

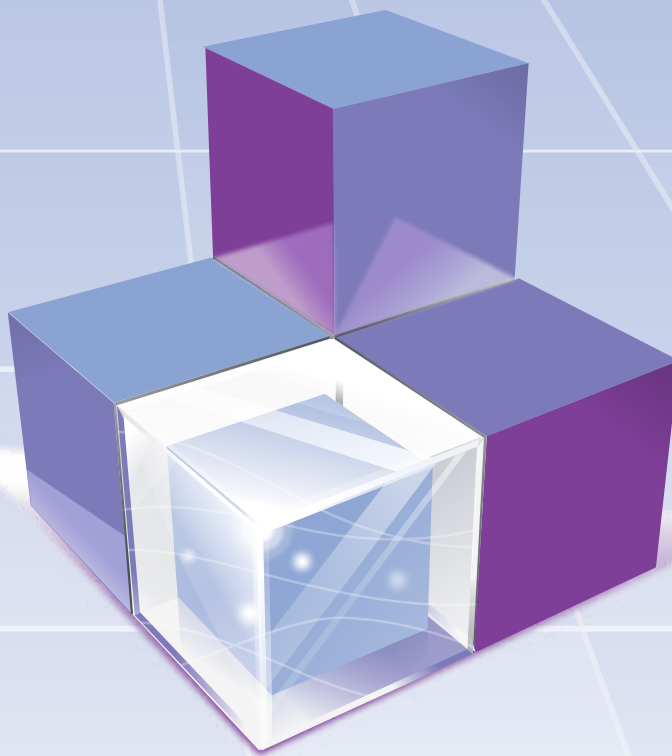


**FMB**

Financial | Biro  
Mediation | Pengantaraan  
Bureau | Kewangan

# ANNUAL REPORT **2011**

**FINANCIAL MEDIATION BUREAU** (COMPANY NO: 664393P)



# MISSION, VISION AND VALUES STATEMENT

## Our Vision

To be an independent, well respected and renowned organisation for providing objective and timely mediation to the consumers of services in the financial services industry.

## Our Mission

To provide consumers with a vehicle for an objective and timely resolution of disputes, claims and complaints arising from services provided by financial institutions (who presently comprise the commercial banks, Islamic banks, merchant banks, finance companies, insurance companies, takaful operators and card issuers).

- **Objective**  
*We do not champion the consumer's rights nor do we champion the rights of financial intuitions. We are completely independent and deal with all the disputes, claims and complaints fairly and impartially.*
- **In a timely manner**  
*We will endeavor to dispose off all disputes, claims and complaints within 3 calendar months, from the date we receive the required complete documentation for each of the disputes, claims and complaints referred to us by the consumers.*

## Our Shared Values

### **Integrity**

This shared value is the cornerstone of our organisation. Our integrity must be without question. We are fully accountable for our independent decisions. Our staff are officers with the highest integrity standards and who are neither influenced nor compromised in the discharging of their role and function in FMB.

### **Professionalism**

Being a professional is our hallmark. Our well trained staff will be very objective in discharging their duties with regard to the disputes, claims and complaints referred to us. Commitment to professionalism means that we will deliver qualitative decisions without fear or favour.

### **Competence and Knowledge**

We will be a knowledge based organization and our staff will be well trained and equipped with the competencies and knowledge required for the job. Our staff will have the technical capabilities to handle the complaints, claims and disputes referred to FMB. We will continually upgrade our knowledge and competence to international standards.

### **Consumer Education**

We will continue to educate consumers and our members on our role in providing independent mediation services on the disputes, claims and complaints received by the Bureau. We will also share our knowledge and our experiences with the consumers and our members in appropriate forums.

### **Customer Service**

Our staff will be able to meet with the expectations of the consumers and also manage all those who write to us, e-mail us, telephone us or visit us personally. Courteous and warm service will be our inherent strengths.

Approved by Board of Directors on 26.1.2006.



# **ANNUAL REPORT 2011**

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## CHAIRMAN'S STATEMENT

2011 was a very challenging year for FMB. I had mentioned in my Statement for the year 2010 that we had a backlog of 3,113 cases pending disposal and that we had recruited additional staff to manage the disposal of these cases.

The Board's strategy has produced results and I am glad to report that for the first time since FMB commenced its operations in 2005, the total number of cases pending disposal has decreased substantially. For the year 2011, a total of 2,844 cases were disposed when compared with 1,743 the year before, reflecting an increase of 63% or 1,101 cases. This has been made possible by the increase in the relevant staff who had contributed significantly in reducing the backlog. It is envisaged that by the fourth quarter of 2012 all the backlog would have been cleared and we would be current in disposing the complaints registered with FMB.

2. Members who attended the last AGM held on 23 June 2011 would recall that two amendments to FMB's Memorandum & Articles of Association (M&A) were tabled and approved by the AGM and they were subsequently approved by the Minister. These amendments are:

- (i) to incorporate an appeal process within FMB to enable either a Complainant or a Member to appeal against a Mediator's decision.
- (ii) to increase the number of Directors from 9 to 11, the additional 2 to reflect the participation of one representative from Takaful Operators & Islamic Banks on the Board and the other one, an Independent Director.

3. The Board has decided to place the implementation of the amendments relating to appeal provisions on hold pending the introduction of the Financial Ombudsman Scheme (FOS) later this year. The Board of Directors wants to study the changes the FOS would bring to the current operations of FMB and address all the consequential changes which may become necessary. Additionally the implementation of the appeal provisions at this stage would incur further costs in terms of additional staff including other infrastructure costs which may become redundant with the changes the FOS may bring.

4. The Board anticipates that the introduction of the FOS into FMB's current operations may bring in substantial changes into the way we are operating now including a built-in appeal process. So I ask that Members be patient and wait for FOS changes to come to FMB and the Board will liaise with Members in the event major changes become necessary.

5. There have been some representations made by some Members over the amount of levy we are collecting now. Some members feel that as they are small in terms of operations and revenue they are still required to pay the same amount of levy like the other Members who have substantially larger operations including

revenue. The Board has pondered on this matter and let me assure you that we will relook at the levy structure when the FOS changes are implemented.

6. Let me take this opportunity to thank all Members for their continuous support for the operations of FMB and for giving your customers a free alternative dispute resolution channel. As always I welcome any suggestion from Members of how FMB can improve or enhance its operations for the benefit of Members and Complainants.

7. I also wish to thank the staff of FMB for their hard work in resolving the complaints registered with FMB especially in managing the backlog and for their dedication to the cause and objectives of FMB.

8. Finally I wish to thank the members of the Board of Directors for their support and the active roles they have played in dealing with the many issues raised by Members and the management of FMB.



