

RESERVE BANK OF FIJI

Complaints Management Bulletin

Quarter 4, 2025



A. COMPLAINTS REPORTED TO THE RBF

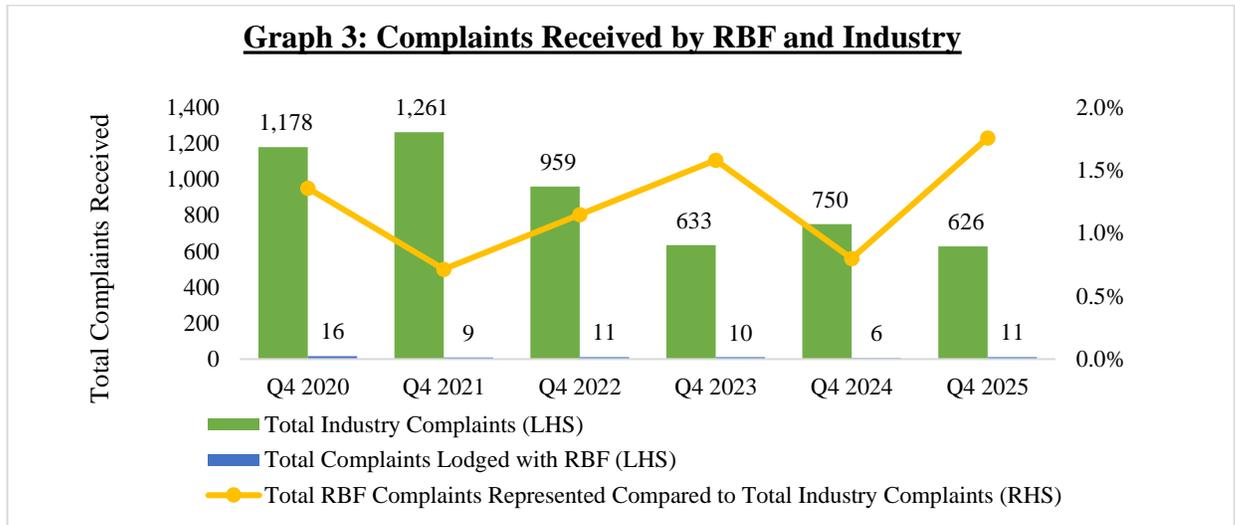
<h1>11</h1> <p>NEW COMPLAINTS RECEIVED Q4, 2025</p>		<h1>5</h1> <p>CARRIED FORWARD From Q3, 2025</p>		<p>Graph 1: Complaints Escalated to RBF - Q4 2025</p> <table border="1"> <caption>Data for Graph 1: Complaints Escalated to RBF - Q4 2025</caption> <thead> <tr> <th>Year</th> <th>Q1</th> <th>Q2</th> <th>Q3</th> <th>Q4</th> </tr> </thead> <tbody> <tr> <td>2024</td> <td>10</td> <td>6</td> <td>7</td> <td>6</td> </tr> <tr> <td>2025</td> <td>10</td> <td>9</td> <td>16</td> <td>11</td> </tr> </tbody> </table>		Year	Q1	Q2	Q3	Q4	2024	10	6	7	6	2025	10	9	16	11
Year	Q1	Q2	Q3	Q4																
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Top 3 Complaint Types		Location		<p>Graph 2: Complaints Escalated to RBF by Industry Type</p> <table border="1"> <caption>Data for Graph 2: Complaints Escalated to RBF by Industry Type</caption> <thead> <tr> <th>Industry Type</th> <th>Count</th> </tr> </thead> <tbody> <tr> <td>Banks</td> <td>7</td> </tr> <tr> <td>Insurance</td> <td>2</td> </tr> <tr> <td>FNNP</td> <td>0</td> </tr> <tr> <td>Credit Institutions</td> <td>2</td> </tr> <tr> <td>RFEDs & MCs</td> <td>0</td> </tr> </tbody> </table>		Industry Type	Count	Banks	7	Insurance	2	FNNP	0	Credit Institutions	2	RFEDs & MCs	0			
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11	Customer Service	10	Central	<p><i>Source: RBF</i></p>																
4	Policy/Process	0	Western																	
7	Others	1	Overseas																	

1. A total of 16 complaints were assessed during the fourth quarter of 2025, comprising 11 new cases and 5 carried forward from the previous quarter. Of these, 10 were resolved within the reporting period, while one remains under review and was carried forward to Quarter 1 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 FSPs.
3. Of the 11 new complaints escalated to the RBF, 7 originated from the banking sector, with the remaining 2 evenly distributed across insurance companies and credit institutions. Common issues included customer service-related issues, account fee concerns and inadequate policy and processes by service providers.
4. Customer service and policy- and process-related grievances continued to make up the majority of complaints within the banking sector. Scams, fraud and lending-related concerns also remained prevalent, particularly following recent adjustments to electronic banking fees and charges across different customer segments.

