



مصرف البحرين المركزي

Central Bank of Bahrain

Customer Complaints Report

April - June

2022

**Customer Complaints Report for the months
April - June 2022**

Production: Consumer Protection Unit
Central Bank of Bahrain
PO Box 27, Manama
Kingdom of Bahrain
www.cbb.gov.bh

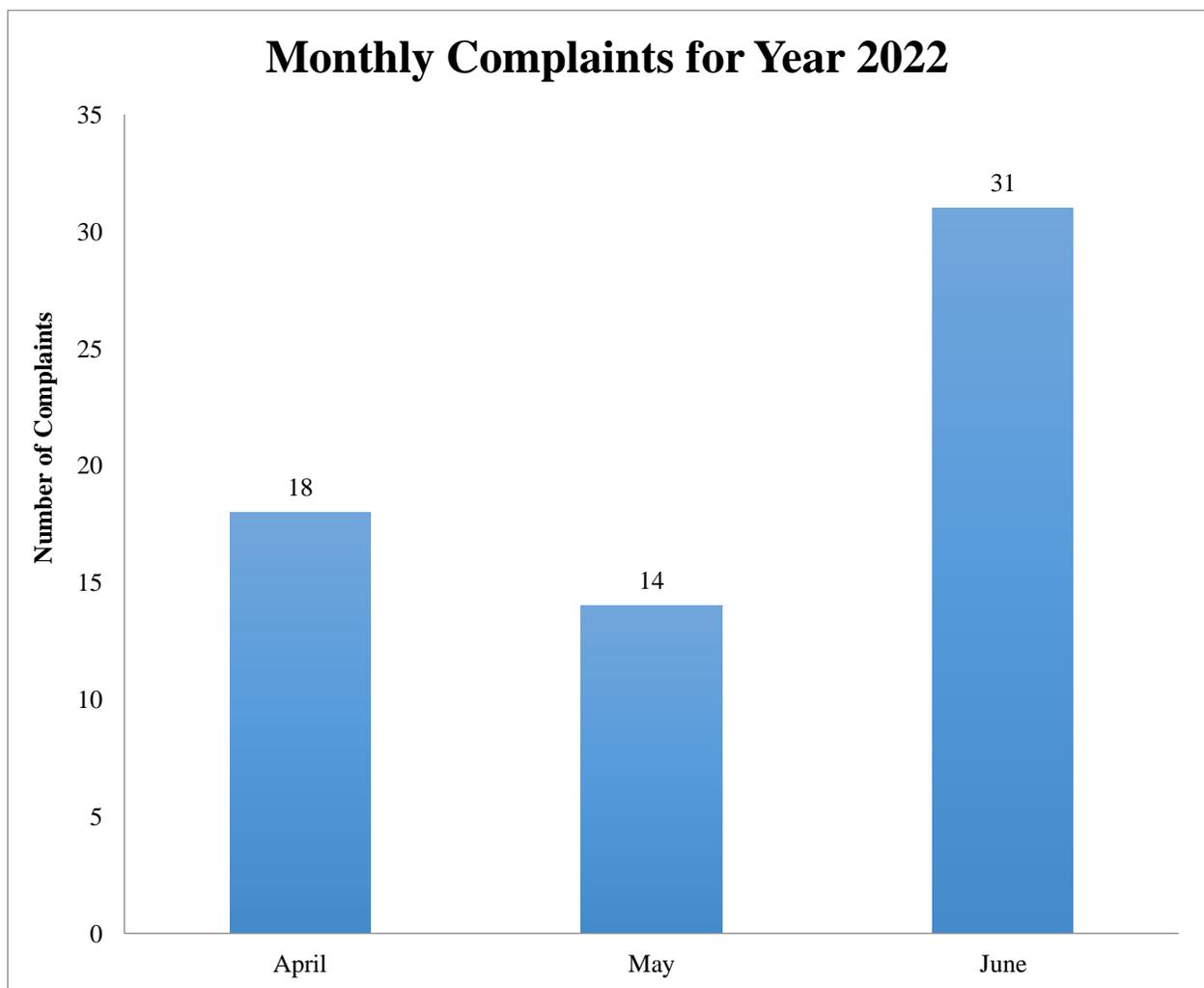
The Customers Complaints Report is a monthly report prepared by the Consumer Protection Unit. It is available in PDF format in the Publications and Data section at <http://www.cbb.gov.bh>.