**Tan Sri Dato' Sri Siti Norma binti Yaakob**  
Chairman  
May 2012



## **MEMBERS OF BOARD OF DIRECTORS**

(As at 31 December 2011)

### **Chairman**

Y. Bhg. Tan Sri Dato' Seri Siti Norma Binti Yaakob  
(Retired Chief Judge of Malaya)

### **Deputy Chairman**

Y. Bhg. Tan Sri Dato' Sri Tay Ah Lek  
(Managing Director, Public Bank Berhad)

### **Independent Directors**

Y. Bhg. Dato' Vadaketh Chacko George  
(Retired Court of Appeal Judge)

Encik Ong Chong Hye  
(Former Head Banking Services, Standard Chartered Bank Malaysia Berhad)

Encik Mohd Radzuan bin Abdul Halim  
(Writer)

Y. Bhg. Datuk Marimuthu Nadason  
(President of FOMCA and ERA Consumer Malaysia)

### **Representing Members**

Puan Chuah Mei Lin  
(Executive Director of Association of Banks in Malaysia)

Encik Lim Chia Fook  
(Executive Director of Persatuan Insuran Am Malaysia)

Y. Bhg. Datin Veronica Selvanayagy  
(Representing Life Insurance Association of Malaysia)

## **MEMBERS OF FINANCIAL MEDIATION BUREAU (FMB)**

(As at 31 March 2012)

### **Member from Banking and Financial Institution (Including Islamic Banking)**

#### **Commercial Banks**

- 1) Affin Bank Berhad
- 2) Alliance Bank Malaysia Berhad
- 3) AmBank (M) Berhad
- 4) Bangkok Bank Berhad
- 5) CIMB Bank Berhad
- 6) Bank of America Malaysia Berhad
- 7) Bank of China (Malaysia) Berhad
- 8) Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad
- 9) Citibank Berhad
- 10) Deutsche Bank (Malaysia) Berhad
- 11) Hong Leong Bank Berhad
- 12) HSBC Bank Malaysia Berhad
- 13) J.P. Morgan Chase Bank Berhad
- 14) Malayan Banking Berhad
- 15) OCBC Bank (Malaysia) Berhad
- 16) Public Bank Berhad
- 17) RHB Bank Berhad
- 18) Standard Chartered Bank Malaysia Berhad
- 19) Sumitomo Mitsui Banking Corporation Malaysia Berhad
- 20) The Bank of Nova Scotia Berhad
- 21) The Royal Bank of Scotland Berhad
- 22) United Overseas Bank (Malaysia) Berhad

#### **Islamic Banks**

- 1) Affin Islamic Bank Berhad
- 2) Alliance Islamic Bank Berhad
- 3) Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
- 4) AmIslamic Bank Berhad
- 5) Asian Finance Bank Berhad
- 6) Bank Islam Malaysia Berhad
- 7) Bank Muamalat Malaysia Berhad
- 8) CIMB Islamic Bank Berhad
- 9) Hong Leong Islamic Bank Berhad
- 10) HSBC Amanah Malaysia Berhad
- 11) Kuwait Finance House (Malaysia) Berhad
- 12) Maybank Islamic Berhad
- 13) OCBC Al-Amin Bank Berhad
- 14) Public Islamic Bank Berhad
- 15) RHB Islamic Bank Berhad
- 16) Standard Chartered Saadiq Berhad

<b>Investment Banks</b>	
1) Affin Investment Bank Berhad	
2) Alliance Investment Bank Berhad	
3) AmInvestment Bank Berhad	
4) BNP Paribas Malaysia Berhad	
5) CIMB Investment Bank Berhad	
6) ECM Libra Investment Bank Berhad	
7) HwangDBS Investment Bank Berhad	
8) Industrial and Commercial Bank of China (Malaysia) Berhad	
9) KAF Investment Bank Berhad	
10) Maybank Investment Bank Berhad	
11) MIDF Amanah Investment Bank Berhad	
12) OSK Investment Bank Berhad	
13) Public Investment Bank Berhad	
14) RHB Investment Bank Berhad	
<b>Development Financial Institutions</b>	
1) Bank Kerjasama Rakyat Malaysia	
2) Bank Simpanan Nasional	
3) Bank Pembangunan Malaysia Berhad	
4) Bank Perusahaan Kecil dan Sederhana Malaysia Berhad (SME Bank)	
5) Export-Import Bank of Malaysia Berhad (EXIM Bank)	
<b>Payment System Operators and Payment Instrument Issuers</b>	
1) AEON Credit Service (M) Berhad	
2) Diners Club (M) Sdn Bhd	
3) MBF Cards (M) Sdn Bhd	

<b>Member from Banking and Financial Institution (Including Islamic Banking)</b>	
Commercial Banks	22 Members
Islamic Banks	16 Members
Investment Banks	14 Members
Development Financial Institutions	5 Members
Payment System Operators and Payment Instrument Issuers	3 Members
<b>Total</b>	<b>60 Members</b>



**Member from Insurance Companies (Including Takaful Operators)**

<b>Life Insurance Companies</b>
1) Allianz Life Insurance Malaysia Berhad
2) AmLife Insurance Berhad
3) AXA Affin Life Insurance Berhad
4) CIMB Aviva Assurance (Malaysia) Berhad
5) Great Eastern Life Assurance (Malaysia) Berhad
6) Manulife Insurance Berhad
7) Tokio Marine Life Insurance Malaysia Berhad
8) Uni.Asia Life Assurance Berhad
<b>General Insurance Companies</b>
1) ACE Jerneh insurance Berhad
2) Allianz General Insurance Company (Malaysia) Berhad
3) AXA Affin General Insurance Berhad
4) AmG Insurance Berhad
5) Berjaya Sompo Insurance Berhad
6) Chartis Malaysia Insurance Berhad
7) Kurnia Insurans (Malaysia) Berhad
8) Lonpac Insurance Berhad
9) MSIG Insurance (Malaysia) Bhd
10) MUI Continental Insurance Bhd
11) Multi-Purpose Insurans Bhd
12) Overseas Assurance Corporation (Malaysia) Berhad
13) Oriental Capital Assurance Berhad
14) Pacific & Orient Insurance Co. Berhad
15) The Pacific Insurance Berhad
16) Progressive Insurance Berhad
17) QBE Insurance (Malaysia) Berhad
18) RHB Insurance Berhad
19) Tokio Marine Insurans (Malaysia) Berhad
20) Uni.Asia General Insurance Berhad
<b>Composite Insurance Companies</b>
1) American International Assurance Bhd
2) ETIQA Insurance Berhad
3) Hong Leong Assurance Berhad
4) ING Insurance Berhad
5) Malaysian Assurance Alliance Berhad
6) MCIS Zurich insurance Berhad
7) Prudential Assurance Malaysia Berhad

