

# RESERVE BANK OF FIJI



## Complaints Management Bulletin

Quarter 3 of 2022

### RBF REPORT

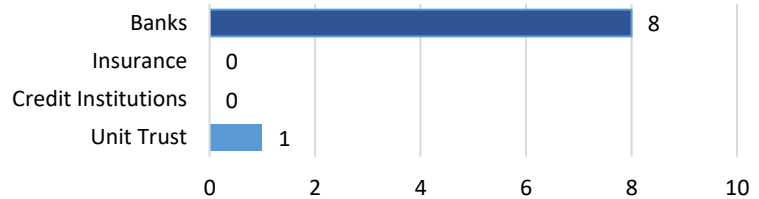
**9 new** complaints escalated to the RBF | **2** carried forward from Quarter 2, 2022.

**8** complaints **resolved**

**3** complaints **carried forward** to Q4, 2022

**↓ 43.8% decline** in complaints escalated to the RBF compared to previous Quarter (Q2)

### Number of complaints escalated to the RBF in Q3, 2022

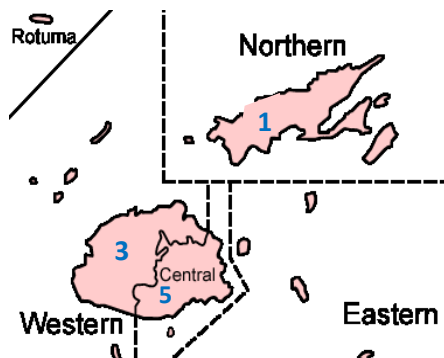


A total of 11 complaints were assessed in the September 2022 quarter. This constituted 9 new complaints and 2 carried forward from the previous quarter. In this quarter there was a total of 8 resolved complaints. The 3 unresolved complaints includes the 2 carried forward from the previous quarter.

For this quarter majority of the complaints (56%) were received from the Central Division and Males continue to dominate the number of complaints received by the RBF (77.8%).

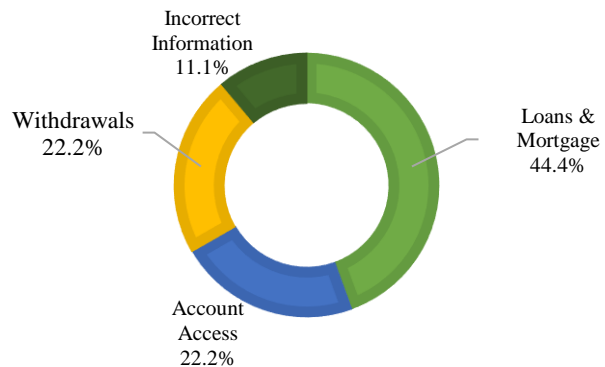
*Loans and Mortgage* issues were the leading concerns against the banking and credit insurance industry followed by *Access to Accounts* and *Withdrawals*. The inconsistent application of policies, lack of communication, incorrect information rendered to customers and systems security were some of the contributory factors to the complaints received.

### LOCATION



### TYPES OF COMPLAINTS ESCALATED TO THE RBF

#### BANKING & CREDIT INDUSTRY



There were no insurance-related complaints escalated to the RBF in this

# INDUSTRY REPORT

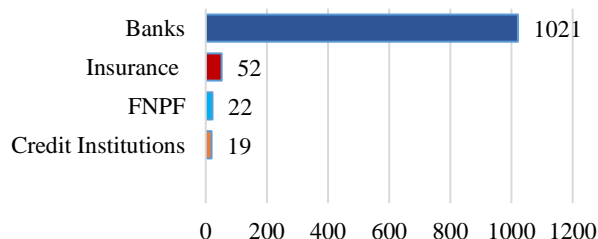
1,114 complaints (- 31.4%)  
received by LFIs in Q3, 2022.

1,090 (97.8%) complaints  
resolved at institution level.

A total of 1,114 complaints were received by LFIs in this quarter. This was a decrease of 31.4 percent from the previous quarter and a 0.7 percent decrease when compared to the same period in 2021. A total of 97.8 percent of complaints were resolved within the reporting period and the remaining 2.2 percent were carried forward to quarter 4.

Only 0.8 percent of the total complaints received by the industry was escalated to the RBF for further action.

## Number of complaints received by the LFIs in Q3, 2022



## RFEDs & MC INDUSTRY

This industry reports on a six monthly basis and the next report will be provided as at end of December quarter.

## TOP 3 COMPLAINT TYPES

### BANKS & CREDIT INSTITUTIONS

Complaint Type	% of complaints	QoQ % Change
Electronic Banking	49.0%	↓ 46.7%
Customer Service	28.3%	↑ 13.1%
System related	9.3%	↓ 27.6%

Total complaints registered by the banks and credit institutions decreased by 31.9 percent over the quarter however, on an annual basis, there was an increase by 12.1 percent to 1,040 complaints.

### INSURANCE

Complaint Type	% of complaints	QoQ % Change
Customer Service	40.4%	↓ 4.5%
Premiums	28.8%	↓ 6.3%
Motor Vehicle	3.8%	↓ 77.8%

Total insurance related complaints declined by 25.7 percent when compared to the last quarter and by 67.9 percent on an annual basis. This quarter recorded a change in trend with *customer service* experiencing a decrease of 4.5 percent when compared to the previous quarter and a decrease by 54.3 percent on an annual basis.

### FPNF

Complaint Type	% of complaints	QoQ % Change
Delays in Processing	31.8%	↓ 30.0%
Incorrect Information	22.7%	↑ 25.0%
Incorrect Payment	9.0%	↓ 50.0%

The number of complaints decreased by 12.0 percent over the quarter and a decrease of 31.3 percent on an annual basis. Majority of the complaints were related to *delay in processing withdrawal applications within timeframes* with 7 complaints, and *incorrect information on requirement provided to members* with 5 complaints.

