

مَصْرِفُ الْبَحْرَيْنِ الْمُرَكَّبِي

Central Bank of Bahrain

## Customer Complaints Report

**July - September**

**2021**

**Customer Complaints Report for the months  
July – September 2021**

Production: Consumer Protection Unit

Central Bank of Bahrain

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[www.cbb.gov.bh](http://www.cbb.gov.bh)

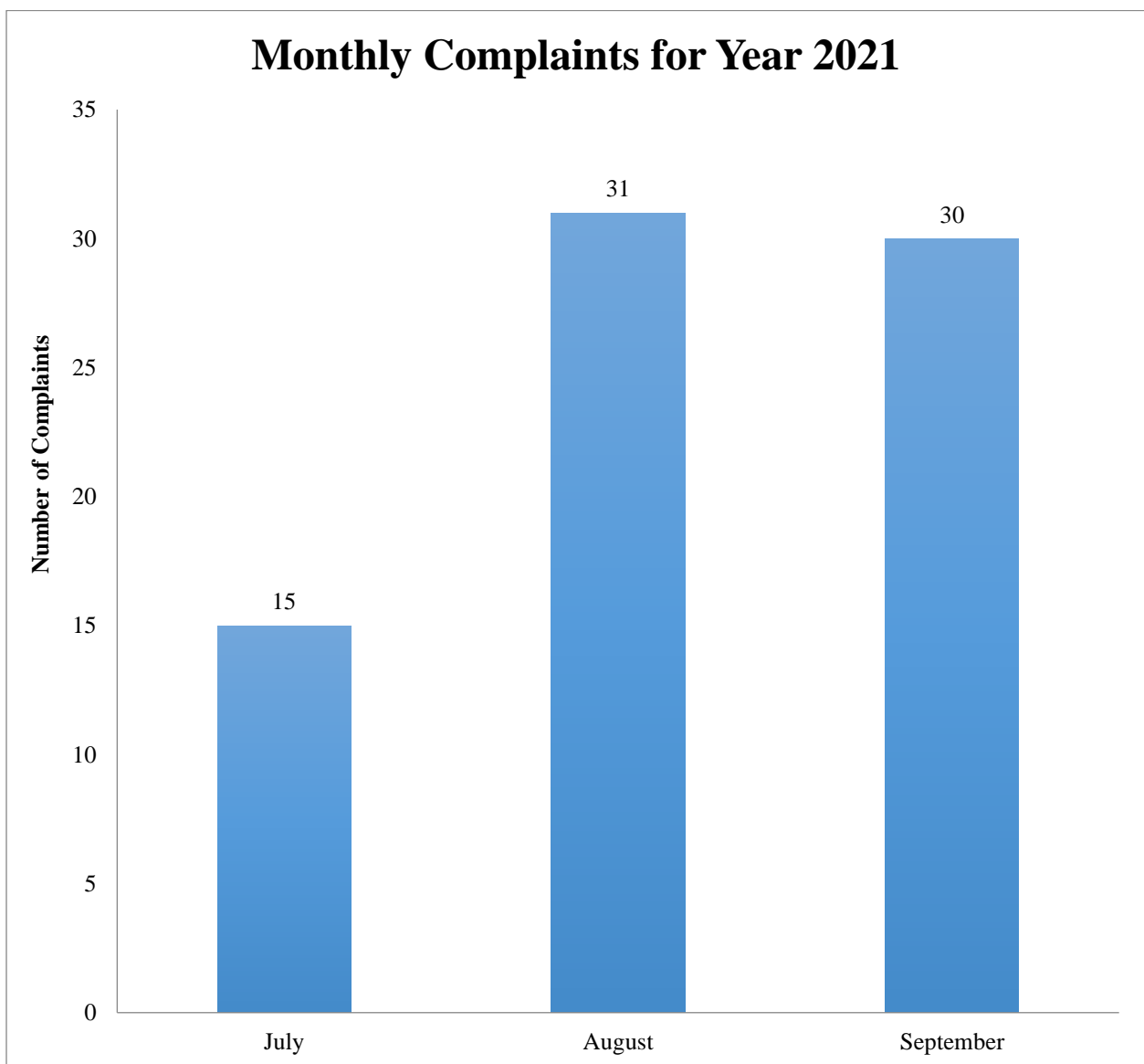
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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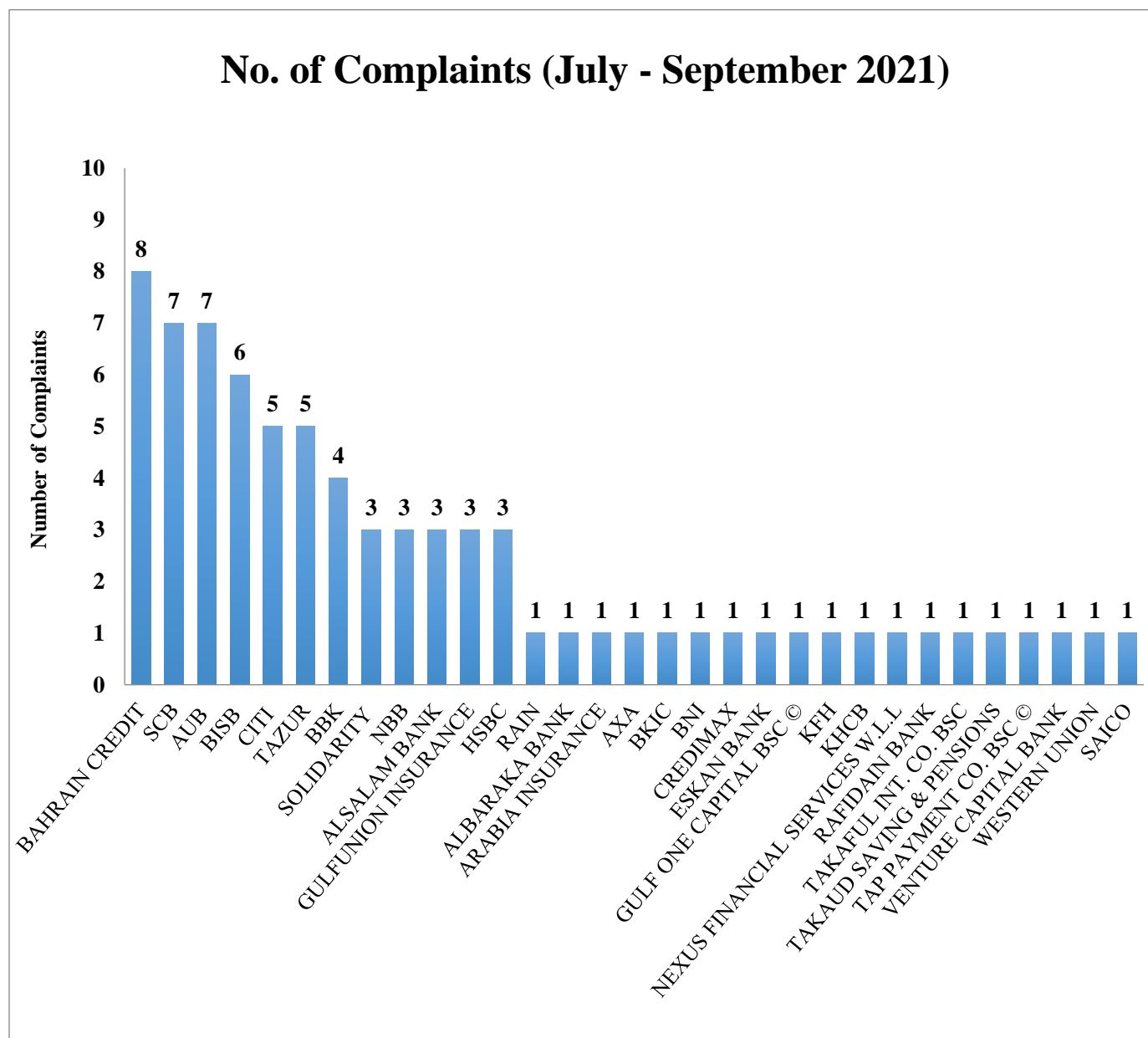
## 1. Introduction