**Takaful Operator**

- 1) AIA AFG Takaful Berhad
- 2) AIA Takaful International Berhad
- 3) CIMB Aviva Takaful Berhad
- 4) ETIQA Takaful Berhad
- 5) Great Eastern Takaful Sdn Bhd
- 6) Hong Leong MSIG Takaful Berhad
- 7) HSBC Amanah Takaful (Malaysia) Sdn Bhd
- 8) MAA Takaful Berhad
- 9) Prudential BSN Takaful Berhad
- 10) Syarikat Takaful Ikhlas Sdn Bhd

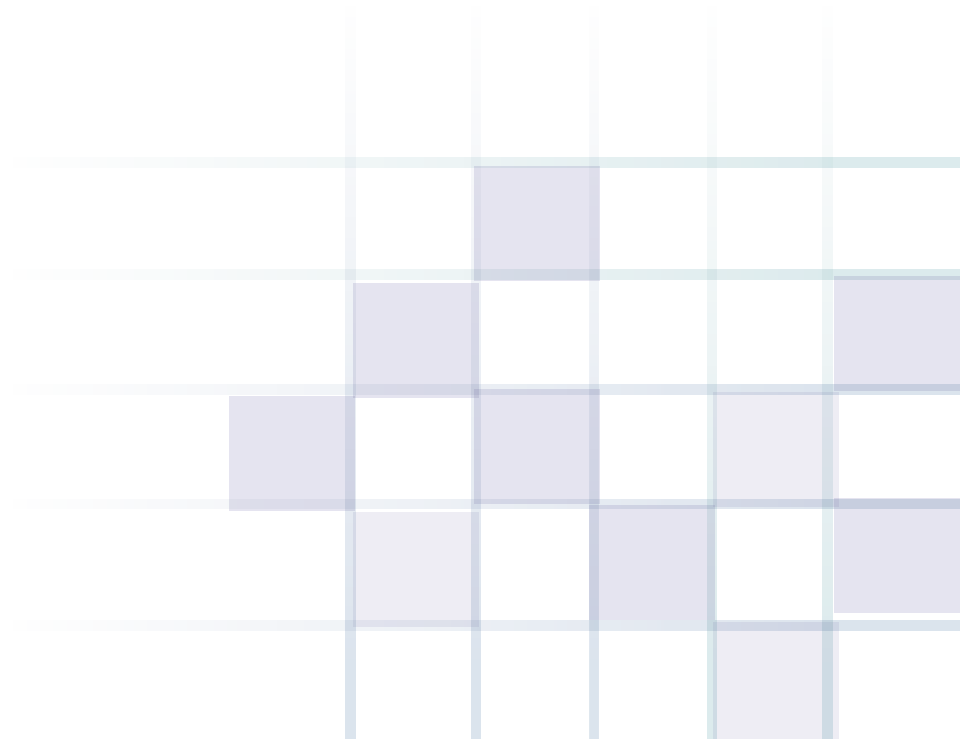
**General Reinsurance Company**

- 1) Malaysian Reinsurance Berhad

<b>Member from Insurance Companies (Including Takaful Operator)</b>	
Life Insurance Companies	8 Members
General Insurance Companies	20 Members
Composite Insurance Companies	7 Members
Takaful Operator	11 Members
General Reinsurance Company	1 Members
<b>Total</b>	<b>47 Members</b>

<b>Total Member of Financial Mediation Bureau (FMB)</b>	
Member from Banking and Financial Institution (Including Islamic Banking)	60 Members
Member from Insurance Companies (Including Takaful Operator)	47 Members
<b>Total</b>	<b>107 Members</b>

# Overview of FMB's Operation



## Overview of FMB's Operation

### Complaint Management

The year 2011 has been a very eventful year for FMB. We have managed to reduce the backlog substantially and by the end of 2012 we hope to be current handling the 2012 complaints only. The increase in the relevant staff numbers has enabled 2844 complaints to be disposed in 2011 when compared with 1743 complaints disposed in 2010.

A summary of the number of complaints registered with FMB since its inception in 2005 is as follows:

Total	2005	2006	2007	2008	2009	2010	2011
<b>Brought forward</b>	*348	575	865	1,166	1,917	2,743	3,113
<b>New cases</b>	1,934	2,107	2,287	2,337	2,624	2,113	2,222
<b>Disposed</b>	1,707	1,817	1,986	1,586	1,798	1,743	2,844
<b>Pending cases</b>	575	865	1,166	1,917	2,743	3,113	2,491

\*represents cases carried forward from respective Banking & Insurance Mediation Bureaus.

The Mediation Division has been kept extremely busy with the disposal of the complaints and has achieved a significant breakthrough resulting in a very high number of complaints being disposed in 2011. In the process of disposing the cases the Mediators have raised some issues which we hope will be beneficial to all the Members.

The Mediators have to operate within the Terms of Reference provided by the Board and all the Members have to know and appreciate the Terms of Reference. The lack of understanding of the Terms of Reference has led to some Members questioning the decisions made by the Mediators. At the same time there are several complainants who see FMB as a consumer activist which is supposed to fight for the consumer's rights and this is a wrong perception.

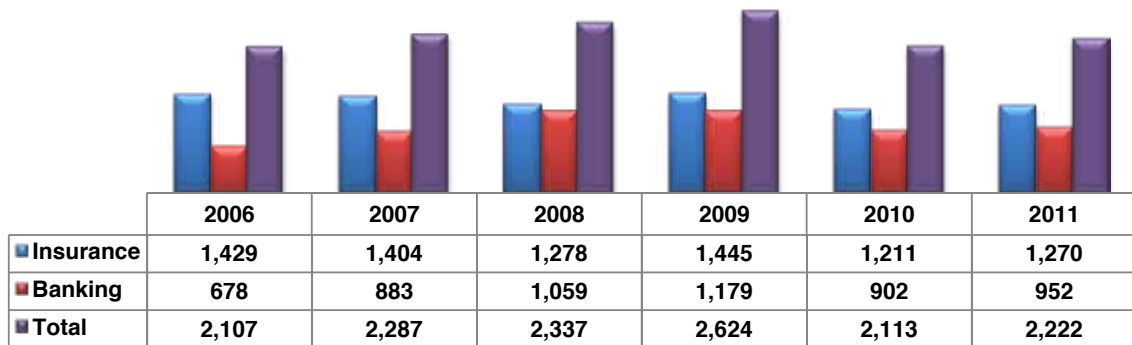
The real fact is that FMB is neutral party to the complaint and is supposed to look at the resolution of all the complaints in a "fair and reasonable" manner as provided by the Terms of Reference.

