



مصرف البحرين المركزي

Central Bank of Bahrain

Customer Complaints Report

October - December

2021

**Customer Complaints Report for the months
October - December 2021**

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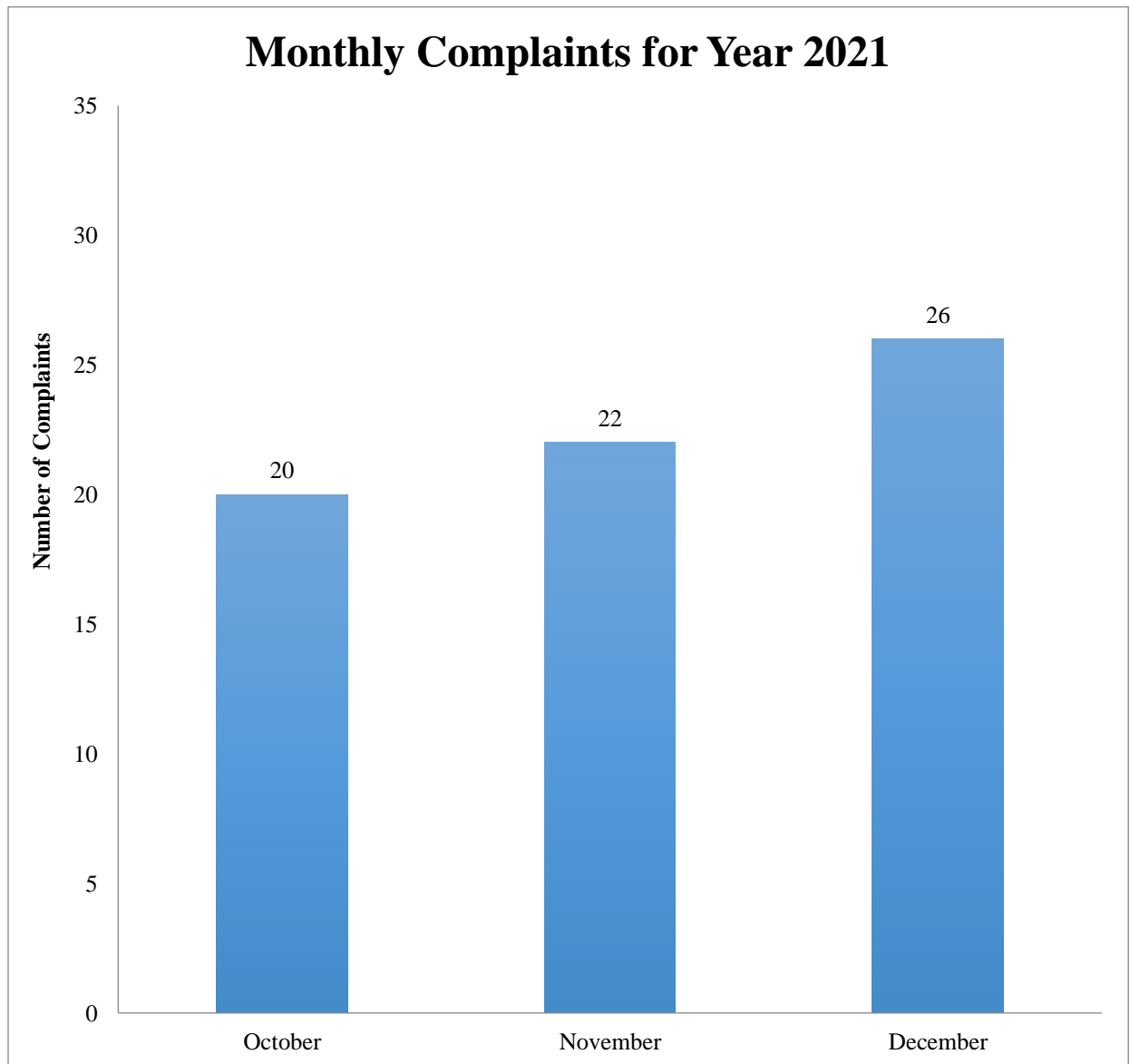
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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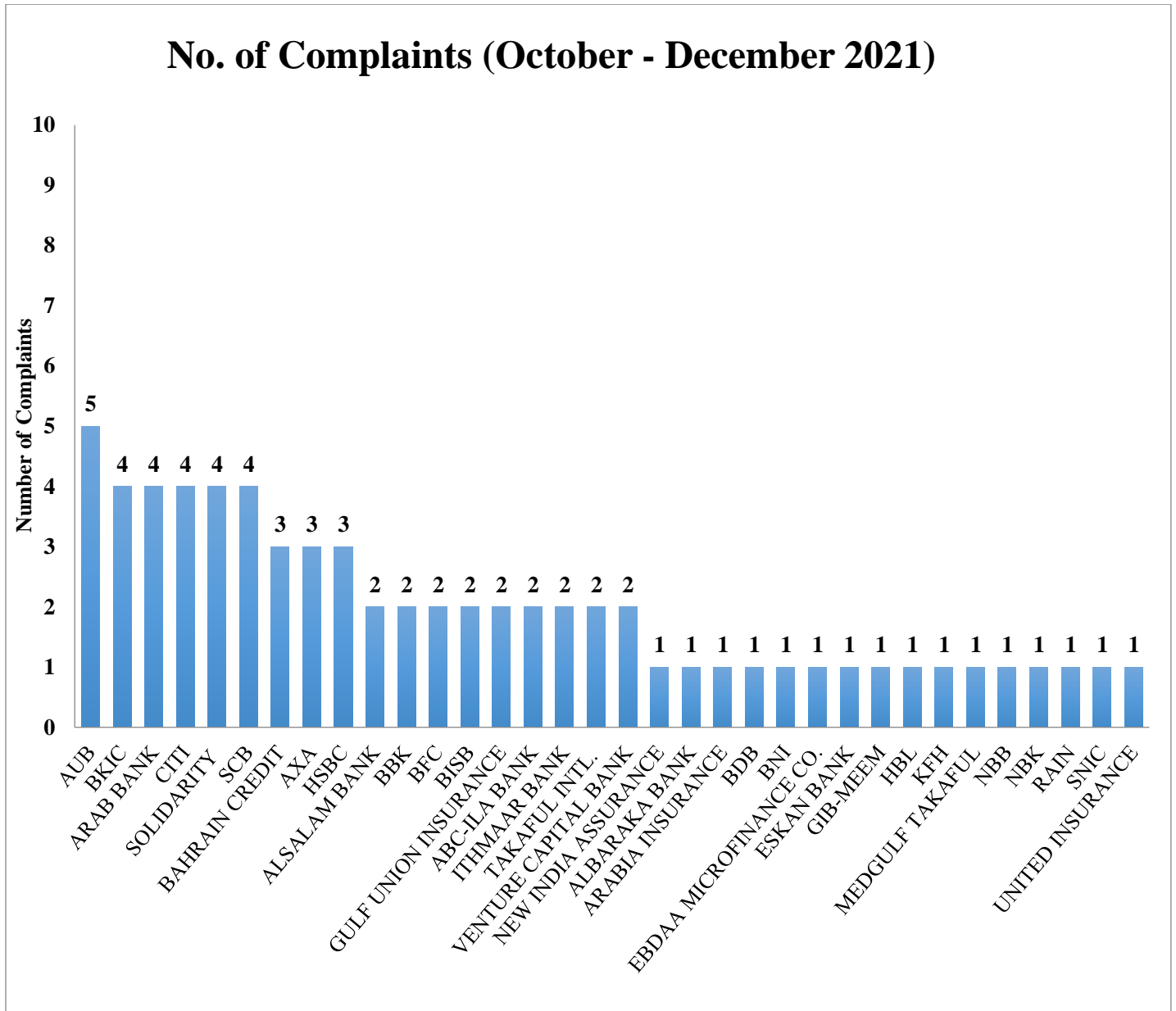
1. Introduction

