



NUMBER OF COMPLAINTS HANDLED BY FMB IN 2012 AND 2013

<u>As at 31 December 2013</u>	Banking Cases	Insurance Cases	Total
Brought forward from 2012	508	1233	1741
Registered Cases	652	1229	1881
Total Cases Handled	1160	2462	3622
Cases Disposed Of	740 (64%)	1852 (75%)	2592 (72%)
Pending	420 (36%)	610 (25%)	1030 (28%)

<u>As at 31 December 2012</u>	Banking Cases	Insurance Cases	Total
Brought forward from 2011	1068	1472	2540
Registered Cases	601	1318	1919
Total Cases Handled	1669	2790	4459
Cases Disposed Of	1161 (70%)	1557 (56%)	2718 (61%)
Pending	508 (30%)	1233 (44%)	1741 (39%)

**ANALYSIS OF COMPLAINTS RECEIVED AND RESOLVED
FROM 1st JAN 2013 UNTIL 31st DEC 2013
CASES FALLING WITHIN TERMS OF REFERENCE**

Case Type	B/F 2007	B/F 2008	B/F 2009	B/F 2010	B/F 2011	B/F 2012	Received 2013	TOTAL	Complaint Resolved								Outstanding	
									2007	2008	2009	2010	2011	2012	2013	Total		
Insurance Type																		
Conventional - General	-	-	-	15	63	117	152	347	-	-	-	15	63	98	16	192	155	
Conventional - General (Medical)	-	-	-	15	40	88	79	222	-	-	-	15	40	84	64	203	19	
Conventional - Life	-	-	-	6	89	219	279	593	-	-	-	6	89	207	187	489	104	
Conventional - Motor (OD)	-	-	-	-	56	306	432	794	-	-	-	-	56	264	267	587	207	
Motor - Takaful Third Party Property Damage	-	-	-	-	1	9	9	19	-	-	-	-	1	8	5	14	5	
Motor - Third Party Property Damage	-	-	-	5	12	49	70	136	-	-	-	5	12	49	42	108	28	
Takaful - Family	-	-	-	9	8	61	115	193	-	-	-	9	8	51	67	135	58	
Takaful - General	-	-	-	7	5	53	93	158	-	-	-	7	5	53	59	124	34	
TOTAL	0	0	0	57	274	902	1229	2462	0	0	0	57	274	814	707	1852	610	
Banking Type																		
Card Based Payment - Credit Cards	-	-	-	-	15	110	277	402	-	-	-	-	15	78	153	246	156	
Card Based Payment - Debit Cards	-	-	-	-	-	2	15	17	-	-	-	-	-	1	4	5	12	
Card Based Payment - Merchants	-	-	-	-	3	9	26	38	-	-	-	-	3	7	25	35	3	
Contract Issues - Excessive Fees/Interest/Penalty/Charges	-	-	-	-	2	5	9	16	-	-	-	-	2	4	8	14	2	
Contract Issues - Hire Purchase	-	-	-	-	-	1	1	2	-	-	-	-	-	1	1	2	-	
Contract Issues - Loans	-	-	-	6	12	24	51	93	-	-	-	6	11	18	38	73	20	
Electronic Payment Issues - ATM (NON-DISPENSATION)	-	-	-	3	13	36	54	106	-	-	-	3	13	35	21	72	34	
Electronic Payment Issues - ATM (SHORT-DISPENSATION)	-	-	-	-	1	9	13	23	-	-	-	-	1	9	8	18	5	
Electronic Payment Issues - ATM (UNAUTHORISED)	-	-	-	-	18	44	52	114	-	-	-	-	18	24	10	52	62	
Electronic Payment Issues - Cash Deposit	-	-	-	3	10	14	18	45	-	-	-	3	10	14	12	39	6	
Electronic Payment Issues - Internet Banking	-	-	-	3	34	72	79	188	-	-	-	3	34	46	7	90	98	
Operational Issues - Complains on Cheques	-	-	-	2	4	8	13	27	-	-	-	2	4	8	9	23	4	
Operational Issues - Dispute at Counter/Teller	-	-	-	-	3	-	1	4	-	-	-	-	3	-	-	3	1	
Operational Issues - Fixed Deposit / Savings Accounts	-	-	-	3	13	14	28	58	-	-	-	3	13	11	22	49	9	
Operational Issues - Misleading Advertisement	-	-	-	-	-	-	1	1	-	-	-	-	-	-	1	1	-	
Operational Issues - Remittances	-	-	-	-	-	-	4	4	-	-	-	-	-	-	1	1	3	
Operational Issues - Shares	-	-	-	-	1	1	-	2	-	-	-	-	1	-	-	1	1	
Operational Issues - Unit Trusts	-	-	-	-	1	4	7	12	-	-	-	-	1	2	7	10	2	
Operational Issues - Wrongful Debits & Credits	-	-	-	1	1	3	3	8	-	-	-	1	1	1	3	6	2	
TOTAL	0	0	0	21	131	356	652	1160	0	0	0	21	130	259	330	740	420	
GRAND TOTAL	0	0	0	78	405	1258	1881	3622	0	0	0	78	404	1073	1037	2592	1030	

**FINANCIAL MEDIATION BUREAU
SUBMISSION OF MONTHLY REPORT TO BANK NEGARA MALAYSIA**

Analysis on Resolved Cases as at Dec 2013										
Type of Cases	MEDIATION				ADJUDICATION		WITHDRAWN			Total
	SBM	SDM	SAM	FRD	MRF	MUD	WOR	WBC	NRS	
Insurance/ Takaful Type										
Conventional - General	1	5	0	47	0	107	0	5	27	192
Conventional - General (Medical)	0	0	0	21	4	165	4	0	9	203
Conventional - Life	0	0	1	68	3	363	8	4	42	489
Conventional - Motor (OD)	0	227	5	21	19	241	10	11	53	587
Motor - Takaful Third Party Property Damage	0	0	0	5	0	6	0	1	2	14
Motor - Third Party Property Damage	1	13	0	60	0	25	0	2	7	108
Takaful - Family	0	0	0	24	3	75	0	4	29	135
Takaful - General	0	0	0	27	2	60	4	2	29	124
Takaful - Motor	0	0	0	0	0	0	0	0	0	0
Total Insurance	2	245	6	273	31	1042	26	29	198	1852
	526				1073		253			
Banking Type										
Card Based - Credit Card/Debit Card	24	160	4	0	13	58	19	1	7	286
Contract Issues	5	4	57	0	9	10	1	1	2	89
EPI - Dispensation	8	0	42	0	13	23	2	0	2	90
EPI - ATM Unauthorised	0	2	3	1	4	31	1	0	10	52
EPI - CDM	1	0	0	0	11	23	0	0	4	39
EPI - Internet Banking	2	16	51	0	5	1	1	5	9	90
Operational Issues	3	6	35	0	14	33	0	0	3	94
Total Banking	43	188	192	1	69	179	24	7	37	740
	424				248		68			
GRAND TOTAL	45	433	198	274	100	1221	50	36	235	2592

- * SBM = Settlement Before Mediation
- * SDM = Settlement During Mediation
- * SAM = Settlement After Mediation
- * WBC = Withdrawn by Complainant
- * WOR = Withdrawn due to Out of Reference
- * FRD = FI Revised Decision
- * MRF = Mediator Revise FI Decision
- * MUD = Mediator Upheld F.I. Decision
- * NRS = No Response from Complainant