Other observations made include the lack of consumer education especially when consumers sign-up for the different products provided by the financial institutions. One of the frequent complaints is to do with honestly completing the proposal form particularly for medical insurance products. The story is that the complainant just filled as told or just signed the blank proposal forms and this has led to several claims being rejected.

The SMS & internet banking scams dominated the banking complaints in 2011 with the complainants alleging that they were not informed of the complications that can arise when their pin number is compromised when they responded to an SMS message or an internet based message involving their banking institution. Vigorous efforts by the members and the authorities have almost eliminated the SMS scams and have significantly reduced the internet based scams as the year went by. Continuous consumer education is the key to eliminate this menace.

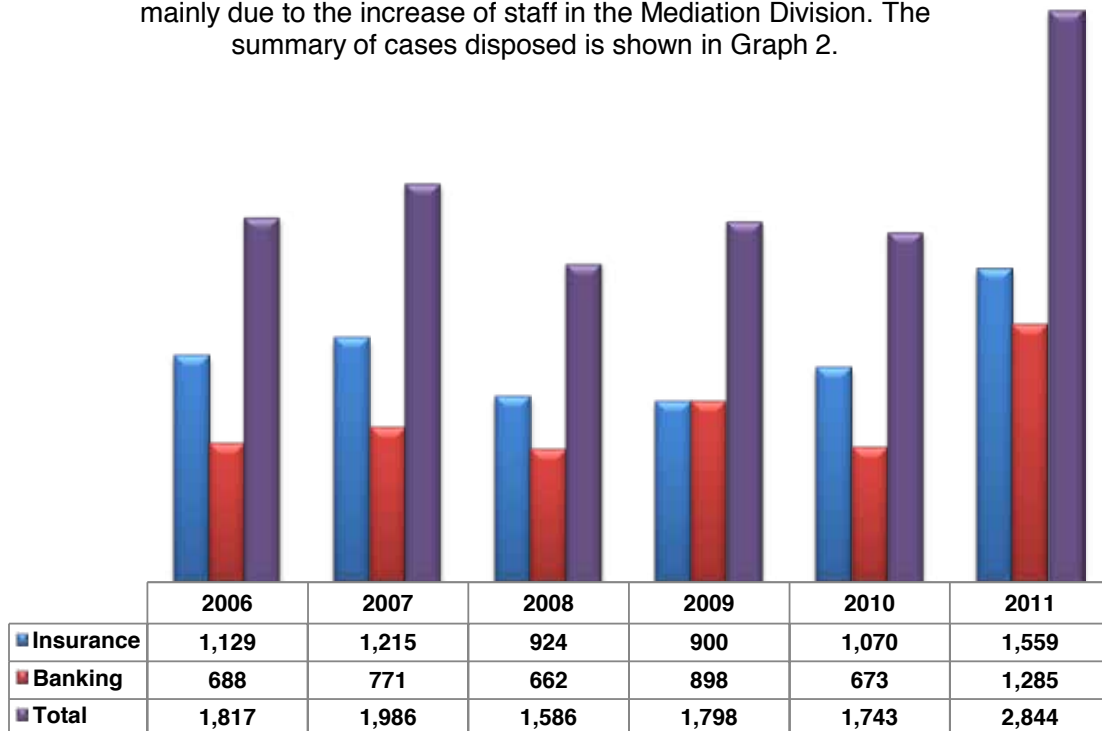
**Graph 1- Number of New Cases Registered (2006-2011)**

For the year 2011, the number of new cases registered with FMB showed a marginal increase to 2,222 cases compared with 2,113 cases registered in 2010 or an increase of 5.16% as shown in Graph 1, for both banking and insurances cases.



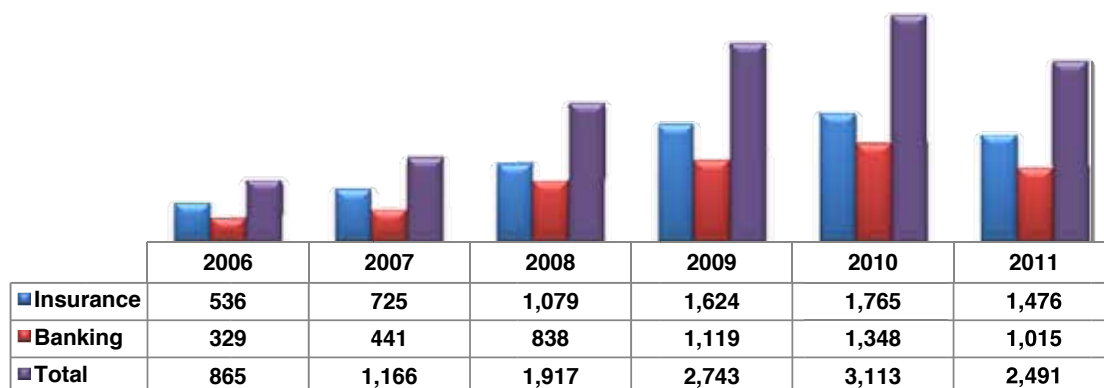
**Graph 2- Number of Cases Disposed (2006-2011)**

The total number of cases disposed in 2011 increased substantially to 2,844 cases compared with 1,743 cases disposed in 2010. This is mainly due to the increase of staff in the Mediation Division. The summary of cases disposed is shown in Graph 2.



**Graph 3 - Number of Pending Cases (2006-2011)**

The outstanding cases pending disposal subsequently decreased in 2011. The total outstanding cases pending disposal is 2,491 cases compared with 3,113 cases in 2010. Graph 3 shows the summary of pending cases.



Meanwhile the total number of walk-in complainants, telephone calls and e-mail enquiries also increased as shown below:

**Table 1 - Summary on Walk-in Complaints**

Cases \ Year	2006	2007	2008	2009	2010	2011
<b>Banking</b>	885	723	906	1,066	907	1,459
<b>Insurance</b>	415	459	601	452	895	957
<b>Total</b>	1,300	1,182	1,507	1,518	1,802	2,416

**Table 2 – Summary of Telephone Calls**

Cases \ Year	2006	2007	2008	2009	2010	2011
<b>Banking</b>	2,190	1,878	2,577	2,469	2,709	5087
<b>Insurance</b>	2,669	2,629	3,446	3,948	4,212	5934
<b>Total</b>	4,859	4,507	5,957	6,417	6,921	11,021

**Table 3 – Summary of E-Mail Enquiries**

Cases \ Year	2006	2007	2008	2009	2010	2011
<b>Banking</b>	48	75	109	119	358	882
<b>Insurance</b>	26	29	57	68	253	859
<b>General</b>	126	94	199	125	241	580
<b>Total</b>	200	198	365	312	852	2,321

### Complaint Management Unit

Due to the increase in the number of complaints being managed, the number of walk-in complainants and telephone calls received, FMB has decided to set up a Complaint Management Unit (CMU) to handle the walk-in complainants, telephone calls and e-mail enquiries. These tasks were previously handled by the staff of the Mediation Division.

