

# RESERVE BANK OF FIJI

## Complaints Management Bulletin

Quarter 2, 2025



### COMPLAINTS REPORTED TO THE RBF

9 new complaints received in Q2, 2025.

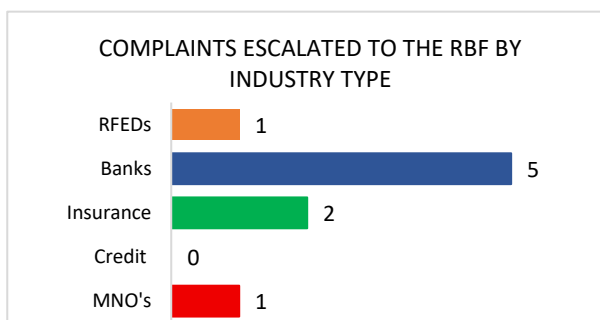
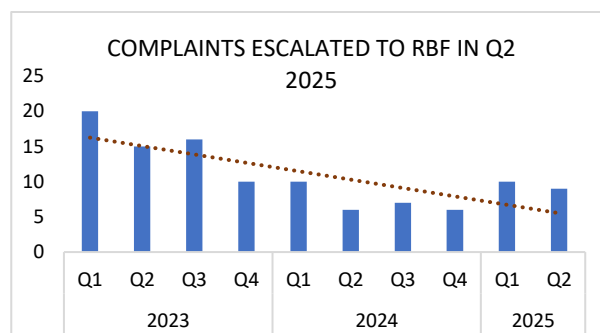
2 carried forward from Q1.

#### Top 3 Complaint Types

- 5 Customer Service
- 3 Claim Declinature
- 1 Account Frozen

#### Location

- 6 Central
- 2 Western
- 1 Overseas



Eleven (11) complaints were assessed in Q2, 2025 - 2 carried forward from the March quarter and 9 new complaints. Of these:

- 6 resolved; and
- 2 carried forward to Q3, 2025.

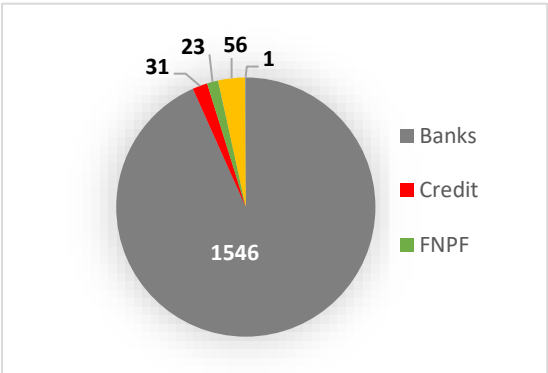
Slow responses and incorrect document submission from complainants in addition to delayed assessments by LFIs contributed to delays in resolving most of the complaints. Of the 9 new complaints escalated to the RBF, 5 originated from the banking sector and on issues regarding mortgage, account fees and delayed responses from LFIs.

System-related and customer service complaints were prominent in the banking industry whilst fees and lending-related issues remained a concern as LFIs adjusted fees and charges including electronic banking conditions for personal, business and commercial customers. In addition, poor communication between service providers and their customers saw customer service-related complaints continue to rank in the top three complaint types across institutions.

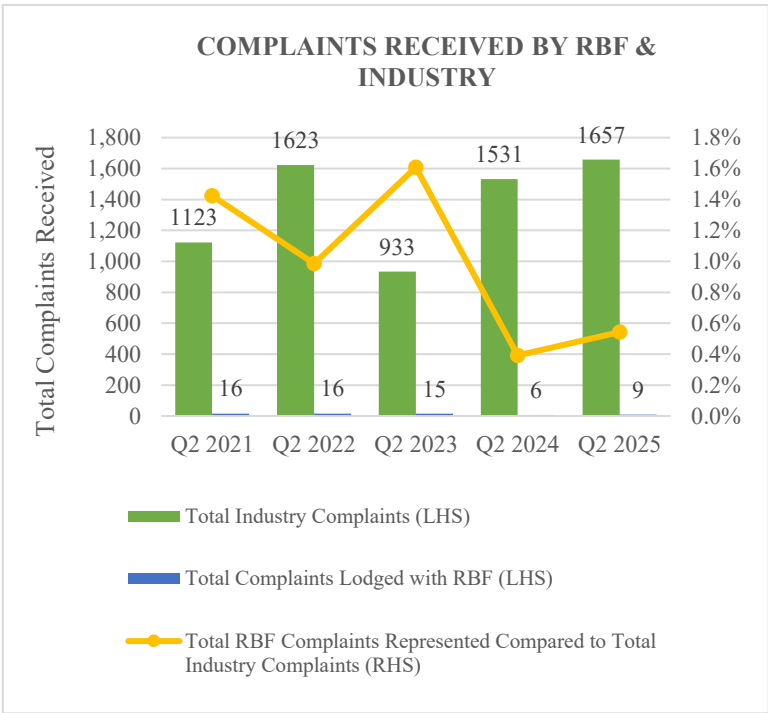
The Reserve Bank continues to encourage LFIs to work on improving their communication with customers by simplifying responses, refraining from using industry jargons and providing timely responses to their customer's queries. The new Policy for the Protection and Fair Treatment of

Financial Consumers released to LFIs on April 01, 2024, also stipulates similar requirements for FSPs.

INDUSTRY REPORT



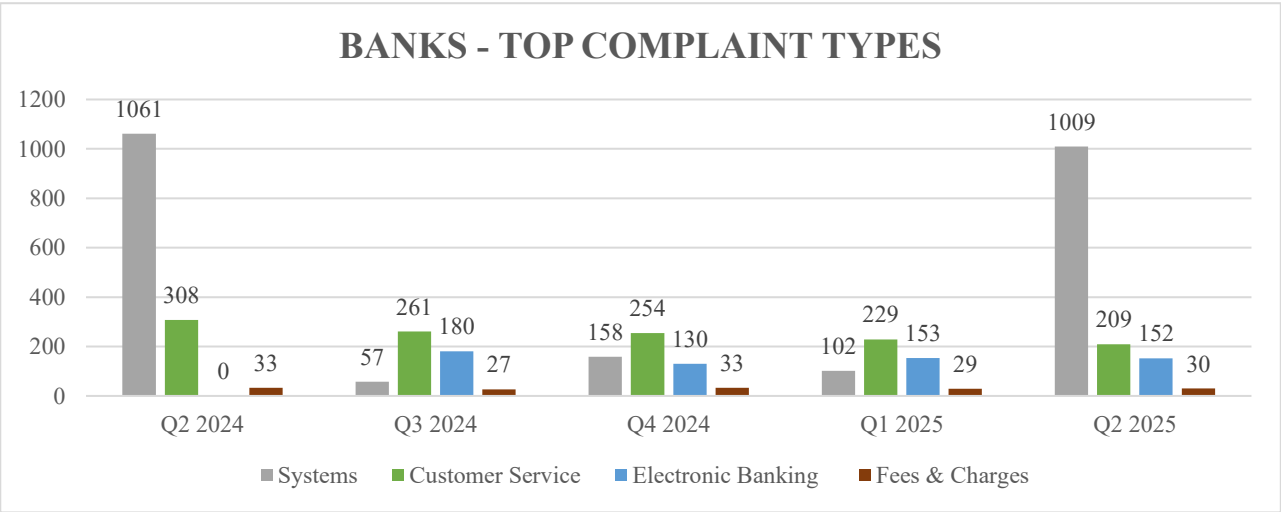
In summary, LFIs received 1,657 complaints during the June quarter, an increase of 127.9% from the last quarter, similarly increasing by 8.2% when compared to the same period in 2024. 97.9% (1,623) were resolved within the reporting quarter at institutional level.



BANKING SECTOR

Received – 1,546 (93.5%) received

Resolved – 1,535 (99.3%)



The total number of complaints pertaining to the banking industry increased by 157.7% when compared to the January to March quarter and similarly by 4.2% when compared to the same quarter in 2024.

TOP COMPLAINT TYPES

## 1. System

An upsurge by 889.2 percent in systems-related complaints was evident in the reporting quarter as compared to the January to March quarter. One LFI recorded a significant increase (98.4 percent) when compared to the past quarter and this was due to an outage in their payment system triggering the increase in complaints escalated to the LFI. The technical issue was resolved a few days later allowing for ease in this matter.

## 2. Customer Service

Customer service remains a key concern within the banking industry, trending as one of the top 3 complaint this quarter. Reports indicate ongoing dissatisfaction among bank customers, particularly regarding delayed response times and insufficient follow-up from staff when handling queries. On a positive note, the total number of registered customer complaints has declined by 32.1% year-on-year, reflecting improvements by customer advocates and bank staff in providing timely responses and clearer guidance when resolving customer issues

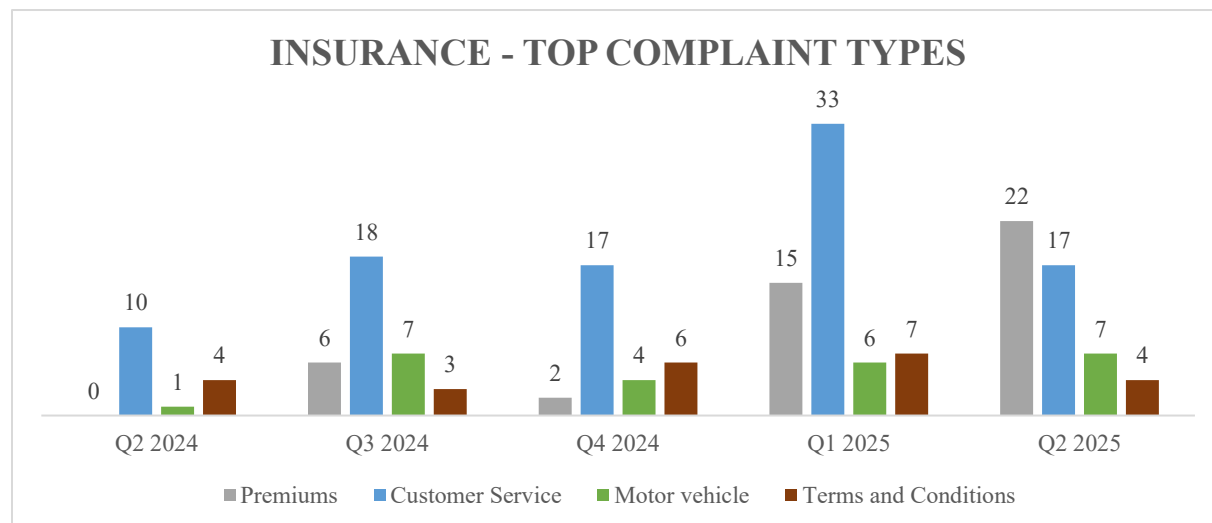
## 3. Electronic Banking

Electronic banking related complaints whilst ranking third, declined by 0.7% when compared to the previous reporting quarter. Customers reported issues such as difficulty when logging onto online banking portals, delays with online transfers to other banks and disputes relating to delays with transfers to mobile money platforms. Overall electronic banking complaints remained the same when compared to the same period in 2024.

## INSURANCE

**Received - 56 (3.4 %)**

**Resolved – 51 (91.1%)**



Source: Insurance Companies

Insurance-related complaints lodged with LFIs decreased by 8.2% compared to the January to March quarter. However, there was a notable 86.7% increase when compared to the same period in 2024. As expected, the overall rise in complaints is primarily due to insurers encouraging their staff to record all complaints received - whether submitted in person, via phone calls or emails, at branch level, or through their Collections team.

TOP COMPLAINT TYPES

1. Premiums

During the quarter, premium-related complaints rose by 46.7%, increasing from 15 to 22. However, in contrast to the same period in 2024, no premium-related complaints were escalated to the insurance institutions. As anticipated, the March quarter reflected an increase in premium costs for products and services offered by one insurer. The insurer adhered to the required procedures and informed customers of the price changes prior to implementing the new rates.

2. Customer Service

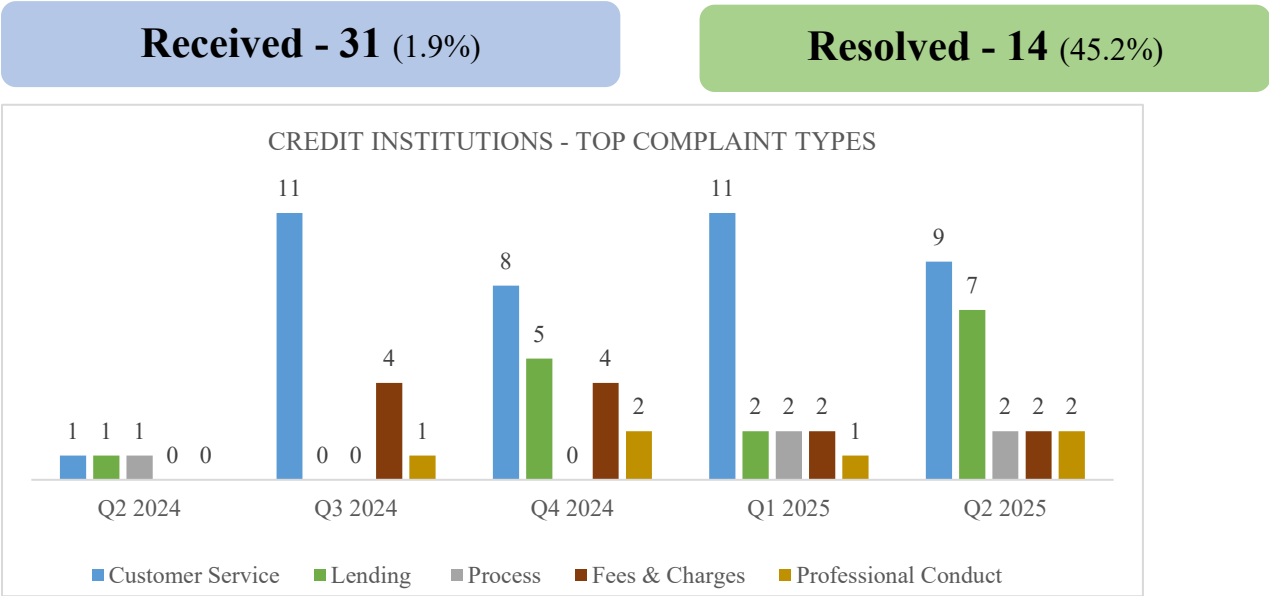
For the insurance sector, customer service-related complaints declined by 48.5% when compared to the previous quarter and similarly declined by 5.6% when compared to the same period in 2024.

The reduction in customer service-related complaints indicates an improvement in insurer performance compared to the previous quarter, where delays in response times were a concern. Insurers now appear to be more responsive and vigilant in delivering customer service.

3. Motor vehicle

Over the quarter, motor vehicle related complaints increased by 16.7 %, and similarly, an increase of 600% (1 to 7 complaints) when compared to the same period in 2024. This increase is mostly due to the declinature or delays in motor vehicles claims process and no updates provided to the vehicle owners during the process.

CREDIT INSTITUTIONS



Source: Credit Institutions

## TOP COMPLAINT TYPES

### 1. Customer Service

As the other industry's', customer service-related complaints continue to rank among the top three types of complaints within the credit institution sector as well. A decrease of 18.2% was noted when compared to the previous quarter. The number of complaints declined from 11 in the previous reporting period to 9 in this period. Concerns raised included dissatisfaction with staff professionalism, unclear communication, delays in loan processing, and issues with the accuracy and clarity of information presented on institutional websites.

### 2. Lending

In the quarter ending June 2025, 7 complaints were raised to the licensed credit institutions relating to Lending. Compared to the previous quarter, complaints of this nature increased by 250% (from 1 to 7 complaints). Customer concerns in this area typically relate to delays in loan application processing, account settlements, and fund disbursements. The Bank continues to urge credit institutions to enhance their internal procedures to ensure more efficient and timely service delivery for customers.

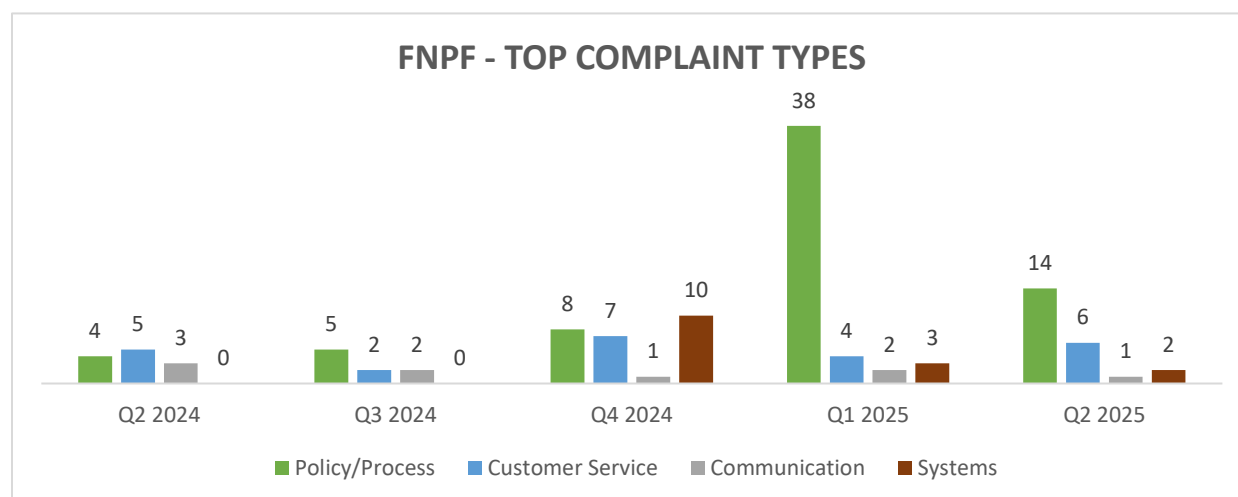
### 3. Fees & Charges

There were no changes recorded for complaints relating to fees and charges in the credit institution sector when compared to the previous quarter, whilst a 100 % increase (from 0 to 2 complaints) was recorded year-on-year. Customer concerns in this area often stem from a lack of clarity regarding the fees and charges associated with credit products. The Bank continues to encourage credit institutions to communicate transparently and avoid using complex technical jargon, to help customers better understand the cost structures and reduce the potential for disputes.

## FIJI NATIONAL PROVIDENT FUND

**Received - 23 (1.4%)**

**Resolved - 23 (100.0%)**



Source: Fiji National Provident Fund

During the April to June quarter, the Fund registered a total of 23 new complaints, a decline of 51.1% from the previous quarter. However, an increase of 64.3% when compared to the same period in 2024. The nature of grievances lodged with FNPF in the review quarter was predominantly related to policy/ processes. Although a decline from 38 to 14 complaints on this matter, it is still the leading issue reported by the FNPF. This was due to delays in processing of applications by the Fund.

### **RFEDs and MCs**

There was one complaint reported by an RFED in the January to June 2025 six-monthly period. The complaint was with regards to customer service issue and was resolved in the same quarter.