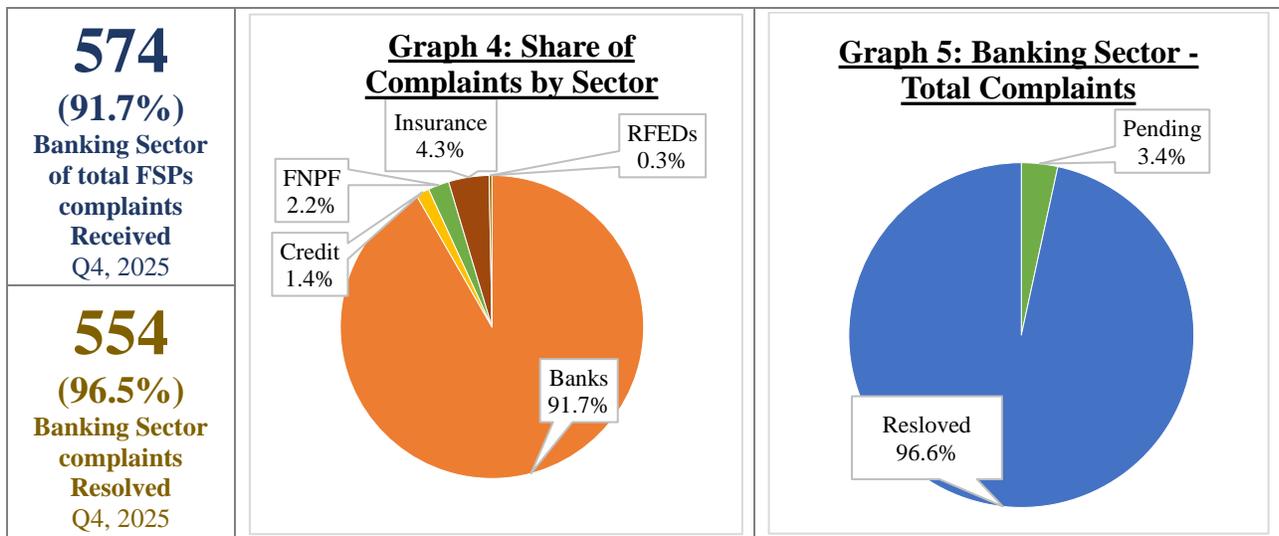
- Poor communication between FSPs and their customers remained a major source of dissatisfaction, with customer service issues consistently ranking among the top three complaints across institutions. The RBF continues to urge FSPs to strengthen their communication practices by using clear, simple language, minimising technical jargon and ensuring timely responses to customer enquiries.

B. INDUSTRY REPORT

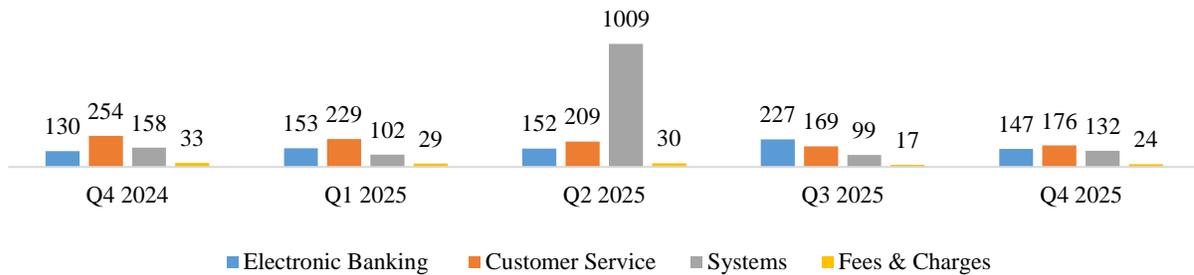
- In summary, FSPs received 626 complaints during the December quarter. This is a decline of 14.2 percent from the last quarter, and a 16.5 percent decline when compared to the same period in 2024. About 96.6 percent (605) were resolved within the reporting quarter at institutional level.