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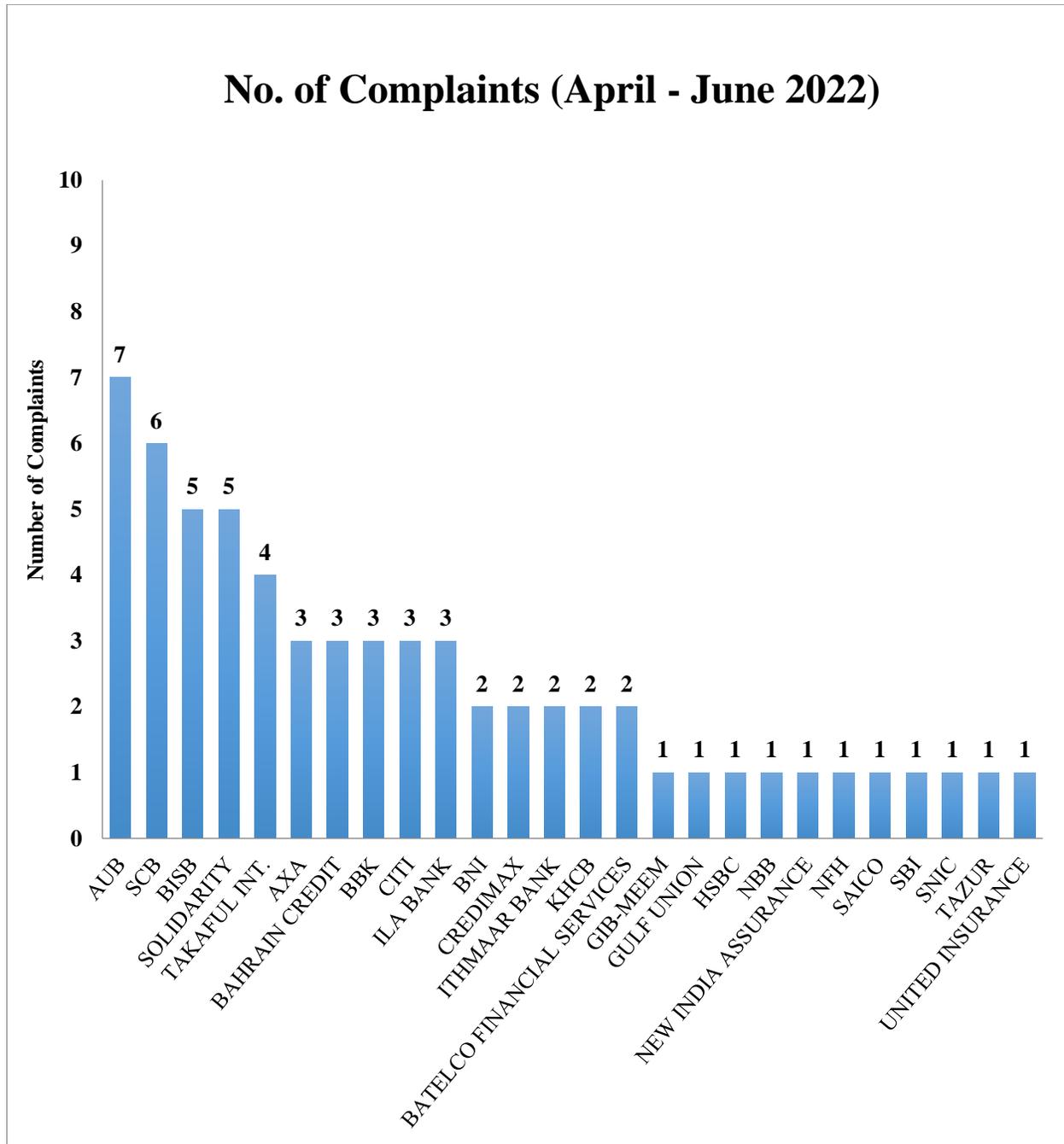
1. Introduction

The Consumer Protection Unit received 18 complaints in April 2022, 14 complaints in May 2022, and 31 complaints in June 2022. Totalling 63 complaints. The following graph illustrates the monthly complaints received from 1st of April to 30th of June 2022.



