Customer Complaints Report

January - March

2022
Customer Complaints Report for the months
January – March 2022

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.
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1. **Introduction**

The Consumer Protection Unit received 21 complaints in January 2022, 26 complaints in February 2022, and 19 complaints in March 2022. Totalling 66 complaints. The following graph illustrates the monthly complaints received from 1\textsuperscript{st} of January to 31\textsuperscript{st} of March 2022.
2. Concentration of Complaints:

The complaints received during **January – March 2022** 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 Unit during the months of January – March 2022.

![Number of Complaints by Nature (January-March 2022)]
Following are detailed classifications on the nature of complaints:

3.1 Disputed Amount:


3.2 Loan Issue:

The Consumer Protection unit received 12 complaints regarding Loan issues. Complaints regarding Loan issues were pertaining specifically to Arab Bank, Bahrain Credit, Bahrain Islamic Bank, HSBC, Ithmaar Bank, Khaleeji Commercial Bank, and Standard Chartered Bank.

3.3 Dispute on Car Insurance Claim:


3.4 Credit Cards:

The Consumer Protection unit received 3 complaints regarding credit cards. Complaints regarding credit cards were pertaining specifically to Citi Bank, Credimax, and Standard Chartered Bank.
3.5 Delay in Processing:

The Consumer Protection unit received 3 complaints regarding Delay in processing car insurance claims and credit card request. Complaints regarding Delay In processing pertain specifically to Solidarity Bahrain, Tazur Company, and Standard Chartered Bank.

3.6 Rejection of Claim:

The Consumer Protection unit received 2 complaints regarding Rejection of medical claims. Complaints regarding Rejection of Claims were pertaining specifically to Bahrain Kuwait Insurance Co. and Orient Insurance.

3.7 Others:

The Consumer Protection unit received 17 complaints regarding access and update of client’s Bahrain Credit Reference Bureau Report, Delay in responding to client on complaint, letter of guarantee, One Time Password (OTP) not being received by client, Transfers, Charges on Credit Card, Compensation of loss on days of repair regarding car insurance claims for clients (Driving instructor, hiring, and Taxi Drivers), Deposits, and Systematic Error. These Complaints pertain specifically to National Bank of Bahrain, Bahrain Credit, Bahrain National Insurance Company, HSBC, Kuwait Finance House, State Bank of India, Bahrain Financing Company, Cití Bank, Western Union, Ithmaar Bank, Arabia Insurance Company, Gulf Union Insurance and Reassurance Company, AlSalam Bank, and ILA Bank.

4. Status of Complaints

All the complaints received from January – March 2022 have been resolved.