## Other Operation Matters

### Finance

For the year 2011, every Member contributed RM50,000 as levy contribution to finance the operations of FMB. The levy collection for 2011 was about 67% more than the levy collection of RM30,000 collected in 2010. The increase in levy collection was necessary to finance the substantial increase in the number staff handling mediation, rental for an additional floor and the consequent expenses for office equipment and furniture. As mentioned by the Chairman, the system of levy collection would be reviewed for a more equitable system to fund the operations of FMB when the FMB migrates to the FOS soon. The Management assures the Members that we are very careful with expenses and the Board of Directors closely monitors our expenses as well.

### Workforce

FMB has a total of 43 staff. Of this, the Mediation Division has 29 staff comprising 7 Mediators, 14 Assistant Mediators and 8 Administrative Assistants. The remaining 14 staff are spread amongst the Human Resource, Finance, Corporate Affairs, Administration and IT. The Management is very mindful in assessing and supplying the human resources necessary for the managing the operations of FMB.

### Publicity

FMB, as in previous years, works closely with its smart partners i.e. Bank Negara Malaysia (BNM), Perbadanan Insurans Deposit Malaysia (PIDM) and Agensi Kaunseling dan Pengurusan Kredit (AKPK) on publicity activities including public talks and participation in major exhibitions around Malaysia.

The third Minggu Kesedaran Kewangan (M2K) was held in Village Mall, Sungai Petani, Kedah and it was done with the collaboration amongst the smart partners and Securities Commission. The 2011 event was done on a small scale compared with the previous M2K in Johore Bahru, Kuala Terengganu and Kota Kinabalu respectively, as BNM felt that there is a need to be more focused and target the semi urban areas for its awareness campaign. We also managed to get the support and participation of Persatuan Insurans Am Malaysia (PIAM), Life Insurans of Malaysia (LIAM) and Association of Bank of Malaysia (ABM).

FMB also was busy with its own publicity activities such as being interviewed by the press and received visits from local university students and foreign delegates. These sessions are one of the channels to advertise or promote FMB to the public.

The details of FMB's awareness activities in 2011 are as follows:

<b>JANUARY</b>
<b>FEBRUARY</b>
Interview Session with Utusan Malaysia representative, FMB office Minggu Kesedaran Pengguna UNIKL MIIT, Bangunan UNIKL, Kuala Lumpur
<b>MARCH</b>
Planning for Your Future Exhibition, Media Prima, TV3, Bandar Utama, Damansara Visit by students from UiTM Arau Perlis, FMB office
<b>APRIL</b>
MIHAS 2011, Kuala Lumpur Convention Centre Visitors from Saudi Arabia Minggu Saham Amanah Malaysia, Kuching, Sarawak

#### **MAY**

Talk session with PIDM with bankers, Penang  
Talk session with PIDM with bankers, Johor Bahru  
Sambutan Hari Belia, Putrajaya

#### **JUNE**

SMIDEC, Kuala Lumpur Convention Centre  
SELPEX, Shah Alam Convention Centre, Shah Alam, Selangor  
Talk session with PIDM with bankers, Kuala Terengganu  
Karnival Bank Rakyat, Kuala Terengganu, Terengganu  
Expo Keusahawanan Malaysia 2011, Mid Valley, Kuala Lumpur  
Pameran Pusat Islam Sempena 15 Tahun UiTM Pulau Pinang, Pulau Pinang

#### **JULY**

PIDM Corporate Outreach Program  
Hari Koperasi Negara 2011, Putrajaya  
Talk session with PIDM with financial institutions, Kuching, Sarawak  
Talk session with PIDM with financial institutions, Kota Kinabalu, Sabah

#### **AUGUST**

Ramadhan and Hari Raya Aidil Fitri

#### **SEPTEMBER**

UKM Convocation Exhibition, UKM Bangi, Selangor  
Talk session with PIDM with financial institutions, Alor Setar, Kedah  
Financial Literacy Month, National Library, Kuala Lumpur

#### **OCTOBER**

1st International Women in Business Convention 2011, MITC, Melaka  
Talk session with PIDM with financial institutions, Melaka  
Talk session with PIDM with financial institutions, Seremban, Negeri Sembilan  
M2K 2011, Sungai Petani, Kedah

#### **NOVEMBER**

Talk session with PIDM with financial institutions, Kota Bahru, Kelantan  
Talk session with PIDM with financial institutions, Kuantan, Pahang

#### **DECEMBER**

Satu Daerah Satu Industri Peringkat Nasional 2011, MITC, Melaka

#### **Other Activities**

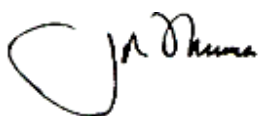
The year 2011, marked a new chapter in FMB's history as the Management organized its first ever Staff Day in Port Dickson. Various activities were organised by the Sports Club Committee such as telematch and karaoke competition. Since FMB has only 43 staff, the Management decided to invite the staff's family along for the event at a minimal cost. The Chairman, Tan Sri Dato' Seri Siti Norma binti Yaakob, and family also attended this event. The Staff Day was a very exciting experience for all the staff of FMB.





The management is confident that with the current staff strength particularly in the Mediation Division, FMB will be able to better manage the current outstanding cases and bring them all to current level by the end of 2012. At the same time we are also preparing for the migration to the FOS by creating the necessary infrastructure such as Complainant Management System and the Complaint Management Unit, and also providing the training required.

FMB wishes to express our heartiest appreciation to our members for their contribution and support throughout the years. We also wish to record our sincere thanks to the Board of Directors for their continuous guidance and assistance to the Management of FMB. Finally we wish to thank our staff for their effort and hard work in servicing the interest of all parties concerned.



