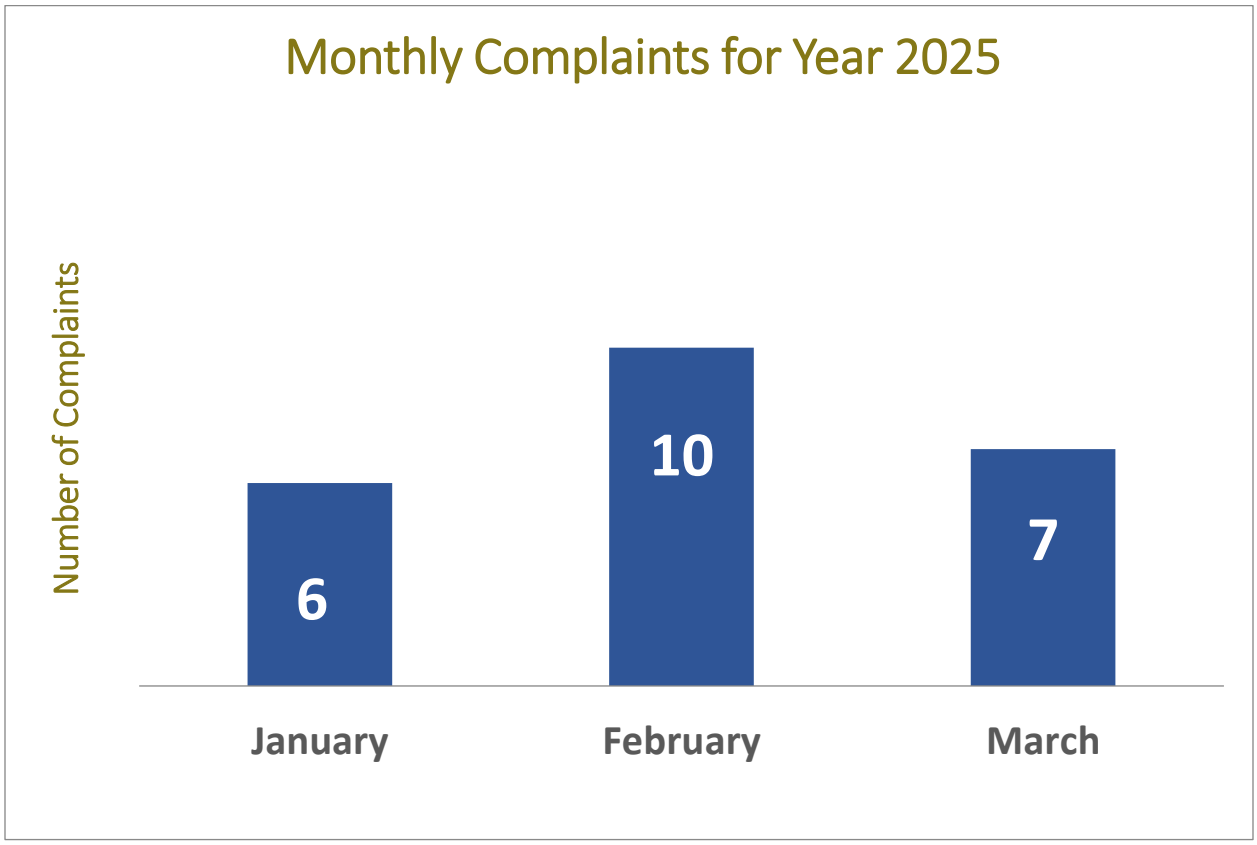
CUSTOMER COMPLAINTS REPORT

مصرف البحرين المركزي
Central Bank of Bahrain

January - March 2025

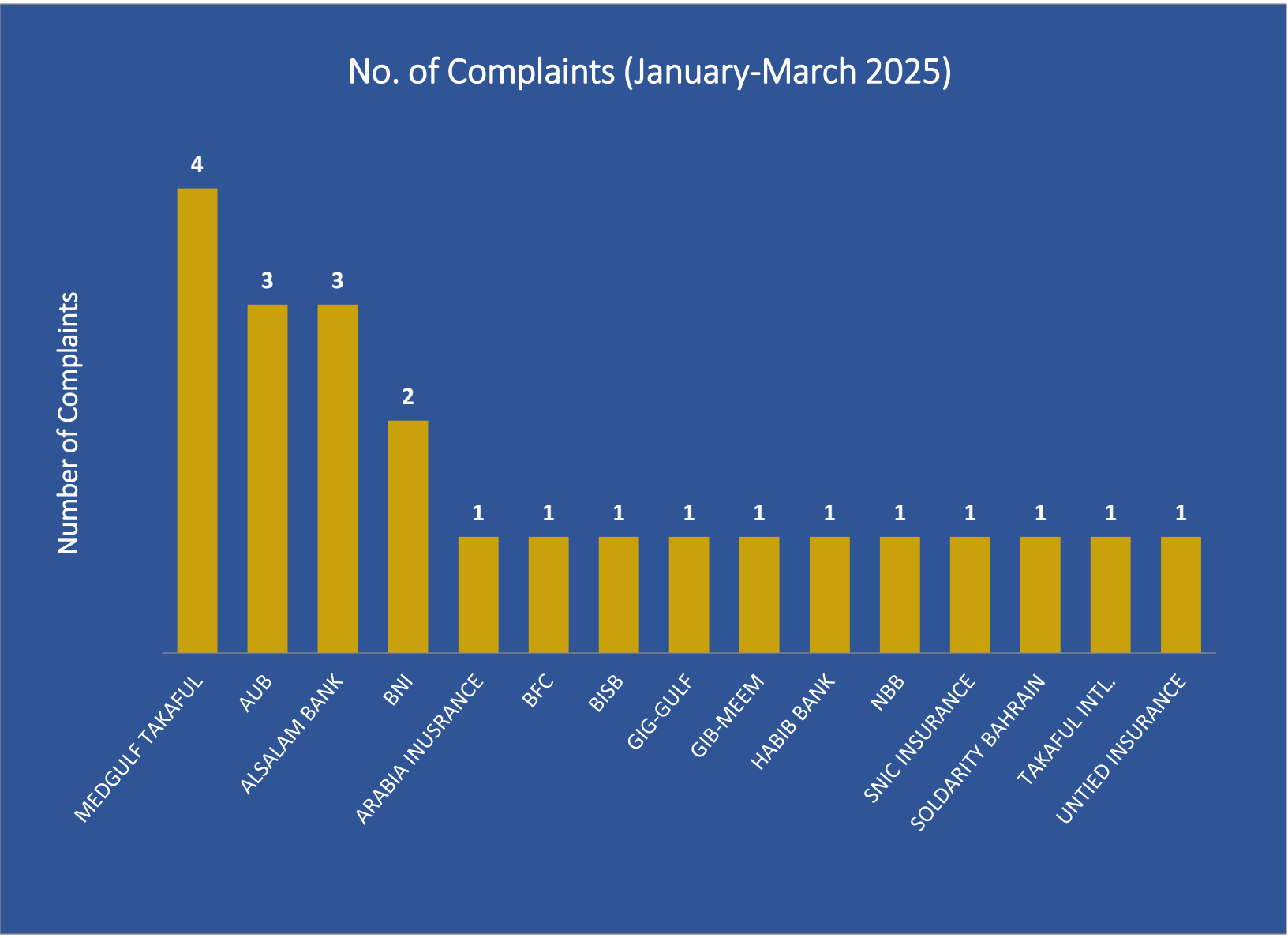
Introduction

The Consumer Protection Unit received 6 complaints in January 2025, 10 complaints in February 2025, and 7 complaints in March 2025. Totalling 23 complaints. The following graph illustrates the monthly complaints received from 1st of January to 31st of March 2025.



