



مصرف البحرين المركزي

Central Bank of Bahrain

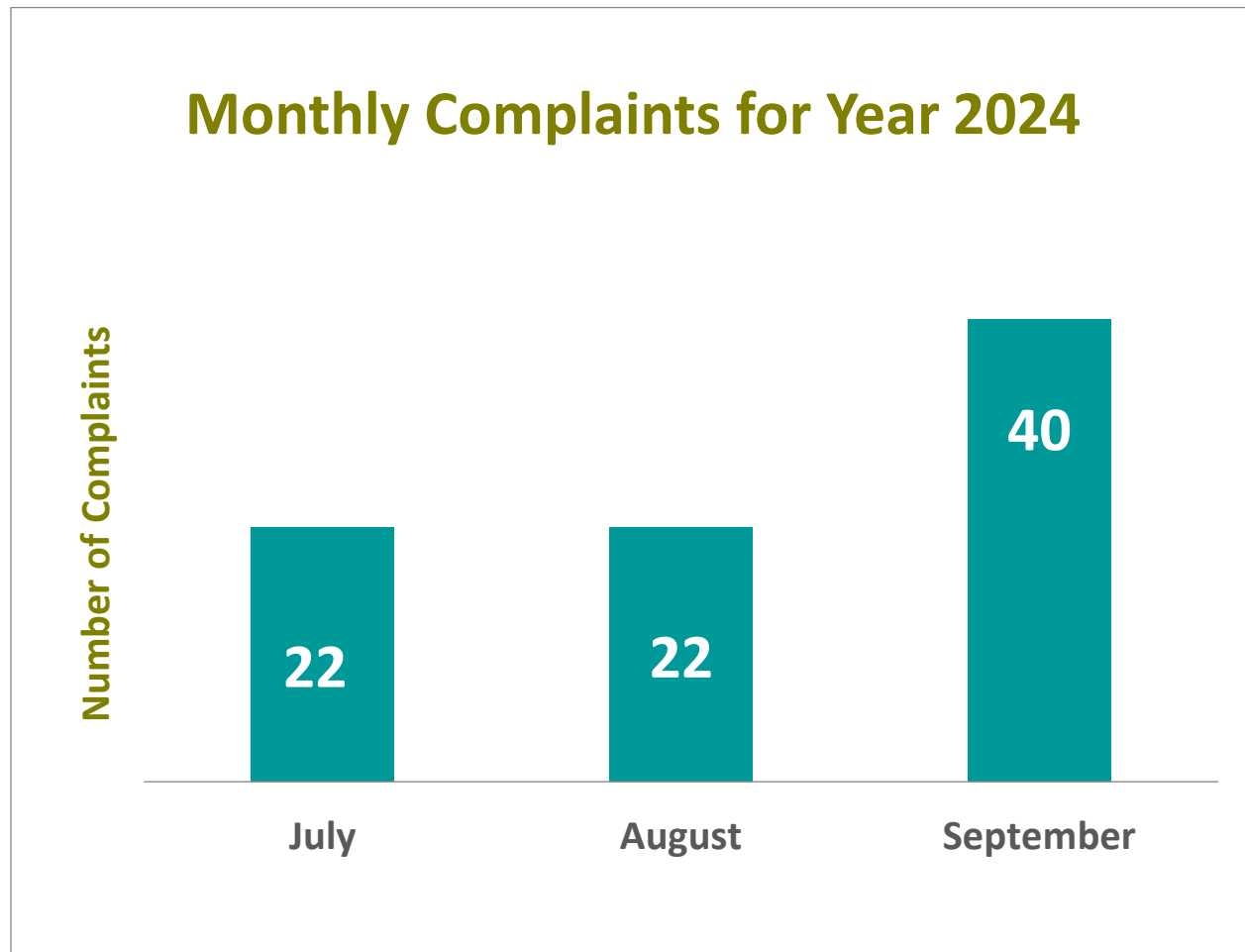


# Customer Complaints Report

July- Sep 2024

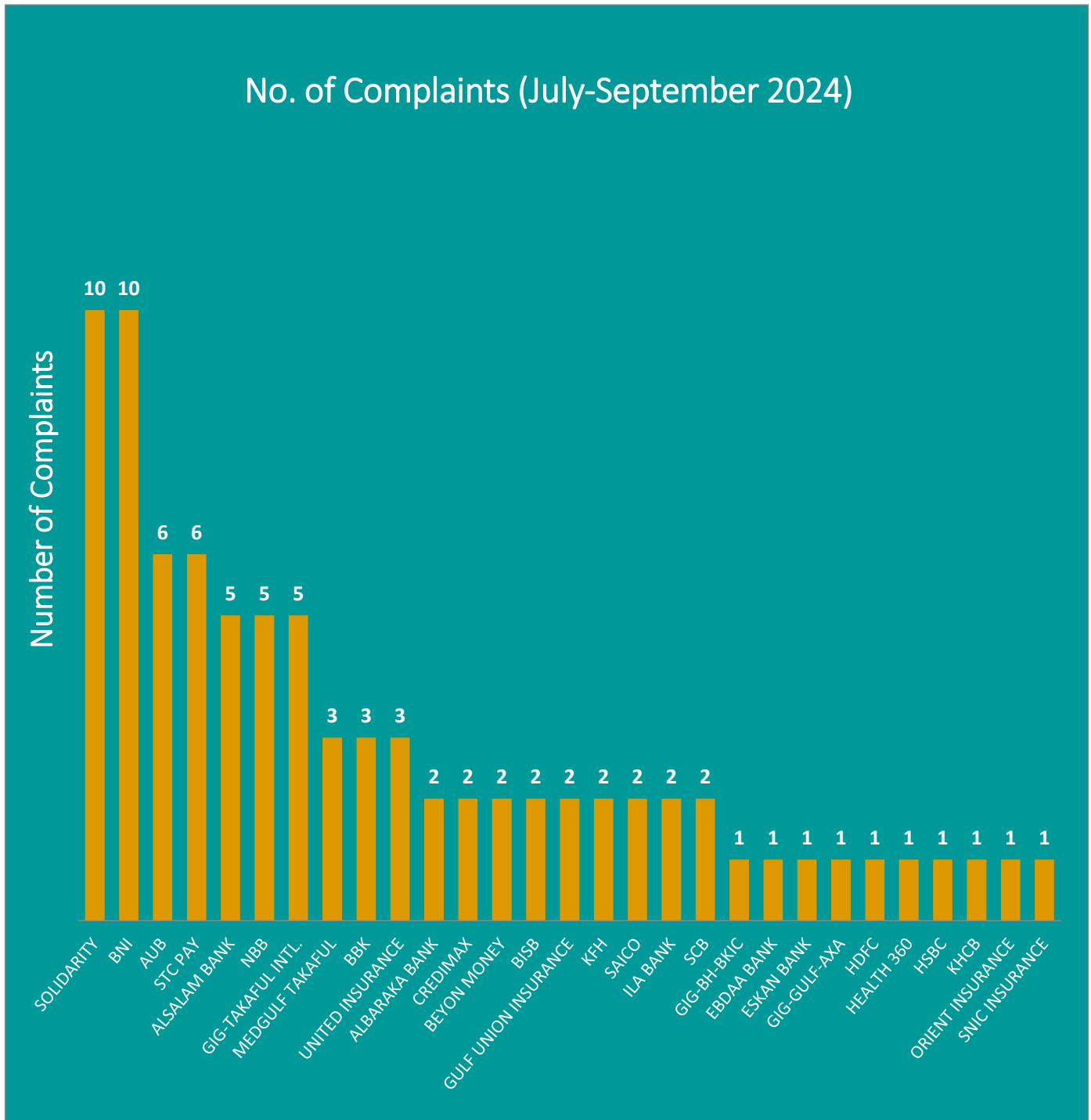
## Introduction

The Consumer Protection Unit received 22 complaints in July 2024, 22 complaints in August 2024, and 40 complaints in Sept 2024. Totalling 84 complaints. The following graph illustrates the monthly complaints received from 1<sup>st</sup> of July to 30<sup>th</sup> of September 2024.