The Consumer Protection Unit received 15 complaints in July 2021, 31 complaints in August 2021, and 30 complaints in September 2021. Totalling 76 complaints. The following graph illustrates the monthly complaints received from 1<sup>st</sup> of July to 30<sup>th</sup> of September 2021.



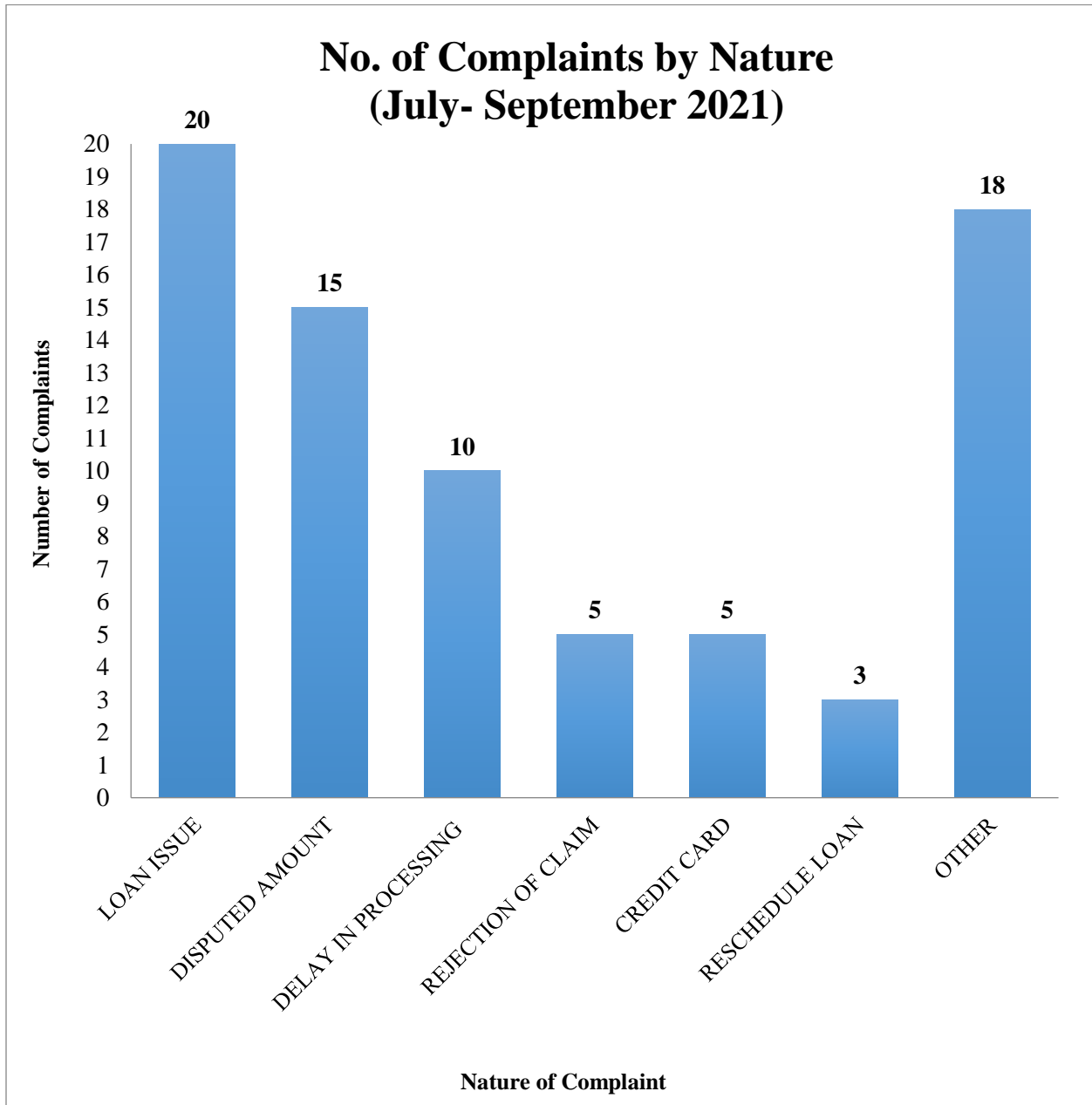
## 2. Concentration of Complaints:

The complaints received during **July - September 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 Consumer Protection Unit during the months of July - September 2021.



Following are detailed classifications on the nature of complaints:

### **3.1 Loan issue:**

The Consumer Protection Unit received 20 complaints regarding Loan issues. Complaints regarding Loan issues were pertaining specifically to Alsalam Bank, Ahli United Bank, Bahrain Credit, Bank of Bahrain & Kuwait, Bahrain Islamic Bank, Citi Bank, Eskin Bank, Khaleeji Commercial Bank, and Standard Chartered Bank.

### **3.2 Disputed Amount:**

The Consumer Protection Unit received 15 complaints regarding Disputed Amounts. Complaints regarding Disputed Amounts pertain specifically to Alsalam Bank, Ahli United Bank, Bank of Bahrain & Kuwait, Citi Bank, Credimax, HSBC, National Bank of Bahrain, Solidarity Bahrain B.S.C ©, Tazur Company B.S.C ©, Bahrain Credit, and Western Union.

### **3.3 Delay in Processing:**

The Consumer Protection Unit received 10 complaints regarding Delay in processing car insurance claims, fire insurance claims, and transactions. Complaints regarding Delay In processing pertain specifically to Gulfunion Insurance & Reinsurance Co. B.S.C ©, Bahrain National Insurance Co. B.S.C, Solidarity Bahrain B.S.C©, AXA Insurance (Gulf) B.S.C ©, Rain Management W.L.L, Tap Payments Company B.S.C ©, Bahrain & Kuwait Insurance Company B.S.C, and Tazur Company B.S.C ©.

### **3.4 Rejection of Claim:**

The Consumer Protection Unit received 5 complaints regarding Rejection of Claim. Complaints regarding Rejection of Claims were pertaining specifically to Tazur Company B.S.C ©, Arabia Insurance Company, Solidarity Bahrain B.S.C ©, and Takaful International Co. B.S.C.

### **3.5 Credit Cards:**

The Consumer Protection Unit received 5 complaints regarding credit cards. Complaints regarding credit cards were pertaining specifically to Bahrain Islamic Bank, Citi Bank, National Bank of Bahrain, and Standard Chartered Bank.

### **3.6 Reschedule Loans:**

The Consumer Protection Unit received 3 complaints regarding Rescheduling Loans. Complaints regarding Rescheduling Loans were pertaining specifically to Bahrain Islamic Bank, and Bahrain Credit.

### **3.7 Others:**

The Consumer Protection Unit received 18 complaints regarding compensation amount, edit in Bahrain Credit Reference Bureau, Investments, dispute on selling policy, atm withdrawal, dormant account, insurance policy, bank transfers, bank's messaging system, and prepaid card issue. These Complaints pertain specifically to AlBaraka Bank, ALSalam Bank, Bahrain Credit, Citi Bank, Gulf One Capital B.S.C Closed ©, Kuwait Finance House, National Bank of Bahrain, Nexus Financial Services W.L.L, Rafidian Bank, Saudi Arabian Insurance Company, Standard Chartered Bank, Takaud Saving & Pensions, HSBC, and Venture Capital Bank.



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

All the complaints received from July- September 2021 have been resolved.