

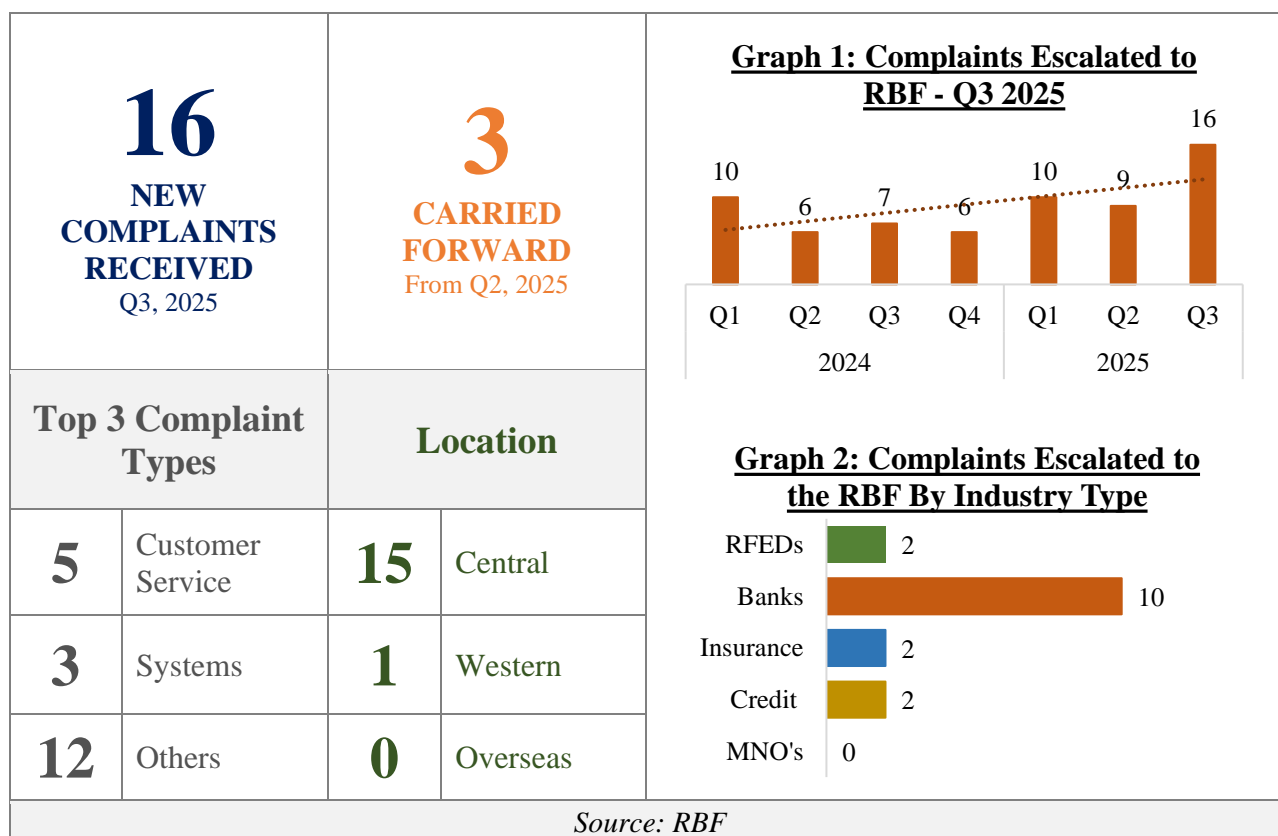
RESERVE BANK OF FIJI

Complaints Management Bulletin

Quarter 3, 2025



A. COMPLAINTS REPORTED TO THE RBF

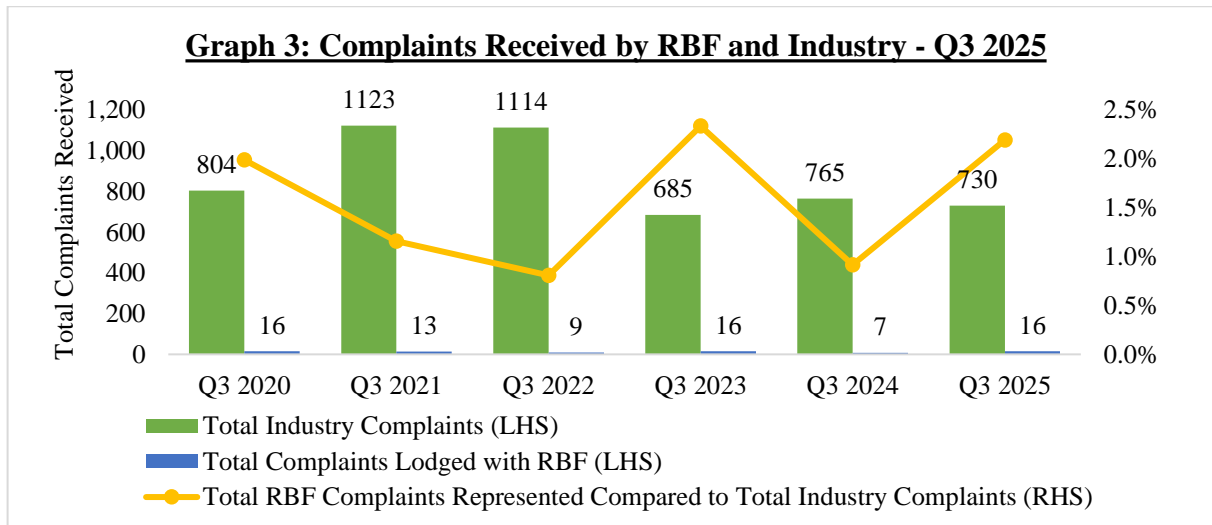


1. A total of 19 complaints were assessed during the third quarter of 2025, comprising sixteen new cases and three carried forward from the previous quarter. Of these, 14 were resolved within the reporting period, while 5 remain under review and have been carried forward to Quarter 4 this year.
2. Resolution delays were largely attributed to incomplete or incorrect documentation submitted by complainants, coupled with slow response times and delayed assessments by LFIs.
3. Of the 16 new complaints escalated to the RBF, 10 originated from the banking sector, with the remaining 6 distributed across restricted foreign exchange dealers (RFEDs) and money changers (MCs), insurance companies, and credit institutions. Common issues included mortgage disputes, account fee concerns and delayed responses from service providers.
4. Customer service and system-related grievances continued to dominate complaints within the banking sector. Additionally, scams, fraud, and lending-related issues persisted, particularly in light of recent revisions to fees and charges for various customer electronic banking services.

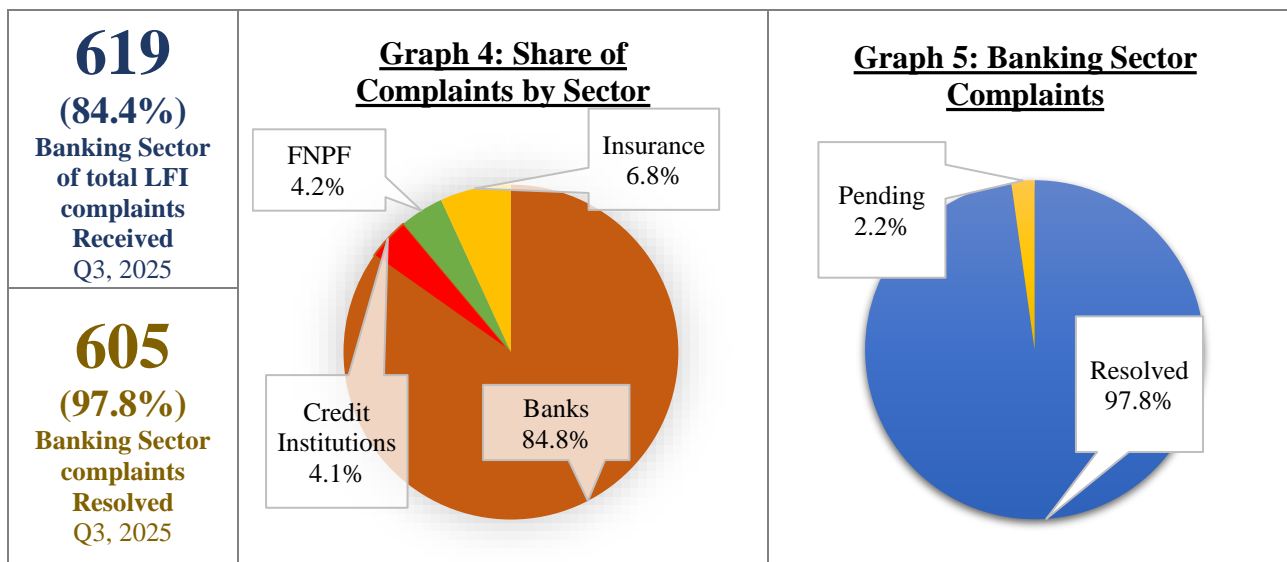
- Poor communication between LFIs and their clients remained a key driver of dissatisfaction, with customer service complaints consistently ranking among the top three across institutions. The RBF continues to encourage LFIs to enhance their customer communication by using clear and simple language, avoiding technical jargon and ensuring timely responses to customer inquiries.

B. INDUSTRY REPORT

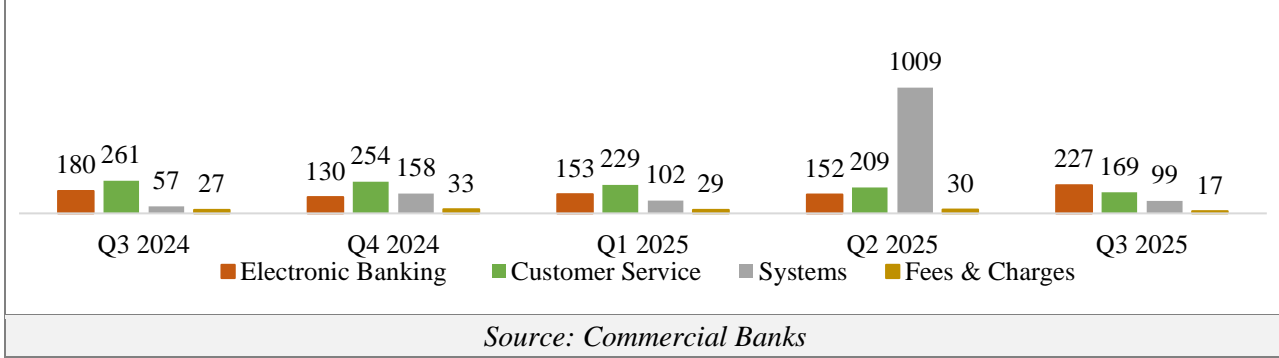
- In summary, LFIs received 730 complaints during the September quarter. This is a decline of 55.9 percent from the last quarter, and a decrease by 4.5 percent when compared to the same period in 2024. Of the total, 97.4 percent (711) was resolved within the reporting quarter at institutional level.



I. BANKING SECTOR



Graph 6: Banks - Top Complaint Types by Number

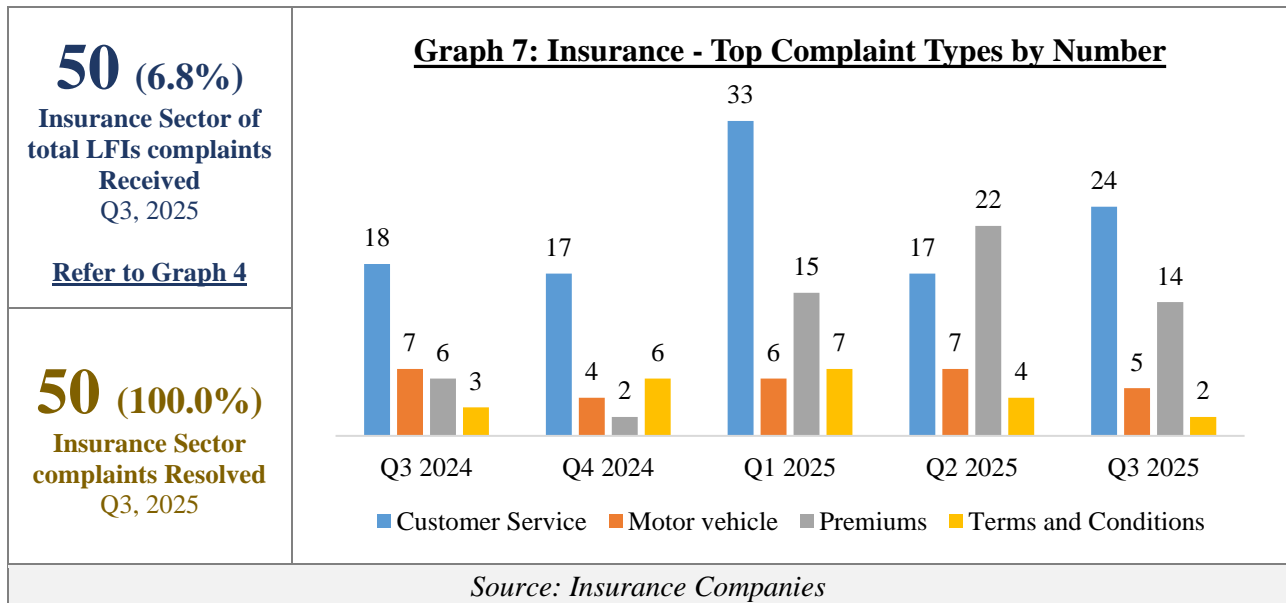


7. The total number of complaints pertaining to the banking industry declined by 60.0 percent (619 in the September quarter) when compared to the June quarter (1,546) and similarly by 10.5 percent (692) when compared to the same quarter in 2024.

TOP COMPLAINT TYPES

- a. **Electronic Banking:** Electronic banking-related complaints continue to rank among the top three issues reported in the banking sector. During the quarter, these complaints rose by 49.3 percent compared to the previous quarter. Customers commonly reported issues such as difficulties accessing online banking portals, delays in interbank online transfers and disputes over delayed transactions to mobile money platforms. Overall, electronic banking issues remain a key concern, particularly as the National Payments System continues to evolve.
- b. **System:** There was a significant 90.2 percent decrease in system-related complaints during the reporting quarter compared to the previous quarter. This sharp decline is attributed to a one-off incident involving an LFI, which experienced a surge in complaints due to a temporary outage in its payment system in the June quarter. The technical issue was resolved within a few days, leading to a notable reduction in complaints, as reflected in the current reporting period.
- c. **Customer Service:** Customer service continues to be a key area of concern within the banking industry, consistently ranking among the top three complaint categories. While this trend has persisted over the years, recent quarters have shown a declining trend in such complaints. Common issues raised by customers include dissatisfaction with delayed response times and inadequate follow-up from bank staff when addressing queries. On a positive note, efforts by banks to improve service delivery appear to be yielding results, as evidenced by a 19.1 percent decrease in customer service complaints compared to the previous quarter, and a 35.2 percent decline year-on-year. These improvements reflect the positive impact of enhanced responsiveness and clearer communication by customer service teams and bank representatives.

II. INSURANCE

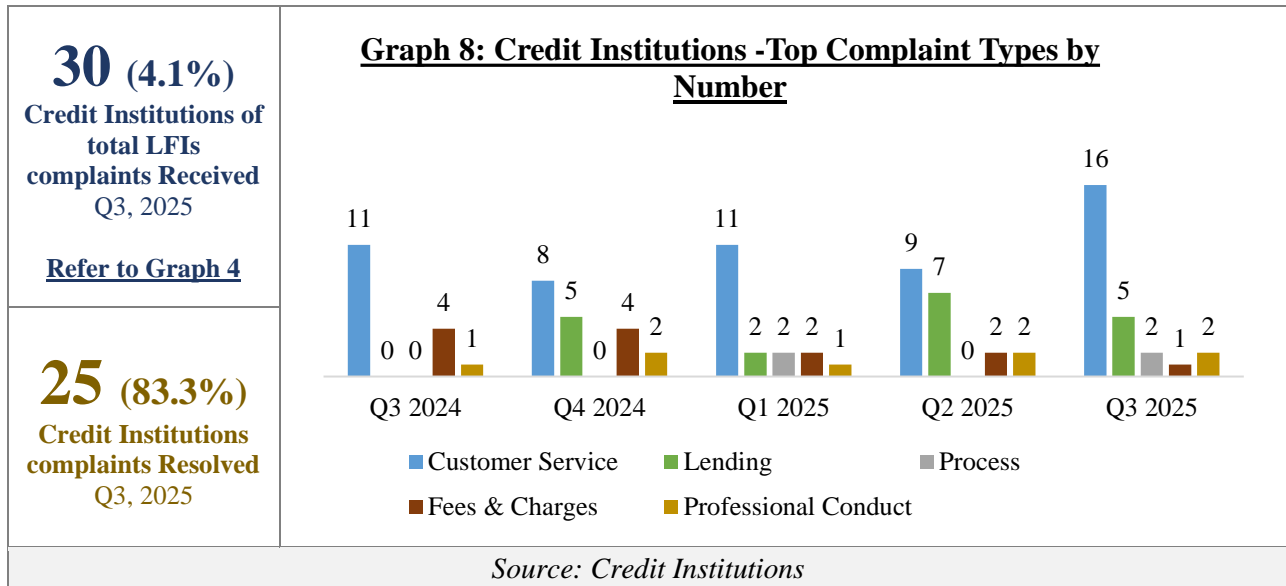


8. Insurance-related complaints lodged with LFIs decreased by 10.7 percent over the previous quarter from 56 complaints received to 50. However, there was a notable 19.0 percent increase when compared to the same period in 2024. The overall rise in complaints is primarily due to insurers encouraging 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

- a. **Customer Service:** In the insurance sector, customer service-related complaints rose by 41.2 percent compared to the previous quarter and similarly by 33.3 percent when compared to the same period in 2024. The recent increase is largely attributed to delays in response times and the ineffective or unclear communication of insurance product details to customers. Insurers are encouraged to enhance their responsiveness and ensure clearer, more accurate communication to improve overall customer service delivery.
- b. **Premiums:** During the quarter, premium-related complaints declined by 36.4 percent compared to the previous quarter. However, in contrast to the same period in 2024, there was a 133.3 percent increase, with six premium-related complaints escalated to the insurance institutions.
- c. **Motor vehicle:** Over the quarter, motor vehicle related complaints decreased by 28.6 percent, similarly when compared to the same period in 2024. This decline is mostly due to the improvement in motor vehicles claims process and more rapid updates provided to the vehicle owners during the process.

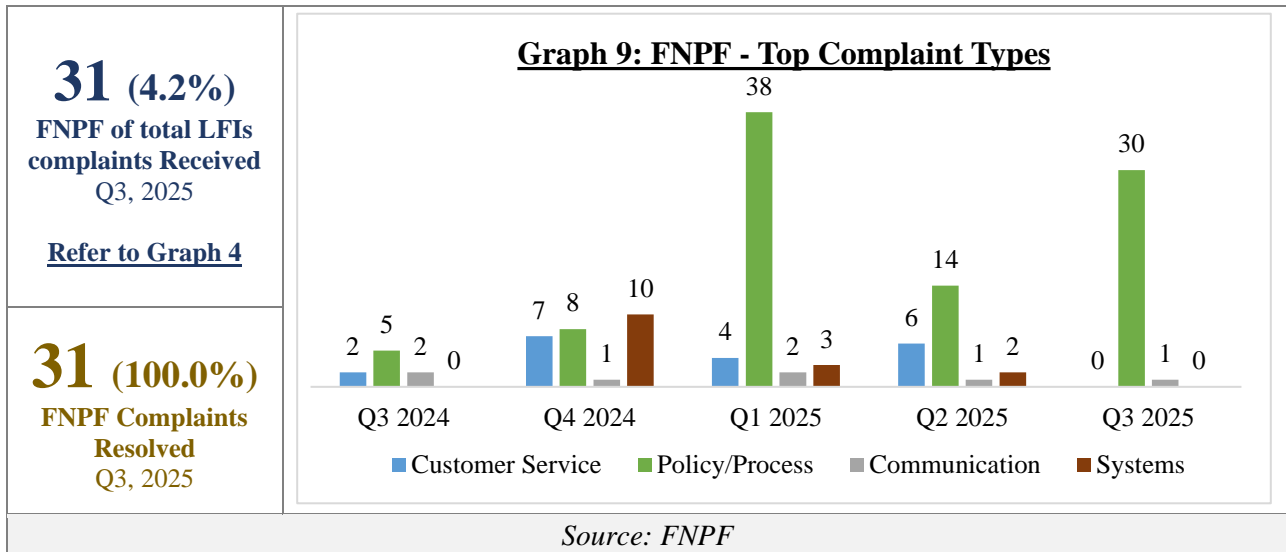
III. CREDIT INSTITUTIONS



TOP COMPLAINT TYPES

- a. **Customer Service:** Similar to other sectors, customer service-related complaints continue to rank among the top three issues reported within the credit institution sector. There was a 77.8 percent increase during the quarter compared to the previous quarter. Key concerns included dissatisfaction with staff professionalism, unclear communication, delays in loan processing, and issues regarding the accuracy and clarity of information presented on institutional websites.
- b. **Lending:** Five lending-related complaints were lodged with licensed credit institutions during the quarter. This represents a 28.6 percent decrease compared to the previous quarter, but a notable increase from the same period in 2024, where no such complaints were recorded. Customers primarily raised concerns about delays in loan application processing, account settlements and fund disbursements. The RBF continues to encourage credit institutions to strengthen their internal processes to ensure more efficient and timely service delivery.
- c. **Process:** 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 100.0 percent 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 RBF continues to urge credit institutions to communicate transparently by using plain language, avoiding technical jargon, and clearly explaining cost structures to help customers make informed decisions and minimise disputes.

IV. FIJI NATIONAL PROVIDENT FUND (FNPF)



9. During the reporting quarter, the Fund received a total of 31 new complaints, marking a 34.8 percent increase from the previous quarter and a 158.3 percent rise compared to the same period in 2024. The majority of grievances were related to policies and processes, particularly delays in the processing of applications by the FNPF.

RFEDs and MCs

10. This industry reports on a six-monthly basis and their next returns will be submitted in the quarter ending December 2025.