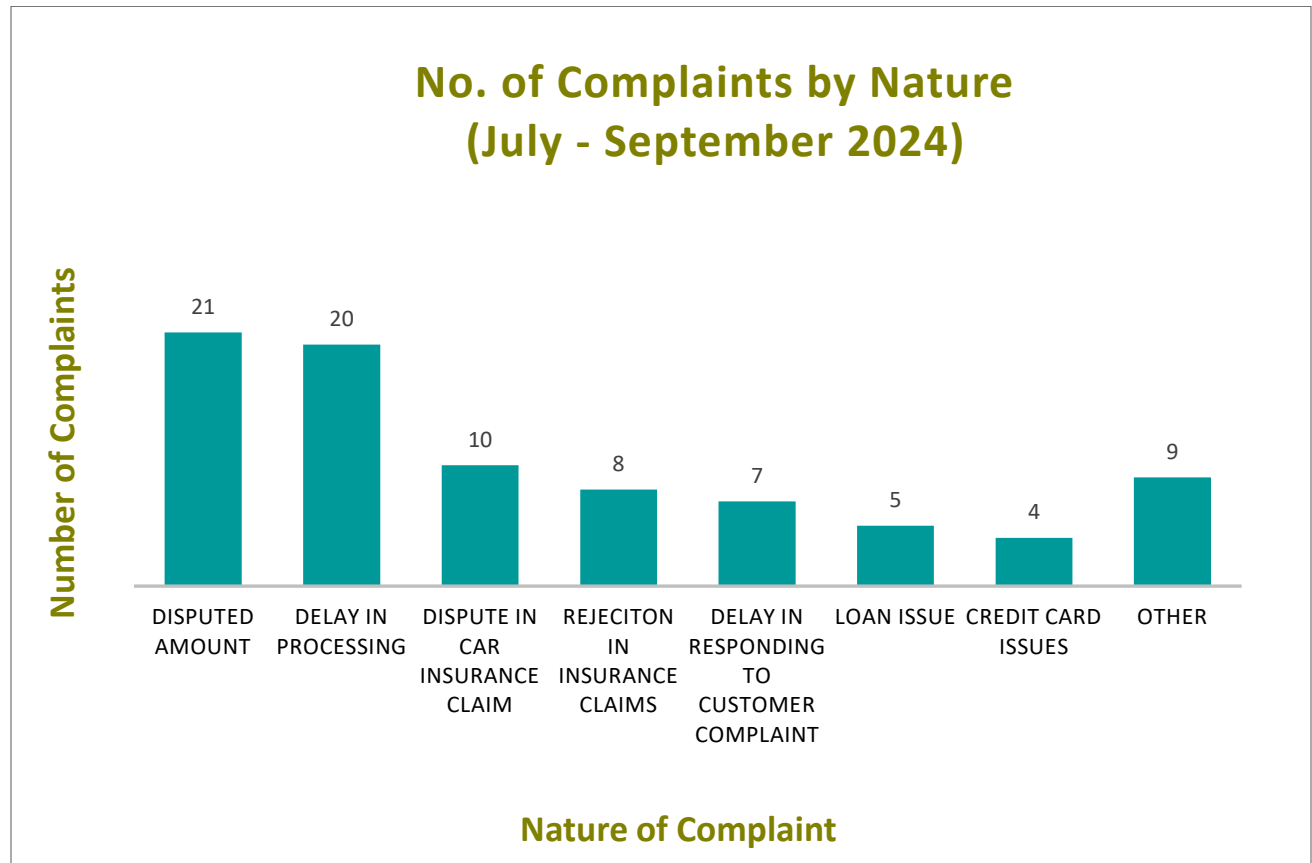
## Concentration of Complaints

The complaints received during July - September 2024 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 July – September 2024.



