

STATISTICAL REPORT AS AT 30 SEPTEMBER 2016

- The number of complaints handled by the Mediators as at 30 September 2016 is as follows:-.

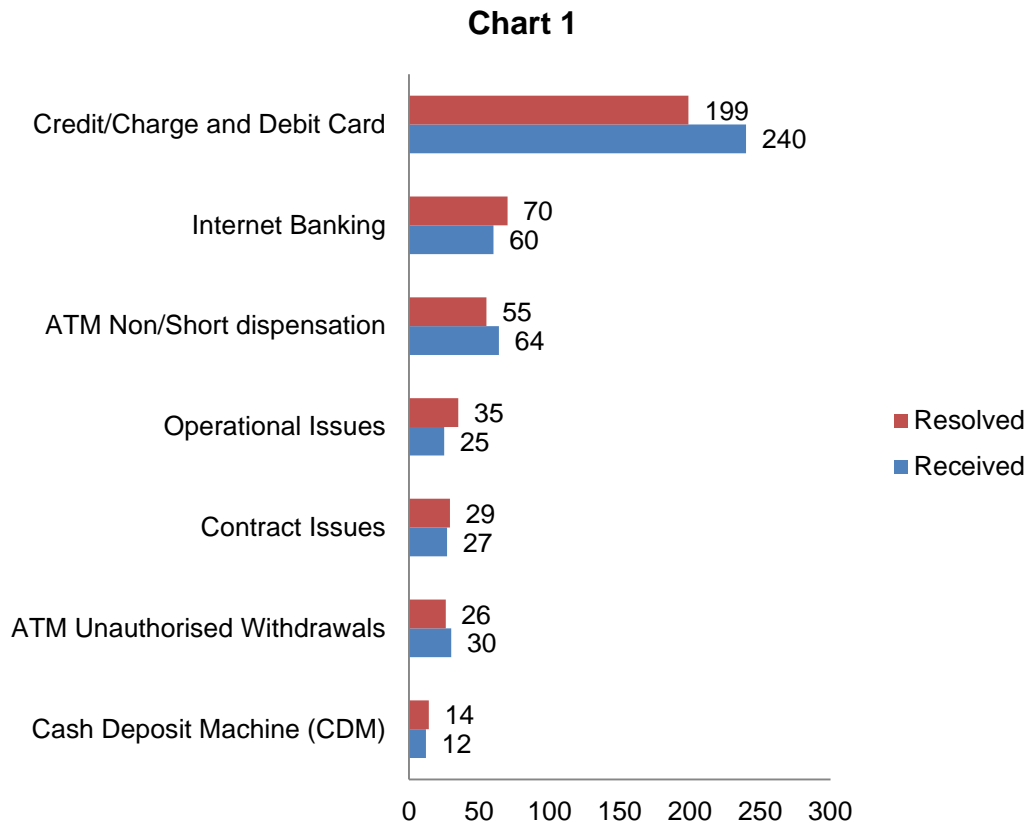
<u>As at 30 September 2016</u>	<u>Banking*</u>	<u>Conventional</u>	<u>Takaful</u>	<u>Total</u>
Brought forward from 2015	158	235	53	446
Cases Registered	458	567	181	1,206
Cases Handled	616	802	234	1,652
(-) Cases Disposed	428 (69%)	579 (72%)	158 (68%)	1,165 (71%)
Pending	188 (31%)	223 (28%)	76 (32%)	487 (29%)

<u>As at 30 September 2015</u>	<u>Banking*</u>	<u>Conventional</u>	<u>Takaful</u>	<u>Total</u>
Brought forward from 2013	230	326	59	615
Cases Registered	464	658	176	1,298
Cases Handled	694	984	235	1,913
(-) Cases Disposed	441 (64%)	712 (72%)	175 (74%)	1,328 (69%)
Pending	253 (36%)	272 (28%)	60 (26%)	585 (31%)