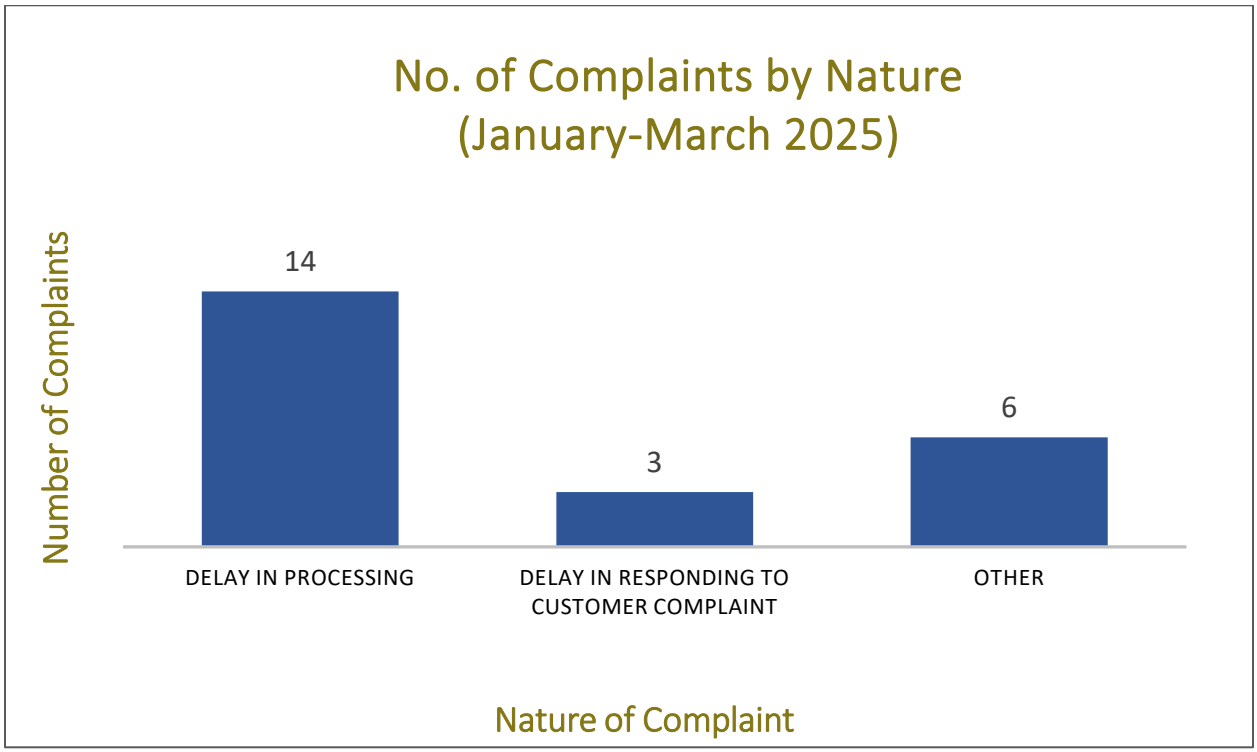
Concentration of Complaints

The complaints received during January - March 2025 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 January – March 2025.



The following are detailed classifications on the nature of complaints:

In respect of Delay in Processing, the Consumer Protection Unit received 14 complaints. The nature of these complaints includes delay in processing car insurance claims, delay in providing customer with the loan outstanding balance certificate, delay in receiving refund amount, and delay in providing customer with the loan amortization schedule. Complaints regarding disputed amounts pertain specifically to Ahli United Bank, Bahrain Financing Co. B.S.C. (c), Bahrain National Insurance Co. B.S.C., Gulf Insurance Group (Gulf) B.S.C. (c), Gulf International Bank B.S.C-Meem, Medgulf Takaful B.S.C. (c), SNIC Insurance B.S.C. (c), Solidarity Bahrain B.S.C. and United Insurance Co. B.S.C. (c).

Delay in responding to customer complaints, totalled to be 3 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 Al Salam Bank B.S.C., National Bank of Bahrain BSC, and Takaful International Co. B.S.C.

As for the Other Complaints, 6 complaints were received by the Consumer Protection unit regarding a dispute in repair between customer and insurance company regarding car insurance claim, deduction of fees and charges, disagreement between customer and bank regarding breaking a time-deposit, and bank account opening procedures. These Complaints pertain specifically to Arabia Insurance Company S.A.L., Bahrain Islamic Bank B.S.C., Al Salam Bank B.S.C., Bahrain National Insurance Co. B.S.C., and Habib Bank Limited.

مصرف البحرين المركزي

Central Bank of Bahrain

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