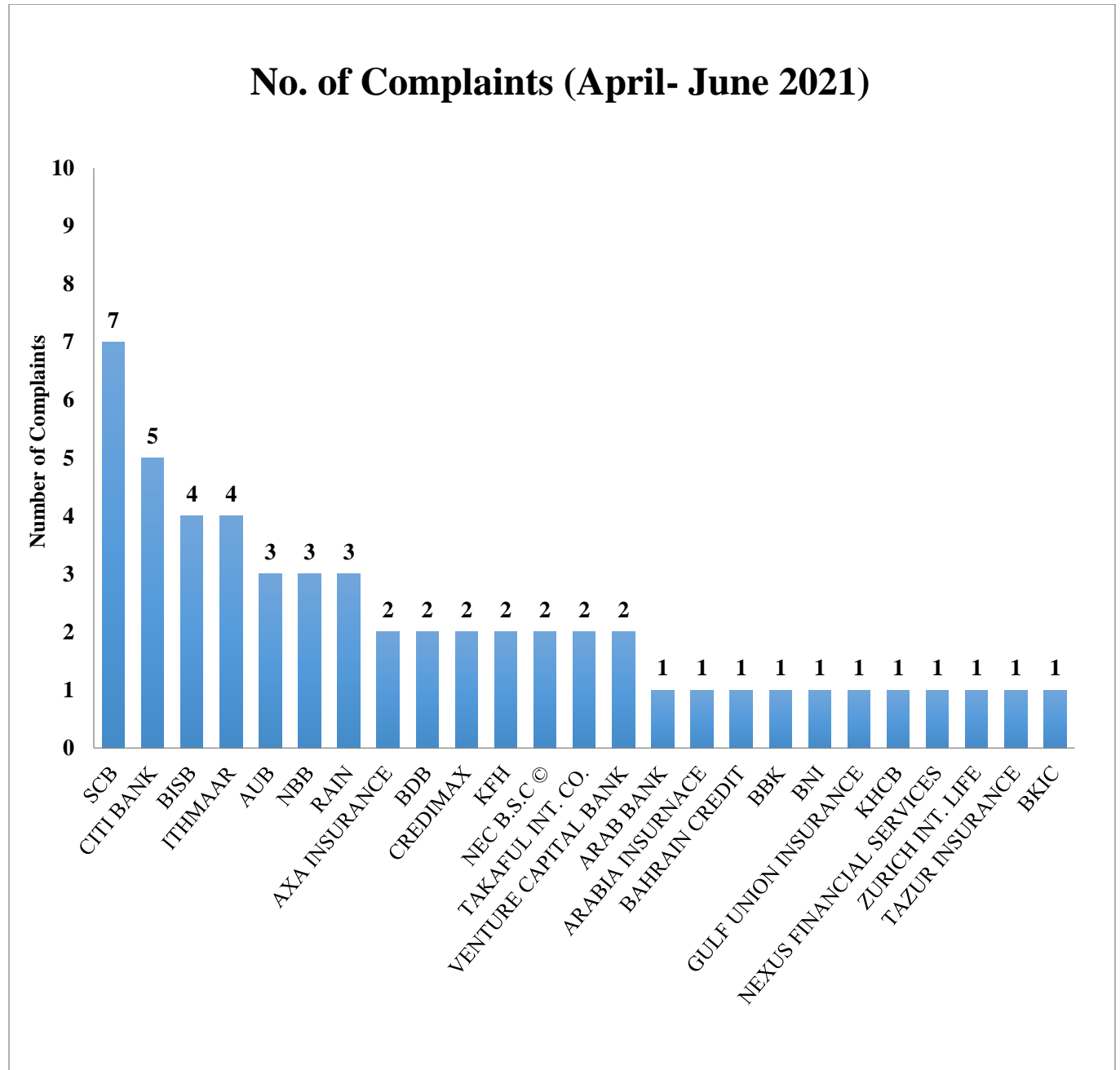
1. Introduction

The Consumer Protection Unit “CP” received 18 complaints in April 2021, 21 complaints in May 2021, and 15 complaints in June 2021. Totalling 54 complaints. The following graph illustrates the monthly complaints received from 1st of April to 30th of June 2021.