Banking- the above statistics cover both conventional and Islamic banking*

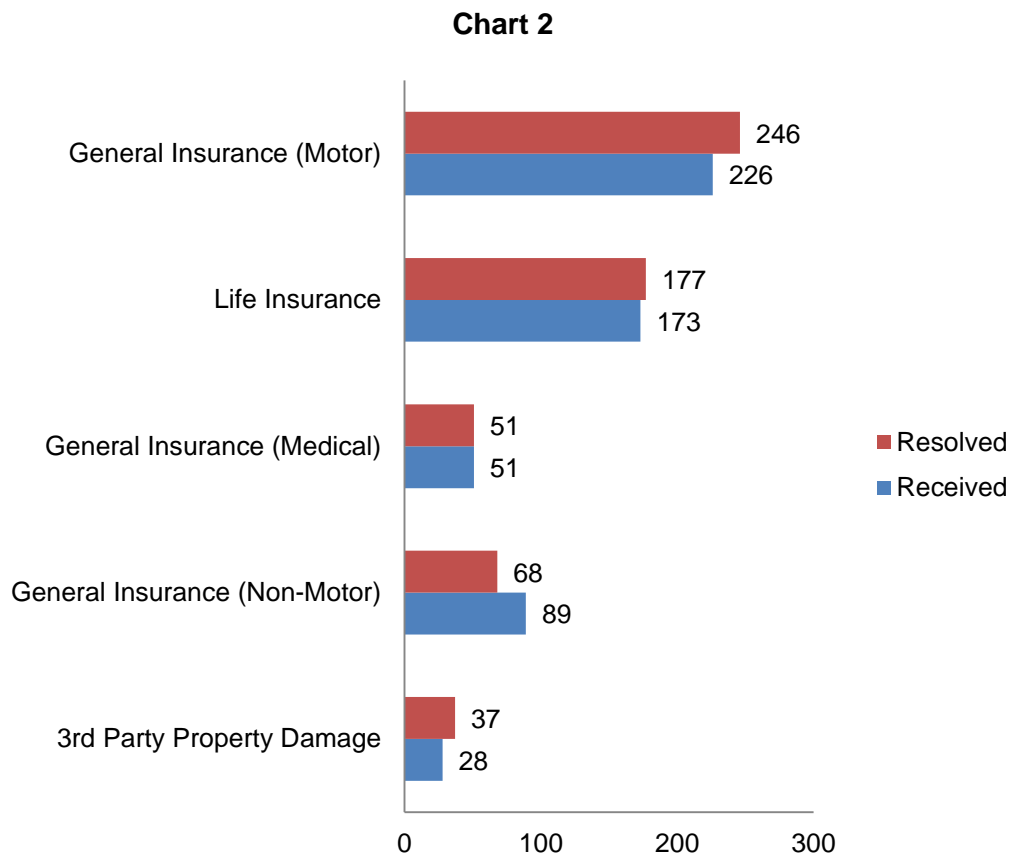
- On a year to year comparison, OFS recorded a higher percentage of cases disposed by Mediators as at 30 September 2016 which is 71% compared to the corresponding period in 2015 (69%). This resulted in a lower number cases pending disposal which is only 487 (2015: 585 cases)
- The analysis of the type/number of complaints handled by Mediators (by sector) for the third quarter of the year 2016 is as follows:-

Banking



- As at 30 September 2016, the number of complaints received against the banking sector decreased to 458 cases (September 2015: 464 cases). Disputes involving credit/charge/debit cards accounted for 240 cases, followed by ATM-non/short dispensations (64 cases) and internet banking (60 cases) are the top three disputes which are filled by the Complainants.
- The number of cases resolved during the same period was lower. As at 30 September 2016, total of 428 cases were resolved (September 2015 : 441 cases), of which, 199 cases (46%) are credit/charge/debit cards disputes, 70 cases (internet banking), 55 cases (ATM - Non/short dispensation), 35 cases (operational issues), 29 cases (contract issues), 26 cases (ATM – unauthorised withdrawals) and 14 cases (cash deposit machines – shortage/non-credited)

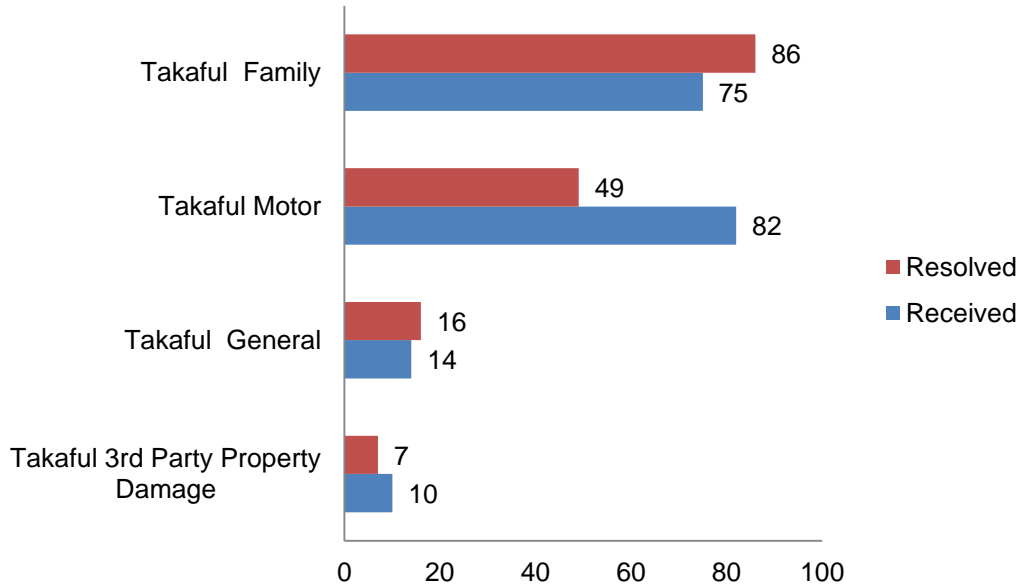
Conventional



- A total of 567 cases were registered in third quarter of 2016 (3Q 2015: 658 cases). Disputes on general insurance (motor) remained the highest with 226 cases (40%), followed by life insurance (31%) and general insurance - non-motor (17%) made up the bulk of the disputes in this sector.
- Out of 802 cases handled in third quarter of 2016, 579 cases (72%) were resolved of which, 246 cases relates to general insurance [motor], followed by life insurance [177 cases], general insurance [non-motor] (68 cases), general insurance [Medical] (51 cases) and third party property damage (37 cases).

Takaful

Chart 3



- In third quarter of 2016, the number of complaints registered against Takaful sector increased slightly to 181 cases (3Q 2015: 176 cases). Disputes on Takaful Motor record the highest complaints with 82 cases, followed by Takaful Family (75 cases), Takaful General with 14 cases and 10 cases of Takaful 3rd Party Property Damage.
- A total of 158 cases were resolved by third quarter of 2016 (3Q 2015: 175 cases), of which, 86 cases relates to Takaful Family, followed by Takaful Motor (49 cases), Takaful General (16 cases) and Takaful 3rd party property damage (7 cases).