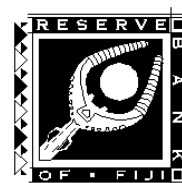


RESERVE BANK OF FIJI



COMPLAINTS MANAGEMENT UPDATE REPORT

A. Number of Complaints

Table 1: Status of Complaints Received in Quarter 1-4, 2012

Industry Type	2012							
	QTR, 4		QTR, 3		QTR, 2		QTR, 1	
	Received	Investigation	Received	Investigation	Received	Investigation	Received	Investigation
Banking & CIs	3	2	13	7	10	1	14	0
Insurance	0	0	4	0	9	1	2	1
FNPF	0	0	1	1	0	0	0	0
NBFI	0	0	1	1	5	1	1	0
Total	3	2	19	9	24	3	17	1

B. Nature of Complaints

The number of complaints received by the RBF on the banking industry was mainly on interest rates and fees/charges and fraud and forgery (Table 2).

Table 2: Banking Industry's Complaints Received as at 31 December, 2012

Nature of Complaint	2012			
	QTR 4	QTR 3	QTR 2	QTR 1
Lending & Mortgagee sale	0	4	4	3
Credit Cards	0	1	0	1
Interest Rates & Fees/Charges	1	2	1	5
Fraud and Forgery	1	5	3	4
Others	1	1	2	1
Total	3	13	10	14

There were no complaints received in the December quarter by the RBF against the insurance industry however the table below shows the complaints received in the previous quarters. (Table 3)

Table 3: Insurance Industry's Complaints Received as at 31 December, 2012

Nature of Complaint	2012			
	QTR 4	QTR 3	QTR 2	QTR 1
Fees & charges	0	0	1	0
Insurance agents	0	1	2	1
Insurance claims	0	2	5	1
Others	0	0	1	0
Total	0	3	9	2

C. Consultative Meetings

During the quarter the RBF held twelve (12) meetings with complainants. These meetings were aimed at addressing concerns raised by the complainants.

In Quarter 4, RBF held three meeting with financial institutions. These meetings were on issues raised by complainants and the ways to solve them.

D. Complaints Management Forum

The Complaints Management Forum was held on 14 December 2012.

Financial Systems Development & Compliance Group
Reserve Bank of Fiji
25 January 2013