

مصرف البحرين المركزي

Central Bank of Bahrain

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

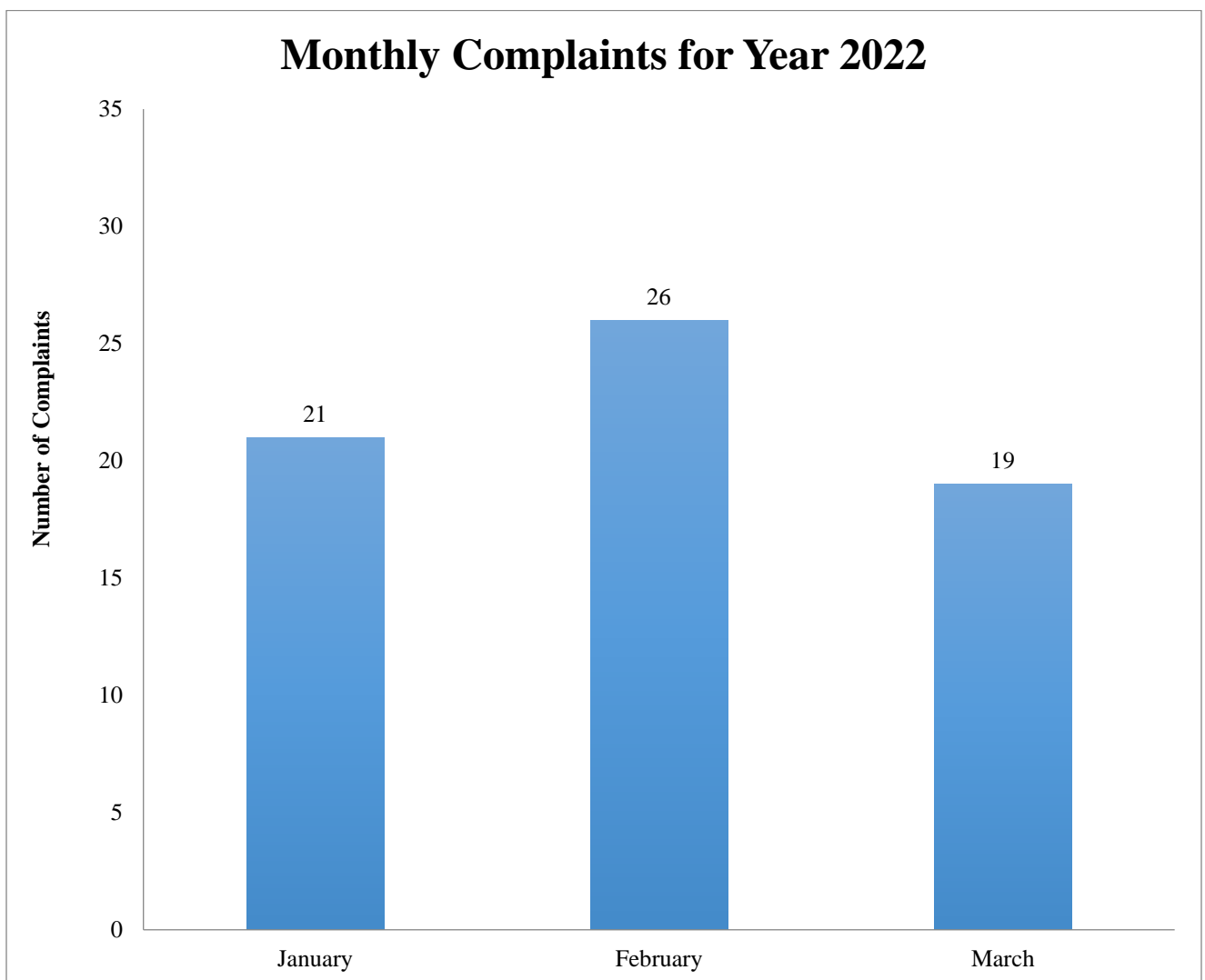
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

