

QUARTERLY REPORT - CONSUMER COMPLAINTS

Reporting Period	
Reporting Year	
Reporting Date	
1.0 INSTITUTION'S INFORMATION	
Name of Financial Institution	
Institution Type	
License Number	
Number of Branches	
Head office Location	
Head office Location Region	
E-Mail Address	
Contact Tel. No	
Name of person who prepared the report	
Position / Designation (e.g. Customer Service Manager)	
Number of Clients	

2.0 Summary of the Complaints Report

Item	Figure
Number of Complaints received	
Number of Complaints resolved	
Number of Complaints pending	
Number of Complaints dismissed as inadmissible	
Number of Complaints referred to Bank of Ghana	
Highest number of Complaints received in a single branch	
Number of Complaints Submitted by Males	

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Number of Complaints Submitted by Females	
Number of Complaints Submitted by corporate Customers	
Number of Complaints Overdue	
Total amount disputed	
Total amount settled based on the claims	
Total value of financial loss to the FI	
No. of Resolutions disputed by customers	

3.0 DETAILED REPORT ON THE COMPLAINTS RECEIVED

3.1 Number of Complaints Received based on Type of Channel Used to lodge the Complaint

Channel Type	Number of Complaints Received
In person (verbally)	
Written and hand delivered	
Written and delivered by Post	
Written and delivered through complaint box	
Phone call	
Text message	
E-mail	
Social Media (Facebook, WhatsApp)	
Community Event	
Institution's Website	
Others (specify):	
Total	0

3.2 Number of Complaints Received Per the Nature of Complaints

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Nature of Complaint	Number of Complaints Received
ATM / Card Services related	
Bank statement	
Client data protection	
Cheques related	
Cooling off (for credit facility)	
Credit reporting	
Customer service	
Dispute on account balances	
Prices, Fees, commissions and other charges	
Fraud on accounts	
Information disclosure	
Interest rates	
Loss of Passbook	
General Marketing & Promotions	
Misrepresentation of information/ deception of client	
Non-accessibility of fund	
Payments/Transfers Related	
Unauthorized deductions	
Digital finance related (mobile banking, online, etc)	
Credit related	
Third Party Service Provider Related	
Others (specify)	
TOTAL	0

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3.3

Number of Complaints Received Per Type of Product/ Service	
Type of Product/ Service	Number of Complaints Received
ATM / Card Services	
Current Account	
Credit	
Forex Accounts	
Insurance	
Internet Banking	
Investments- Fixed Deposit	
Mobile/E-money and agent banking	
Non-financial products/ services	
Remittances/ Funds transfer	
Savings accounts	
Investment-Treasury Bill	
Others (specify)	
Total	0

3.4

Number of Complaints Received by Age Group	
Age Group	Number of Complaints Received
18-35 yrs.	
35-45yrs	
45-55yrs	
Above 55yrs	
Age undisclosed	
Total	0

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3.5	Number of Complaints Received by type of relationship with the service provider	
	Type of relationship with the service provider	Number of complaints Received
	Customer	
	Potential customer	
	Customer of partner institution	
	Agent	
	Staff of the Institution	
	User of service	
	Corporate Business Client	
	Others (specify)	
	Total	0
3.6	Number of Complaints submitted based on Level of Education of Complainants	
	Level of Education of Complainant	Number of Complaints Received
	No Education	
	Non-formal education	
	Basic Level	
	Secondary/ Technical Level	
	Tertiary Level	
	Post Graduate	
	N/A	
	Total	0
3.7	Time Taken to settle disputes	
	Number of Days Taken to Resolve Complaints	Number of Complaints Resolved
	Less than 7 days	

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7-14 days	
15-20 days	
21-30 days	
30-40 days	
40-60 days	
More than 60 days	
Total	0

Regional Breakdown of Complaints Received	
Region	Number of Complaints Received
Ashanti	
Brong Ahafo	
Central	
Eastern	
Greater Accra	
Northern	
Upper East	
Upper West	
Volta	
Western	
Total	0