The Consumer Protection Unit received 20 complaints in October 2021, 22 complaints in November 2021, and 26 complaints in December 2021. Totalling 68 complaints. The following graph illustrates the monthly complaints received from 1st of October to 31st of December 2021.



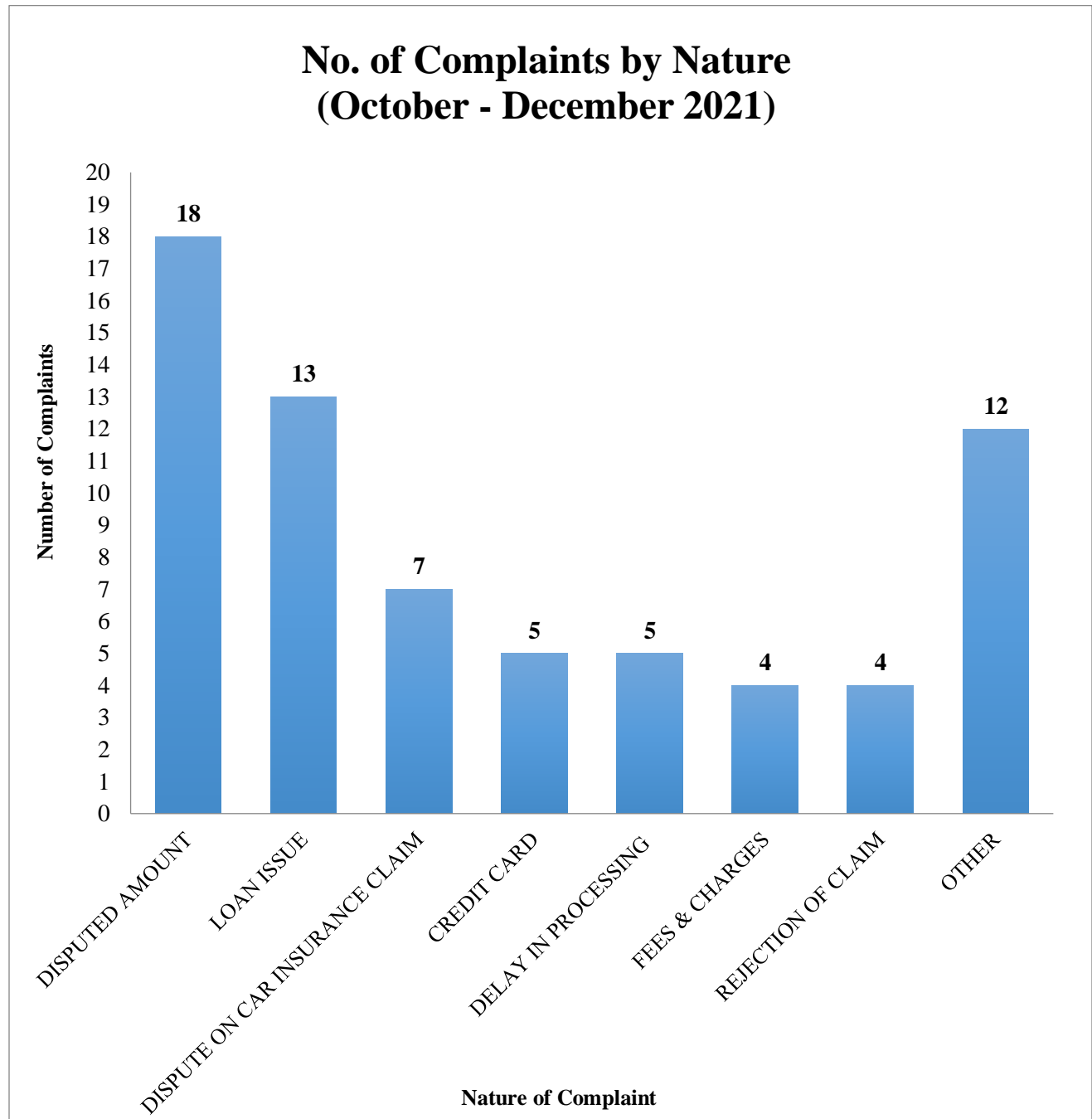
2. Concentration of Complaints:

The complaints received during **October - December 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 October - December 2021.



Following are detailed classifications on the nature of complaints:

3.1 Disputed Amount:

The Consumer Protection Unit received 18 complaints regarding Disputed Amounts including bank disputes, total loss amounts on car insurance claims, and car insurance compensation amounts. Complaints regarding Disputed Amounts pertain specifically to Citibank, ila Bank- ABC, Ithmaar Bank, Bahrain Islamic Bank, Solidarity Bahrain, Bank of Bahrain & Kuwait, Bahrain National Insurance Co., Ahli United Bank, HSBC, Standard Chartered Bank, Bahrain Kuwait Insurance Co., AlSalam Bank, and AXA Insurance.

3.2 Loan Issue:

The Consumer Protection Unit received 13 complaints regarding Loan issues. Complaints regarding Loan issues were pertaining specifically to Arab Bank, Eskan Bank, Ahli United Bank, Bahrain Credit, Ebdaa Microfinance Co., Bahrain Development Bank, National Bank of Bahrain, and Kuwait Finance House.

3.3 Dispute on Car Insurance Claim:

The Consumer Protection Unit received 7 complaints regarding Disputes on car Insurance Claims. Complaints regarding Disputes on car Insurance Claims were pertaining specifically to Bahrain Kuwait Insurance Co., Solidarity Bahrain, United Insurance Co., Arabia Insurance Co., Takaful Intl. Co., and New India Assurance.

3.4 Credit Cards:

The Consumer Protection Unit received 5 complaints regarding credit cards. Complaints regarding credit cards were pertaining specifically to Ahli United Bank, Citibank, and Standard Chartered Bank.

3.5 Delay in Processing:

The Consumer Protection Unit received 5 complaints regarding Delay in processing car insurance claims and transactions. Complaints regarding Delay In processing pertain specifically to Gulf Union Insurance & Reinsurance Co., AXA Insurance, Rain Management W.L.L, Bahrain Kuwait Insurance Co., and Solidarity Bahrain.

3.6 Fees & Charges:

The Consumer Protection Unit received 4 complaints regarding Fees & Charges. Complaints regarding Fees & Charges pertain specifically to AlSalam Bank, Arab Bank, Bahrain Islamic Bank, and National Bank of Kuwait.

3.7 Rejection of Claim:

The Consumer Protection Unit received 4 complaints regarding Rejection of medical, car insurance, and domestic helper claims. Complaints regarding Rejection of Claims were pertaining specifically to SNIC Insurance, Bahrain Kuwait Insurance Co., Medgulf Takaful, and AXA Insurance.

3.8 Others:

The Consumer Protection Unit received 12 complaints regarding Dispute in Medical insurance claim, payment order, transfers, withdrawal, changing the loan guarantor, closure of account, editing the Bahrain Credit Reference Bureau, and transaction limit. These Complaints pertain specifically to Takaful International Company, Habib Bank limited, Citibank, Standard Chartered Bank, Gulf international Bank -Meem, AlBaraka Islamic Bank, ila Bank -ABC, Ahli United Bank, Venture Capital Bank, and Bahrain Financing Company.

4. Status of Complaints

All the complaints received from October - December 2021 have been resolved.