Contents

1. Introduction.....	1
2. Concentration of Complaints	2
3. Nature of Complaints.....	3-5
4. Status of Complaints.....	5

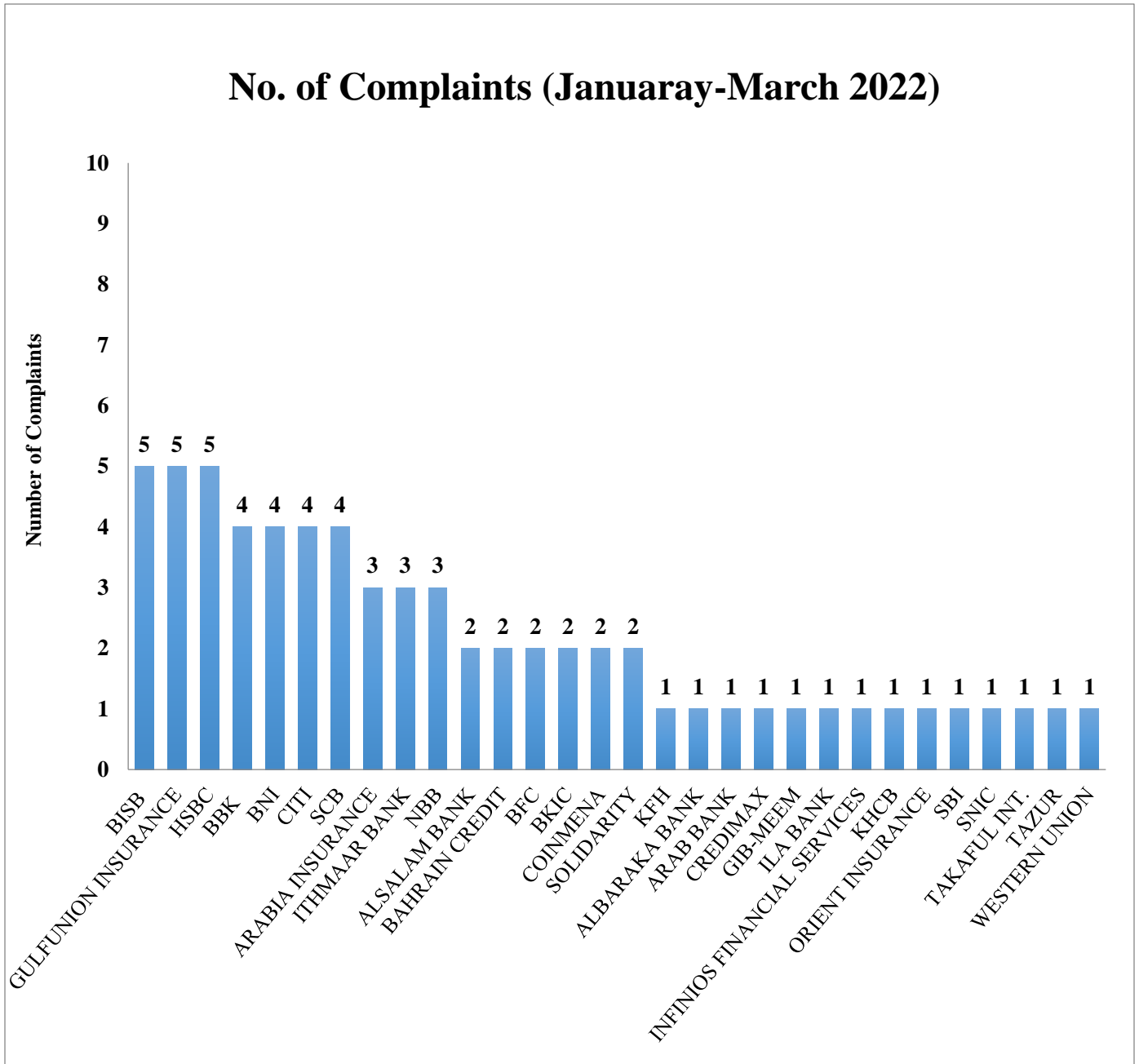
1. Introduction

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 1st of January to 31st of March 2022.