The following are detailed classifications on the nature of complaints:

**In respect of Disputed Amounts**, the Consumer Protection Unit received 21 complaints. The nature of these complaints includes depositing an amount in an ATM, repair amount estimation on car insurance claims, disagreement between customer and insurance company on the amount compensation on the total loss of days of income for a taxi driver, unauthorized deduction from customer’s account, disagreement between customer and insurance company on the total loss amount of a car insurance claim , error in payment, fraudulent transactions, multiple

charges shown on customer's bank statement, refund on deducted amount from customer's account, and triple debit of a single transaction. Complaints regarding disputed amounts pertain specifically to Credimax, Ahli United Bank, Al Salam Bank, Bahrain Islamic Bank, Beyon Money, HDFC Bank, National Bank of Bahrain, Saudi Arabian Insurance Company, Solidarity Bahrain, Standard Chartered Bank, STC Pay, Takaful International Co., United Insurance Co., and HSBC Bank.

**Regarding the Delay in Processing**, the Consumer Protection unit received 20 complaints. The nature of these complaints includes delay in processing motor insurance claims, delay in processing loan, delay in paying for the malpractice insurance policy, delay in processing three amount refund cases, delay in receiving outstanding letter form bank, delay in providing the customer with a No Liability Letter from bank, and delay in transferring loan to another bank. Complaints regarding delay in processing were pertaining specifically to Bahrain National Insurance, Al Baraka Islamic Bank, Al Salam Bank, Ebdaa Microfinance company, Medgulf Takaful, National Bank of Bahrain, Snic Insurance, Solidarity Bahrain, STC Pay, and GIG-Takaful International Co.

**Concerning the Disputes on Car Insurance Claims**, the complaints received by the Consumer Protection Unit totaled 10 complaints. The nature of the complaints includes disagreements in car insurance claims between the insurance company and the customer regarding car repair. Complaints regarding disputes on car Insurance claims were pertaining specifically to Takaful International Co., Bahrain National Insurance, GIG-GULF-AXA, Gulf Union Insurance, Solidarity Bahrain, United Insurance, and Saudi Arabian Insurance Co.

**In relation to the rejection of insurance claims**, the Consumer Protection unit received 8 complaints. The nature of these complaints includes rejection of property insurance claim, rejection of compensation on runaway maid, rejection of medical insurance claim, rejection in travel insurance claim and rejection of car insurance claim. Complaints regarding rejection of insurance claims were pertaining

specifically to Bahrain National Insurance Co., Solidarity Bahrain, Bahrain Kuwait Insurance Company, Gulf Union Insurance, Health 360 and Orient Insurance.

**Delay in responding to customer complaints,** totalled to be 7 complaints received by the Consumer Protection Unit. The nature of these complaints includes delay from the Licensee in responding to customer complaint within the time frame shown in the Central Bank of Bahrain Rulebook. Complaints regarding delay in responding to customer complaints were pertaining specifically to Bahrain National Insurance, Ila Bank, Bank of Bahrain and Kuwait, Khaleeji Bank, Solidarity Bahrain, and STC Pay.

**In relation to Loan Issues,** 5 complaints were received by the Consumer Protection Unit. The nature of these complaints includes disagreement between customer and bank on the calculation of the loan, disagreement between customer and bank regarding the loan outstanding balance, customer dissatisfaction on the accumulative interest on the loan, early settlement loan issue, and rescheduling loan issues. Complaints regarding loan issues were pertaining specifically to Al Salam Bank, Bahrain Islamic Bank, Bank of Bahrain and Kuwait, Al Baraka Islamic Bank, and National Bank of Bahrain.

**Regarding Credit Card issues,** 4 complaints were registered by the Consumer Protection Unit. The nature of these complaints includes disagreement by a customer to be charged with an annual fee, complaint regarding credit card promotional offer, settlement of credit card, and implementing charges on the credit card regarding airport lounge services. Complaints regarding credit card issues pertain specifically to Ahli United Bank and Standard Chartered Bank.

**As for the Other Complaints,** 9 complaints were received by the Consumer Protection unit regarding deducting an amount from customer's account without approval, issue with adding the card to Benefitpay, not receiving messages from the bank, cash deposit on ATM machine, encashment of performance bond, customer's

dissatisfaction of how the bank handled the complaint, customer requesting bank statement, customer requesting loan amortization schedule, and termination of customer's account. These Complaints pertain specifically to Ahli United Bank, Bank of Bahrain and Kuwait, Beyon Money, Eskan Bank, ILA Bank, Kuwait Finance House Bahrain, National Bank of Bahrain, and Takaful International Co.



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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>