I. BANKING SECTOR



Graph 6: Banking Sector - Top Complaint Types



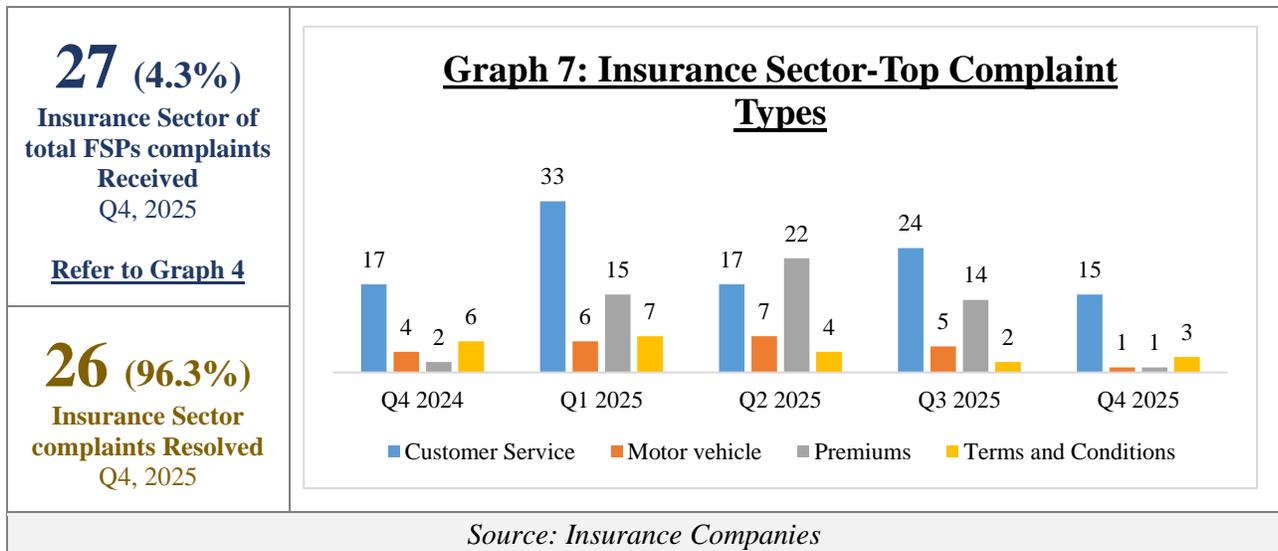
Source: Commercial Banks

7. The total number of complaints pertaining to the banking industry declined by 7.3 percent when compared to the September quarter and similarly by 13.9 percent when compared to the same quarter in 2024.

TOP COMPLAINT TYPES

- a. **Customer Service:** Customer service remains a significant concern in the banking sector, consistently ranking among the top three categories of customer complaints. Frequent issues raised include dissatisfaction with slow response times and inadequate follow-up by bank staff when handling customer enquiries. While banks' efforts to enhance service delivery appear to be producing positive outcomes, the latest data shows a 4.1 percent increase in customer service-related complaints compared to the previous quarter, although complaints have declined by 30.7 percent year-on-year.
- b. **Electronic Banking:** Electronic banking related complaints continue to feature among the top three issues reported for the banking sector. During the quarter, these complaints declined by 35.2 percent, and increased by 13.1 percent when compared to the same period in 2024. Customers most frequently reported challenges such as difficulties accessing online banking platforms, delays in interbank online transfers and disputes involving delayed transactions to mobile money services. Overall, electronic banking concerns remain significant, particularly as the National Payments System continues to develop and modernise.
- c. **System:** There was a substantial 33.3 percent increase in system-related complaints during the reporting quarter compared with the previous quarter. This increase is linked to a one-off incident involving an FSP, which experienced a spike in complaints due to planned system maintenance. As the maintenance was carried out within the scheduled timeframe, a notable decrease in such complaints is expected in the next reporting period.