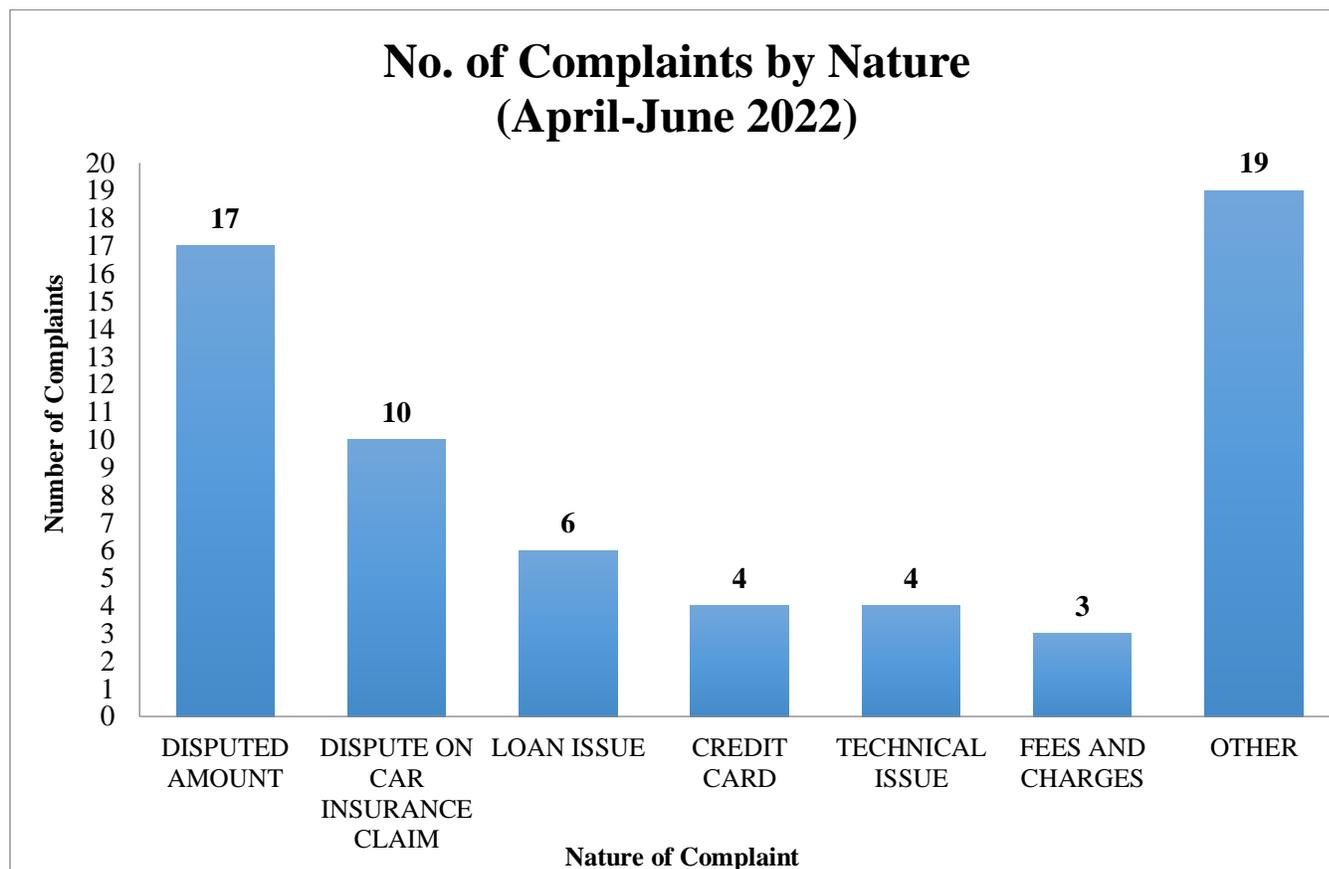
2. Concentration of Complaints:

The complaints received during **April - June 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 Consumer Protection Unit during the months of April - June 2022.



Following are detailed classifications on the nature of complaints:

3.1 Disputed Amount:

The Consumer Protection unit received 17 complaints regarding Disputed Amounts that include car insurance settlements and bank disputes. Complaints regarding Disputed Amounts pertain specifically to Ahli United Bank, AXA Insurance, Bank of Bahrain & Kuwait, Bahrain Islamic Bank, Bahrain National Insurance Co., CrediMax, HSBC, Ila Bank, Ithmaar Bank, Standard Chartered Bank, Solidarity Insurance, and Takaful International Co.

3.2 Dispute on Car Insurance Claim:

The Consumer Protection unit received 10 complaints regarding disputes on car Insurance claims. Complaints regarding disputes on car Insurance claims were pertaining specifically to New India Assurance, Saudi Arabian Insurance Company, Solidarity Insurance, Takaful International Co., T'azur Company, and Gulf Union Insurance & Reinsurance.

3.3 Loan Issue:

The Consumer Protection unit received 6 complaints regarding Loan issues. Complaints regarding Loan issues were pertaining specifically to Bahrain Credit, Bahrain Islamic Bank, Citi Bank, and Khaleeji Commercial Bank.

3.4 Credit Cards:

The Consumer Protection unit received 4 complaints regarding credit cards. Complaints regarding credit cards were pertaining specifically to Bahrain Credit, Batelco Financial Services- Beyon Money, Citi Bank, and Gulf International Bank- MEEM.

3.5 Technical Issue:

The Consumer Protection unit received 4 complaints regarding Technical Issues. Complaints regarding Technical Issues pertain specifically to Ila Bank, Bahrain Islamic Bank, Bank of Bahrain & Kuwait, and Bahrain Credit.

3.6 Fees and Charges:

The Consumer Protection unit received 3 complaints regarding Fees and Charges. Complaints regarding Fees and Charges were pertaining specifically to Ahli United Bank, Standard Chartered Bank, and State Bank of India.

3.7 Others:

The Consumer Protection unit received 19 complaints regarding delay in processing car insurance claim, cancelation of standing order, cheque processing, collecting the balance from Bwallet, dispute in travel insurance claim, delay in responding to client's complaint, reschedule loan, transfer, block/closure of client account, dispute in medical insurance claim, update of client's Bahrain Credit Reference Bureau Report, and overdraft facility. These Complaints pertain specifically to Ahli United Bank, AXA Insurance, Batelco Financial Services-Bwallet, Bank of Bahrain & Kuwait, Ila Bank, Khaleeji Commercial Bank, National Bank of Bahrain, National Finance House, Standard Chartered Bank, SNIC Insurance, Takaful International Co., and United Insurance.

4. Status of Complaints

All the complaints received from April - June 2022 have been resolved.