John Thomas  
Chief Executive Officer  
Financial Mediation Bureau

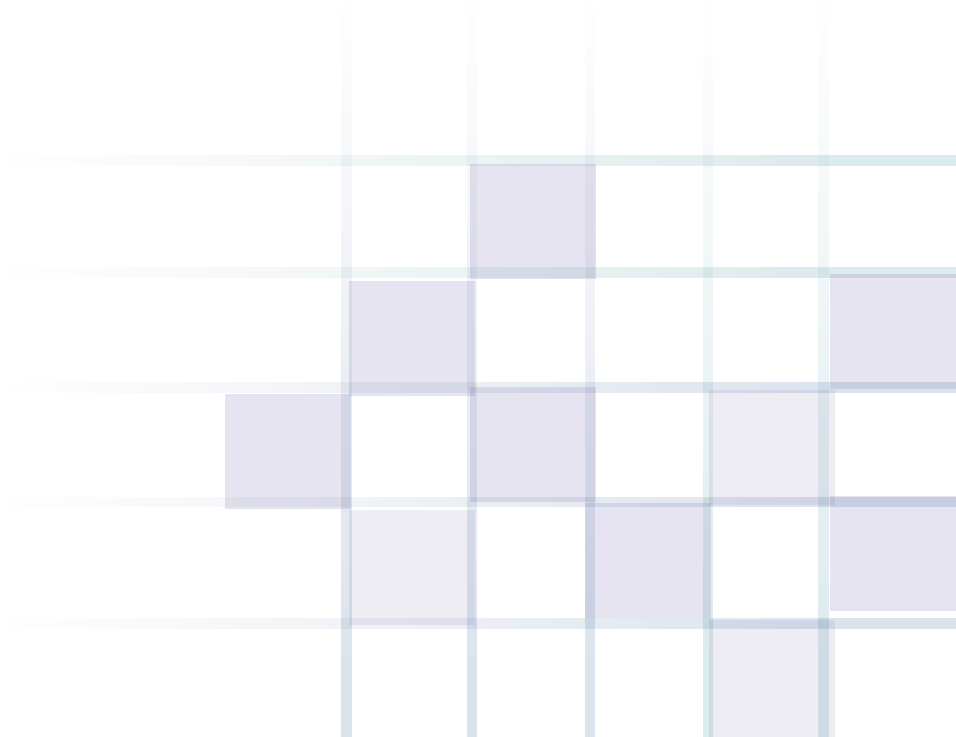


# STATISTICS AND GRAPHS

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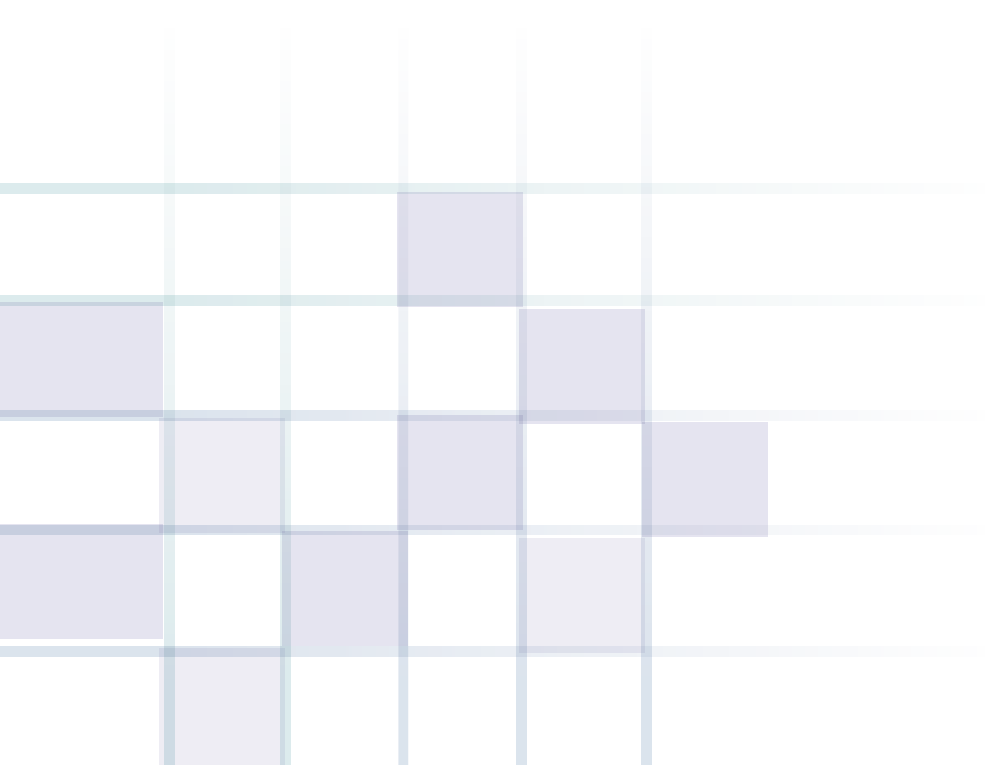
**Insurance (including Takaful) Matters**

**Banking (including Islamic Banking) Matters**





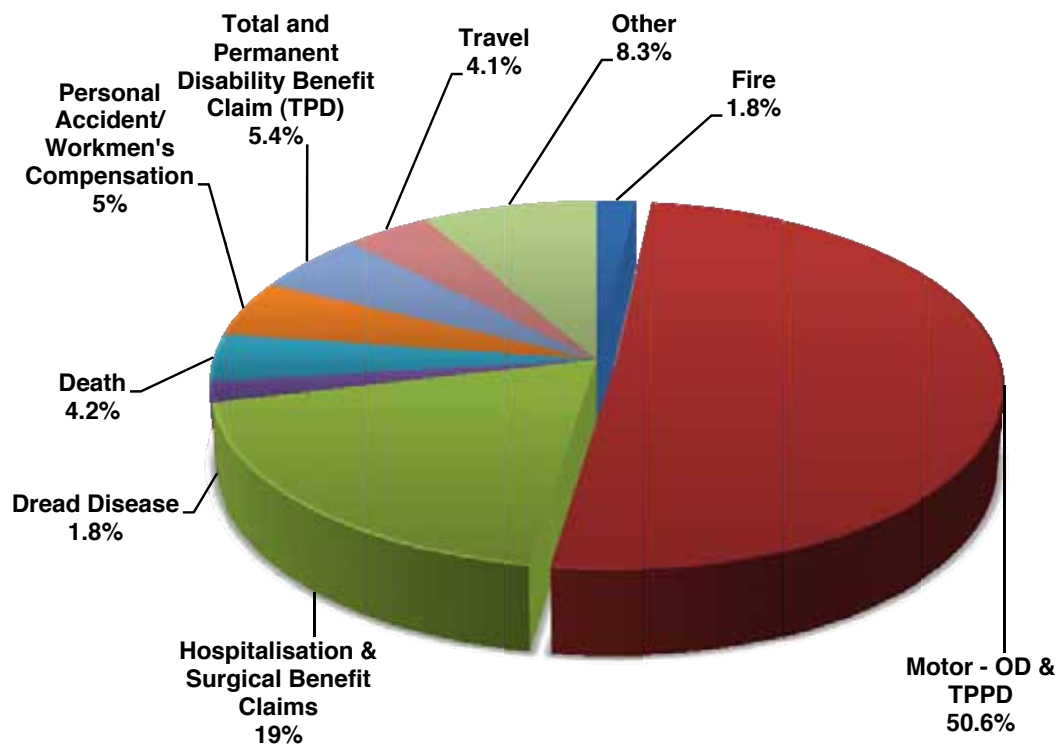
## **Insurance (including Takaful) Matters**