II. INSURANCE

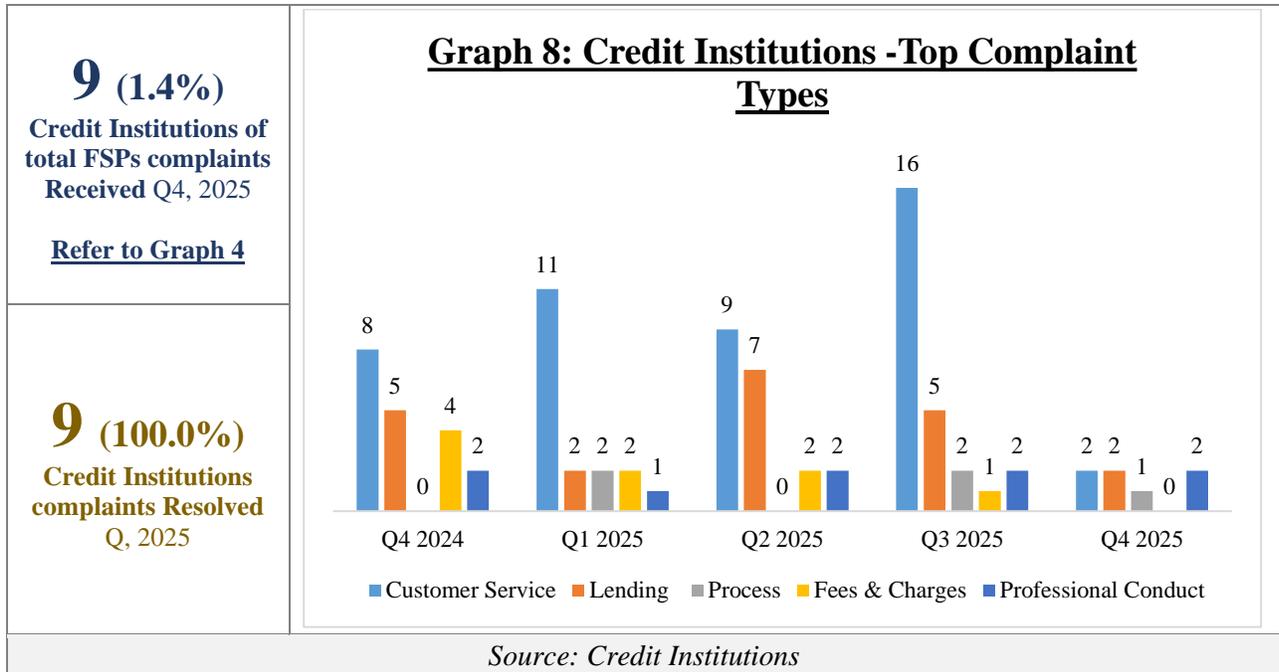


8. Insurance-related complaints lodged with FSPs decreased by 46.0 percent compared to the previous quarter and a notable 12.9 percent decrease when compared to the same period in 2024. The overall decline in complaints is primarily attributed to insurers enhancing their service delivery, streamlining internal processes, and implementing more effective customer-support mechanisms.

TOP COMPLAINT TYPES

9. During the reporting period, customer service issues accounted for the majority (55.6%) of all complaints escalated to the Insurance sector, followed by concerns relating to terms and conditions at 11.1 percent, and clarifications on premium calculations at 3.7 percent.
- a. **Customer Service:** In the insurance sector, customer service-related complaints declined by 37.5 percent compared to the previous quarter and similarly by 11.8 percent when compared to the same period in 2024. The recent decrease is largely attributed to faster response times and the clear, effective communication of insurance product details to customers.
 - b. **Terms and Conditions:** Over the quarter, terms and conditions related complaints increased by 50.0 percent. These complaints pertained to customers who did not fully comprehend the terms and conditions yet proceeded to endorse contracts that subsequently resulted in losses to them. However, this represented a decline by 50.0 percent when compared to the same period in 2024.
 - c. **Premiums:** During the quarter, premium-related complaints declined by 92.9 percent compared to the previous quarter, similarly by 50.0 percent when compared to the same period in 2024.