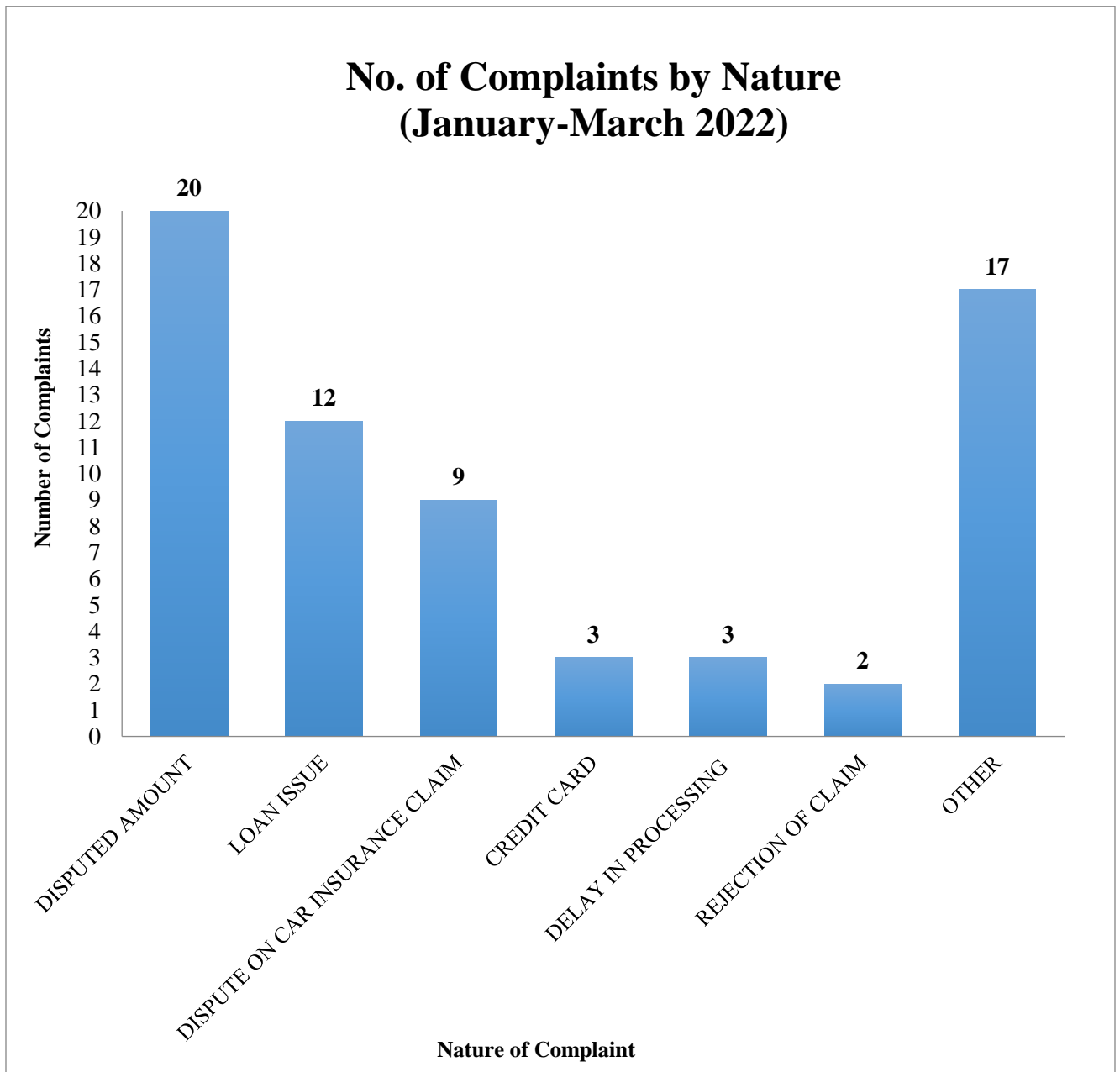
2. Concentration of Complaints:

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.



Following are detailed classifications on the nature of complaints:

3.1 Disputed Amount:

The Consumer Protection unit received 20 complaints regarding Disputed Amounts that include car insurance cash settlement and bank disputes. Complaints regarding Disputed Amounts pertain specifically to Arabia Insurance Company, AlBaraka Islamic Bank, AlSalam Bank, Bank of Bahrain & Kuwait, Citi Bank, Coinmena, Gulf International Bank-Meem, HSBC, Infinios Financial Services, Ithmaar Bank, National Bank of Bahrain, and Standard Chartered Bank.

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:

The Consumer Protection unit received 9 complaints regarding Disputes on car Insurance Claims. Complaints regarding Disputes on car Insurance Claims were pertaining specifically to Bahrain Kuwait Insurance Co., Bahrain National Insurance Company, Gulf Union Insurance & Reinsurance Company, SNIC Insurance, Solidarity Insurance, and Takaful International Company.

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, Citi 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.