**TABLE A - SUMMARY**  
**ANALYSIS OF NEW CASES RECEIVED IN 2011**  
*(Cases within Terms of Reference)*

Type of Insurance	No. of Cases
General Insurance	818
Life Insurance	325
Takaful Business – General	48
Takaful Business – Family	79
<b>TOTAL</b>	<b>1,270</b>

**Analysis of New Cases Received  
as at 31 December 2011**



**TABLE A1**  
**GENERAL INSURANCE**  
**ANALYSIS OF NEW CASES RECEIVED**  
*(Cases within Terms of Reference)*

<b>Type of Policy</b>	<b>No. of Cases</b>
All Risks	2
Boiler	1
Burglary	7
Contractors' All Risks	6
Equipment All Risks	2
Extended Warranty	2
Fidelity Guarantee	2
Fire	21
Foreign Maid Protector	3
Golfer's	1
Goods-In-Transit	2
Hospitalisation & Surgical	25
Houseowner/Householders	14
Medical/Health	16
Machinery Breakdown	2
Marine	9
Mobisure	2
Motor - OD	513
Motor - TPPD	88
Personal Accident/Workmen's Compensation	46
Public Liability	1
Special Contingency	1
Travel	52
<b>TOTAL</b>	<b>818</b>

**TABLE A2**  
**LIFE INSURANCE**  
**ANALYSIS OF NEW CASES RECEIVED**  
*(Cases within Terms of Reference)*

<b>Type of Policy</b>	<b>No. of Cases</b>
Comprehensive Accident Benefit/Accident Indemnity Claim	18
Comprehensive/Personal Accident & Hospitalisation Benefit Claim	2
Death Claim	40
Dread Disease	22
Enhanced Payor Waiver of Premium Benefit Claim	3
Hospitalization Surgical Benefit Claim	182
Mortgage Reducing Term Assurance (MRTA)	6
Temporary Disability	1
Total and Permanent Disability Benefit Claim (TPD)	51
<b>TOTAL</b>	<b>325</b>

**TABLE A3**  
**TAKAFUL BUSINESS – GENERAL**  
**ANALYSIS OF NEW CASES RECEIVED**  
*(Cases within Terms of Reference)*

<b>Type of Policy</b>	<b>No. of Cases</b>
Contractors' All Risks	1
Fire	1
Group Personal Accident	2
Houseowner/Householders	3
Motor - OD	28
Motor - TPPD	13
<b>TOTAL</b>	<b>48</b>

**TABLE A4**  
**TAKAFUL BUSINESS – FAMILY**  
**ANALYSIS OF NEW CASES RECEIVED**  
*(Cases within Terms of Reference)*

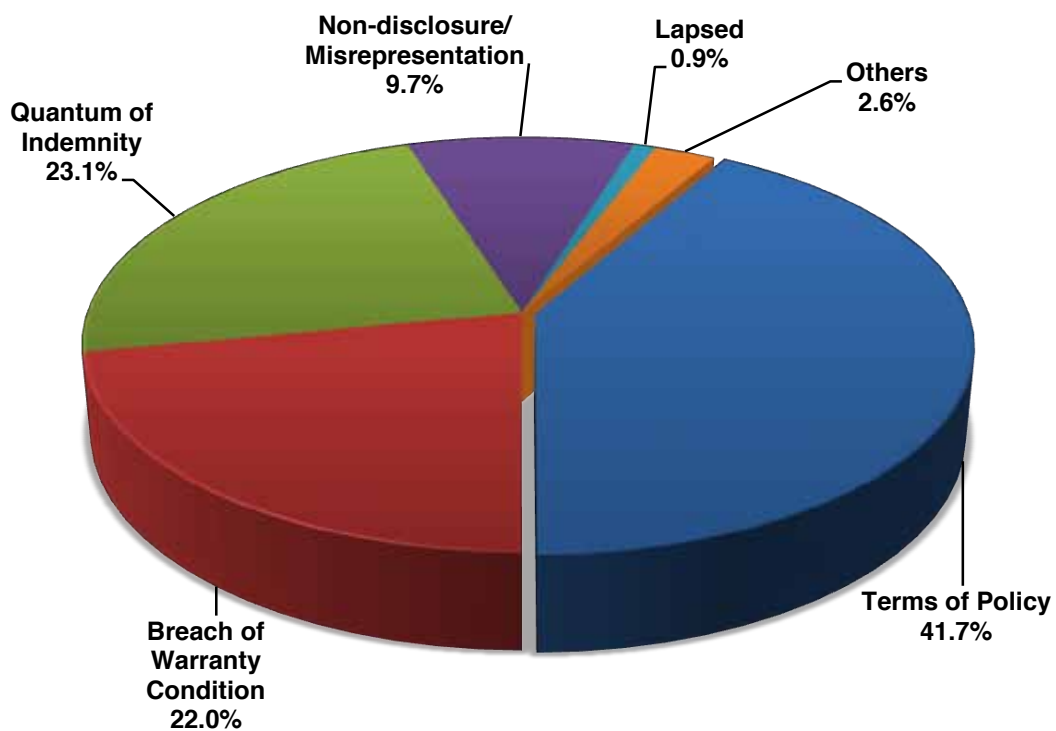
<b>Type of Policy</b>	<b>No. of Cases</b>
Death	13
Dread Disease	1
Group Personal Accident	15
Hosp. Surgical Benefit Claim	32
Total and Permanent Disability Benefit Claim (TPD)	17
Temporary Disability	1
<b>TOTAL</b>	<b>79</b>



**TABLE B - SUMMARY**  
**CAUSES OF DISPUTES FOR NEW CASES IN 2011**  
*(Cases within Terms of Reference)*

Cause of Dispute	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	Others	TOTAL
Type of Insurance							
General Insurance	259	254	22	252	-	31	818
Life Insurance	188	19	99	8	10	1	325
Takaful Business - General	20	19	0	8	1	0	48
Takaful Business - Family	62	2	2	11	1	1	79
<b>TOTAL</b>	<b>529</b>	<b>294</b>	<b>123</b>	<b>279</b>	<b>12</b>	<b>33</b>	<b>1,270</b>