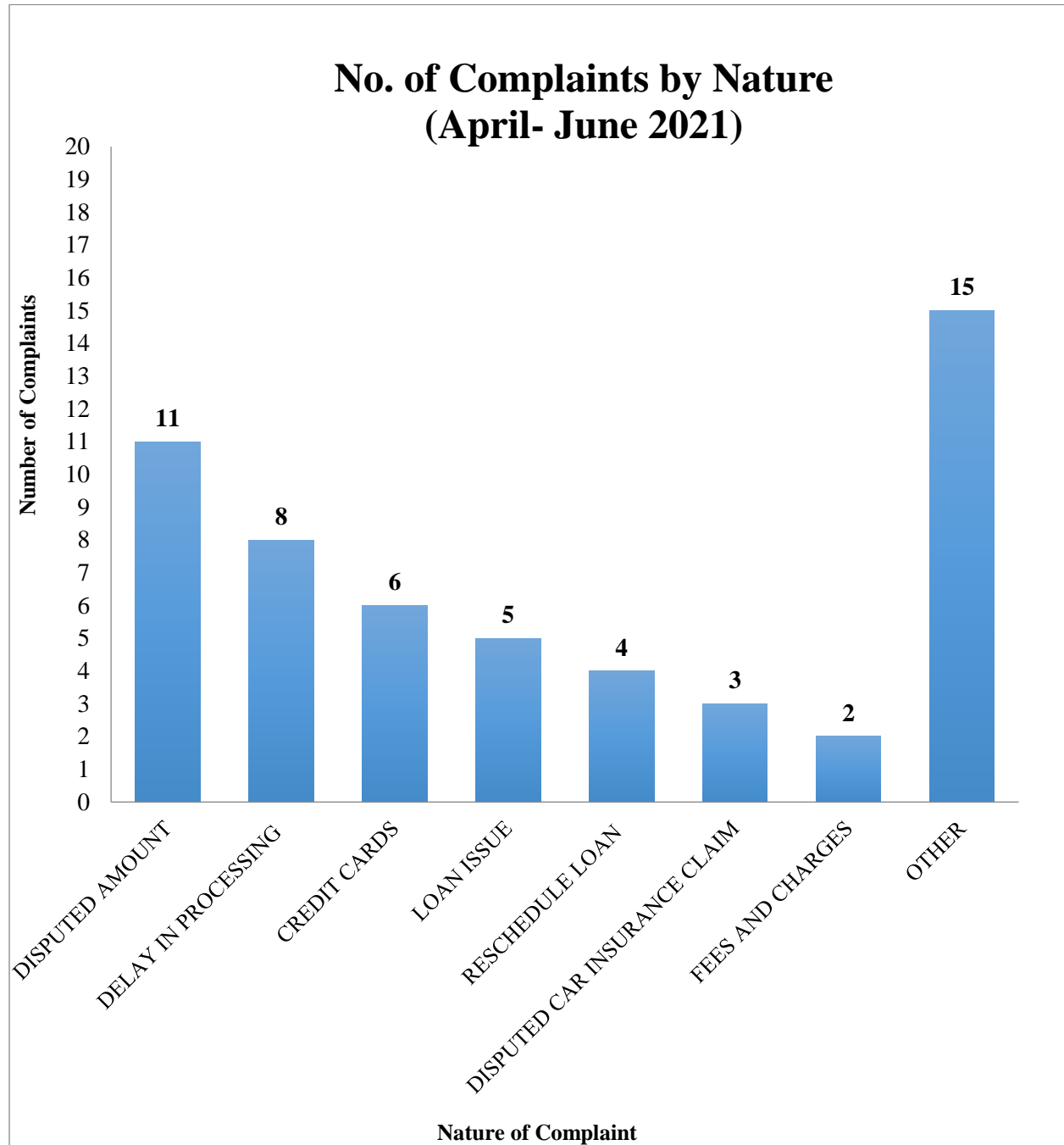
2. Concentration of Complaints:

The complaints received during **April - June 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 April - June 2021.



Following are detailed classifications on the nature of complaints:

3.1 Disputed Amount:

The CP unit received 11 complaints regarding Disputed Amounts. Complaints regarding Disputed Amounts pertain specifically to Credimax, Ahli United Bank, Ithmaar Bank, Standard Chartered Bank, Citi Bank, Bank of Bahrain & Kuwait, and National Bank Of Bahrain.

3.2 Delay in processing:

The CP unit received 8 complaints regarding Delay in processing. Complaints regarding Delay in processing of transactions and car insurance claims were pertaining specifically to Kuwait Finance House, NEC B.S.C ©, Rain Management W.L.L, Arabia Insurance, Bahrain National Insurance, Takaful International Co. B.S.C, and Gulf Union Insurance.

3.3 Credit Cards:

The CP unit received 6 complaints regarding credit cards. Complaints regarding credit cards were pertaining specifically to Ithmaar Bank, Bahrain Islamic Bank, National Bank of Bahrain, Bahrain Credit, and Standard Chartered Bank.

3.4 Loan issue:

The CP unit received 5 complaints regarding Loan issues. Complaints regarding Loan issues were pertaining specifically to Arab Bank, Bahrain Development Bank, Bahrain Islamic Bank, and Kuwait Finance House.

3.5 Reschedule Loans:

The CP unit received 4 complaints regarding Rescheduling Loans. Complaints regarding Rescheduling Loans were pertaining specifically to Bahrain Islamic Bank, Citi Bank, Khaleeji Commercial Bank, and National Bank of Bahrain.

3.6. Disputed Car Insurance Claims:

The CP unit received 3 complaints regarding Disputed Car Insurance Claims. Complaints regarding Disputed Car Insurance Claims were pertaining specifically to AXA Insurance, and Tazur Insurance.

3.7 Fees/ Charges:

The CP unit received 2 complaints regarding Fees/Charges. Complaints regarding Fees/Charges were pertaining specifically to NEC, and Rain Management W.L.L

3.8 Others:

The CP unit received 15 complaints regarding Cheques issues, Dispute's in investment/ insurance policies, Atm Card Delivery, Dormant Account, POS Machine, Processing of Shares, Rejection of Life Insurance Claim, Viewing the Benefit Report, and Closure of Account. These Complaints pertain specifically to Bahrain Development Bank, Venture Capital Bank, Citi Bank, Standard Chartered Bank, Takaful International Co., Nexus Financial Services, Zurich Insurance, Ahli United Bank and Bahrain Kuwait Insurance Company.

4. Status of Complaints

All the complaints received from April - June 2021 have been resolved.