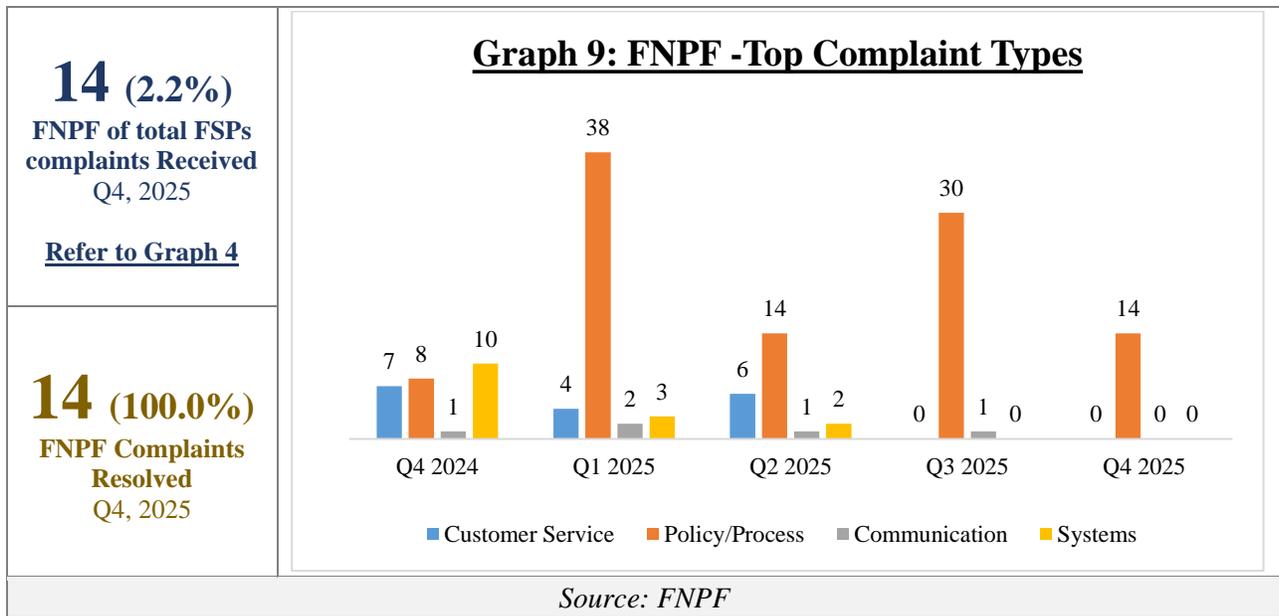
III. CREDIT INSTITUTIONS



TOP COMPLAINT TYPES

10. During the reporting period, customer service, lending, and professional conduct issues each accounted for 22.2 percent of all complaints escalated to the Credit Insurance sector. The key concerns raised related to staff professionalism, delays in loan processing, and inaccuracies or lack of clarity in information provided on institutional websites.
- 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 70.0 percent decline during the quarter compared to the previous quarter. Customer service-related complaints declined over the quarter, primarily due to faster response times and clearer, more effective communication of insurance product information to customers.
 - b. **Lending:** Two lending-related complaints were lodged with licensed credit institutions during the quarter. This represents a 60.0 percent decrease compared to the previous quarter, the same from the same period in 2024. Customers primarily raised concerns about delays in loan application processing, account settlements and fund disbursements.
 - c. **Professional Conduct:** There were no changes recorded for complaints relating to professional conduct in the credit institution sector when compared to the previous quarter and year-on-year data. Customer concerns in this area often stem from a lack of training or skills in dealing with customers.

IV. FIJI NATIONAL PROVIDENT FUND (FNPF)



11. During the reporting quarter, the FNPF received a total of 14 new complaints, marking a 54.8 percent decline from the previous quarter and a 46.2 percent decline 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.

V. RESTRICTED FOREIGN EXCHANGE DEALERS (RFEDS) AND MONEY CHANGERS (MCS)

12. There were two complaints reported by an RFED in the July to December 2025 six-monthly period. The complaint was with regards to customer service issue and was resolved in the same period.

C. COMPLAINTS ESCALATED TO THE OFFICE OF THE FINANCIAL SERVICES OMBUDS (FSO)

13. Of the total of 16 complaints assessed in Quarter 4 of 2025, one involving a Credit Institution was escalated to the FSO. The issue raised was primarily related to policy and process clarification. While the case was closed at the RBF level, it was referred to the FSO for independent review and remediation.

D. CONCLUSION AND WAY FORWARD

14. The analysis of Quarter 4 complaints data indicates a gradual decline in complaint volumes compared to the corresponding periods in previous years. This downward trend reflects notable improvements across major complaint categories within FSPs, including customer service issues, system-related errors, and other recurrent concerns. The RBF will continue to collaborate closely with Consumer Advocates to ensure that customer needs are appropriately prioritised and that all consumers are treated fairly and consistently in accordance with regulatory expectations and industry best practices.