**Analysis of Causes of Disputes for New Cases as at 31 December 2011**



**TABLE B1**  
**GENERAL INSURANCE**  
**CAUSES OF DISPUTES FOR NEW CASES**  
*(Cases within Terms of Reference)*

Type of Policy	Cause of Dispute	Terms of policy	Quantum of Indemnity	Non-disclosure/Misrepresentation	Breach of Warranty Condition	Others	TOTAL
All Risk		2	-	-	-	-	2
Boiler		1	-	-	-	-	1
Burglary		6	1	-	-	-	7
Contractors' All Risks		3	-	-	3	-	6
Equipment All Risks		1	-	-	1	-	2
Extended Warranty		-	-	-	2	1	3
Fidelity Guarantee		1	1	-	-	-	2
Fire		10	12	-	1	-	23
Foreign Maid Protector		2	-	-	-	-	2
Golfer's		1	-	-	-	-	1
Goods-In-Transit		-	-	-	1	1	2
Hospitalization & Surgical		18	3	3	1	1	26
Houseowner/Householders		9	4	-	-	-	13
Machinery & Equipment		3	-	-	-	-	3
Marine		6	-	-	3	-	9
Medical/Health		7	-	5	1	1	14
Motor - OD		103	143	9	237	21	513
Motor - TPPD		4	82	-	1	1	88
Personal Accident/Workmen's Compensation		36	2	4	1	4	47
Public Liability		1	-	-	-	-	1
Special Perils		1	-	-	-	-	1
Travel		44	6	1	-	1	52
<b>TOTAL</b>		<b>259</b>	<b>254</b>	<b>22</b>	<b>252</b>	<b>31</b>	<b>818</b>

**TABLE B2**  
**LIFE INSURANCE**  
**CAUSES OF DISPUTES FOR NEW CASES**  
*(Cases within Terms of Reference)*

Cause of Dispute Type of Policy	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	Others	TOTAL
Comp. Accident Benefit/ Accident Indemnity Claim	18	4	5	1	-	-	28
Comp./Personal Accident & Hosp. Benefit Claim	75	14	53	6	3	1	152
Critical Illnesses Benefit Claim	19	-	7	-	-	0	26
Death Claim	11	-	29	-	5	0	45
Enhanced Payor Waiver of Premium Benefit (EPWP)	1	-	-	-	-	0	1
Hosp. Surgical Benefit Claim	12	1	3	-	-	0	16
Medical and Health Temporary Disability	6	-	-	-	-	0	6
	1	-	-	-	-	0	1
Total and Permanent Disability Benefit	45	-	2	1	2	0	50
<b>TOTAL</b>	<b>188</b>	<b>19</b>	<b>99</b>	<b>8</b>	<b>10</b>	<b>1</b>	<b>325</b>

**TABLE B3**  
**TAKAFUL BUSINESS – GENERAL**  
**CAUSES OF DISPUTES FOR NEW CASES**  
*(Cases within Terms of Reference)*

Cause of Dispute Type of Policy	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	TOTAL
Fire	-	2	-	-	-	2
Group Personal Accident Houseowner/Householder	1	1	-	-	-	2
	3	-	-	1	-	4
Motor - OD	16	3	-	7	1	27
Motor - TPPD	-	13	-	-	-	13
<b>TOTAL</b>	<b>20</b>	<b>19</b>	<b>-</b>	<b>8</b>	<b>1</b>	<b>48</b>

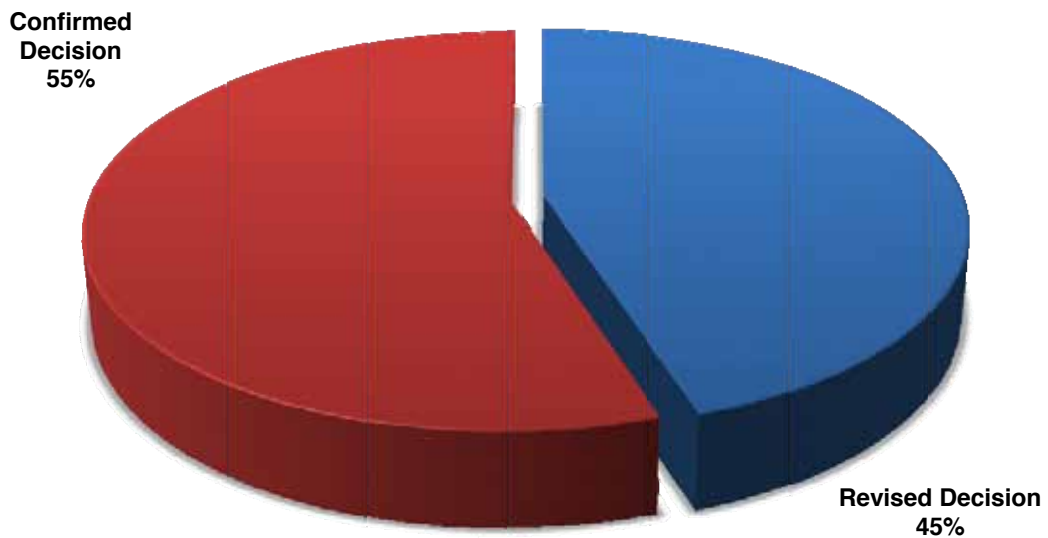
**TABLE B4**  
**TAKAFUL BUSINESS – FAMILY**  
**CAUSES OF DISPUTES FOR NEW CASES**  
*(Cases within terms of Reference)*

Cause of Dispute Type of Policy	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	Others	TOTAL
Critical Illnesses	3	-	-	1	-	-	4
Death	10	-	1	4	-	-	15
Group Personal Accident	6	1	-	-	-	-	7
Hosp. Surgical Benefit Claim	22	1	1	6	-	1	31
Temporary Disability	-	-	-	-	1	-	1
Total & Permanent Disability Benefit	21	-	-	-	-	-	21
<b>TOTAL</b>	<b>62</b>	<b>2</b>	<b>2</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>79</b>

**TABLE C - SUMMARY**  
**ANALYSIS OF CASES COMPLETED/RESOLVED IN 2011**  
*(Cases within Terms of Reference)*

CASES	Company's Decision		TOTAL
	REVISED	CONFIRMED	
General Insurance	539	509	1,048
Life Insurance	116	263	379
Takaful Business – General	17	41	58
Takaful Business – