



مصرف البحرين المركزي

Central Bank of Bahrain



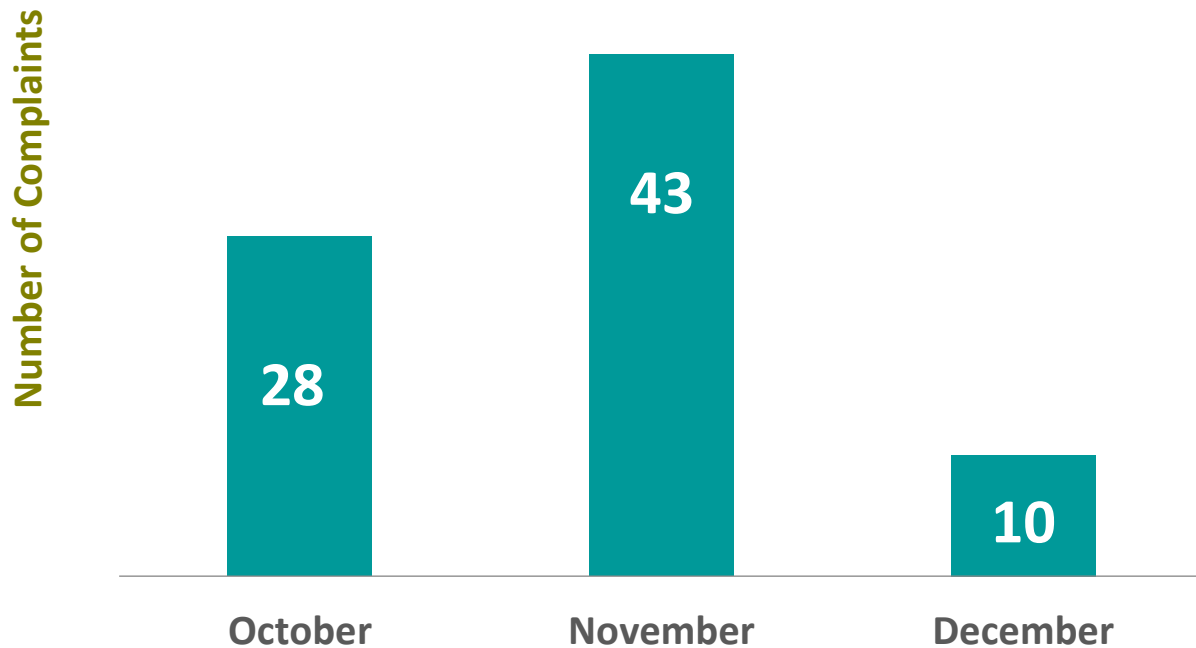
# Customer Complaints Report

October-December 2022

## Introduction

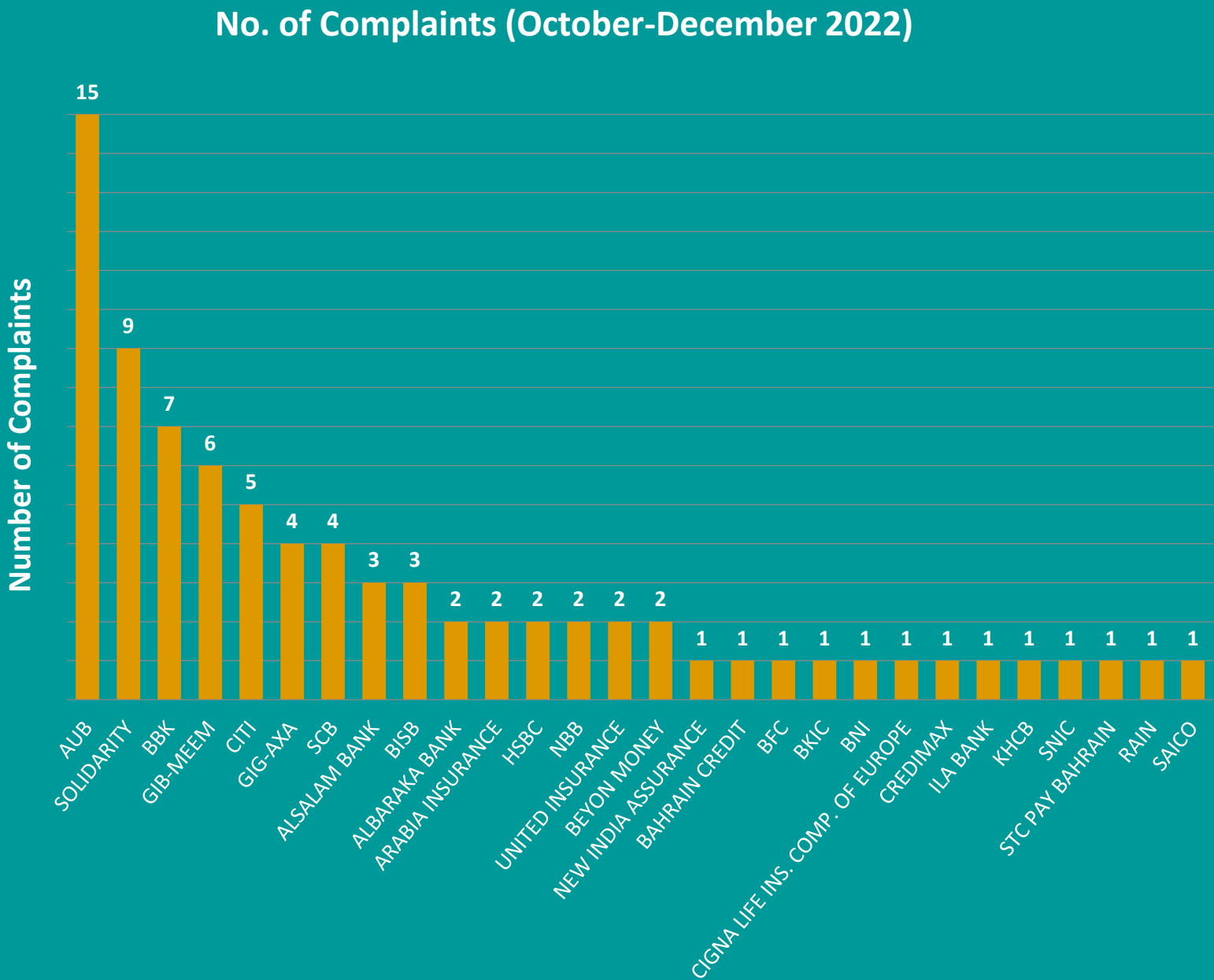
The Consumer Protection Unit received 28 complaints in October 2022, 43 complaints in November 2022, and 10 complaints in December 2022. Totalling 81 complaints. The following graph illustrates the monthly complaints received from 1<sup>st</sup> of October to 31<sup>st</sup> of December 2022.

### Monthly Complaints for Year 2022



## Concentration of Complaints

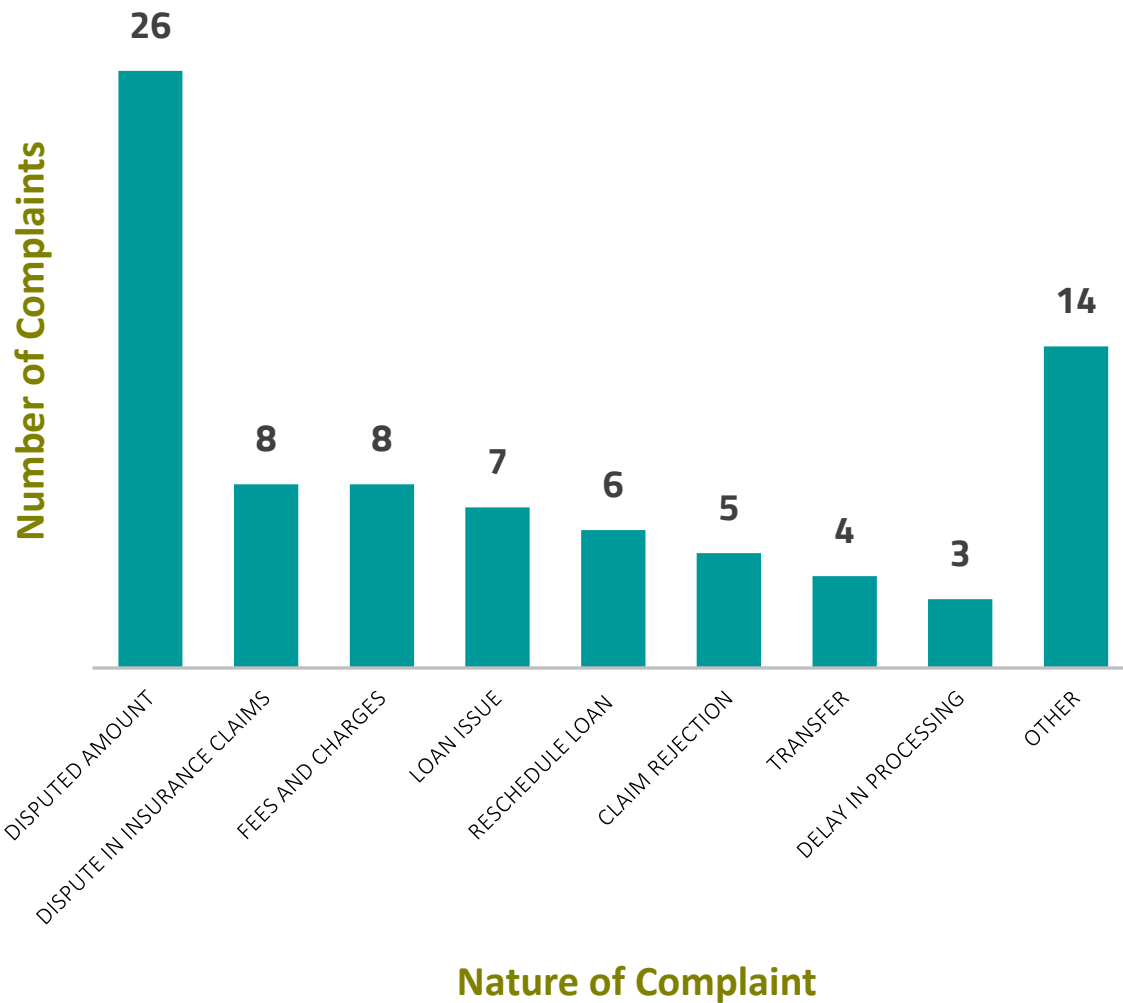
The complaints received during October-December 2022 are reported with respect to the following financial institutions, banks, and insurance companies as illustrated in the graph below:



## Nature of Complaints

The following chart demonstrates the nature of complaints received by the Consumer Protection Unit during the months of October-December 2022.

**No. of Complaints by Nature  
(October-December 2022)**



## Following are detailed classifications on the nature of complaints

**Regarding Disputed Amounts**, the Consumer Protection Unit received 26 complaints. The nature of these complaints includes fraudulent transactions, technical issues in the banks system, unagreed car insurance total loss compensation, online transaction refund dispute, failure in card payments, block/hold on amount, travel insurance premium refund, car insurance premium amount, and insurance claim car repair amount. Complaints regarding disputed amounts pertain specifically to Bank of Bahrain & Kuwait, Solidarity, ALBaraka Bank, ALSalam Bank, Ahli United Bank, Batelco Financial Service – BeyonMoney, Citi Bank, Gulf International Bank-Meem, Gulf Insurance Group- AXA, Ila Bank, Khaleeji Commercial Bank, New India Assurance Company, Standard Chartered Bank, SNIC Insurance, and STC Pay Bahrain.

**Concerning the Disputes on Insurance Claims**, the complaints received by the Consumer Protection Unit totaled 8 complaints regarding disputes on Insurance claims. The disputes include car insurance, home insurance claims, and domestic helper insurance claims. The nature of the complaints includes disagreements & delay in car repair and disagreements in applying the signed insurance policy terms and conditions. Complaints regarding disputes on Insurance claims were pertaining specifically to Gulf Insurance Group- AXA, Bahrain Kuwait Insurance Company, United Insurance Company, Solidarity, and Arabia Insurance Company.

**The Fees and Charges**, totalled to be 8 complaints received by the Unit. The nature of these complaints includes Apple pay Atm withdrawal, charges on the account balance below minimum, interest on credit card, transfer rejected from beneficiary bank & fees taken, coin deposit fees, over limit credit card charges, foreign exchange charge on a refunded amount, and legal fees being registered on BCRB Report. Complaints regarding fees and charges were pertaining specifically to

Ahli United Bank, Bank of Bahrain & Kuwait, Citi Bank, Gulf International Bank- MEEM, Standard Chartered Bank, Batelco Financial Services- BeyonMoney, and ALSalam Bank.

**In relation to Loan Issues,** 7 complaints were received by the Consumer Protection Unit regarding loan issues. The nature of these complaints includes loan agreement on grace period to pay the loan installments, reaching an agreement to pay bank's loan installments, disclosing customer's loan details, conflict with heirs to pay the loan, holding the customer salary for loan instalment deduction, Mazaya subsidy, and postponement of loan instalments. Complaints regarding loan issues were pertaining specifically to Bahrain Islamic Bank, Bank of Bahrain & Kuwait, Citi Bank, Bahrain Credit, Ahli United Bank, and ALBaraka Bank.

**For the Reschedule Loan issues,** 6 complaints were registered by the Unit regarding reschedule loan issues. The nature of these complaints includes the customers that want to reschedule their loan with the banks as they are finding it hard to pay their loan installment amount. Complaints regarding reschedule loan issues pertain specifically ALSalam Bank, Ahli United Bank, and National Bank of Bahrain.

**Regarding Claim Rejection,** the Consumer Protection unit received 5 complaints. The nature of these complaints includes rejection of car insurance claims, phone insurance claims, life insurance claims, and medical insurance claims. Complaints regarding claim rejection were pertaining specifically to Soldarity, and Bahrain National Insurance, and Gulf Insurance Group-AXA.

**As for the Transfer issues,** the Unit got 4 complaints regarding transfers. The nature of these complaints includes Delay in the transfer amount reaching the beneficiary customer, cancelation and refund of transfer amount. Complaints

regarding transfer issues were pertaining specifically to Ahli United Bank, Bahrain Financing Company, National Bank of Bahrain, and HSBC.

**Regarding the Delay in Processing,** the Consumer Protection unit received 3 complaints. The nature of these complaints includes delay in processing of health insurance claim, responding to client and process his car insurance claim repair amount, and stopping the renewal of a time deposit. Complaints regarding delay in processing were pertaining specifically to Cigna Life Insurance Company of Europe, Saudi Arabian Insurance Company, and Ahli United Bank.

**As for the Other Complaints,** 14 complaints were received by the Consumer Protection unit regarding Benefit Report (BCRB) update, electronic banking application argument between the bank and the client, delay in closure in credit card, upgrade in credit card limit, block/hold on customer bank account, breaking fixed deposit, cash back & closure of account, customer communication channels not responding effectively, requesting documents from finance company , and withdrawal of amount. These Complaints pertain specifically to Arabia Insurance Company, Ahli United Bank, Bahrain Islamic Bank, Citi Bank, Credimax, Gulf International Bank- MEEM, HSBC, Rain Management, and Standard Chartered Bank.



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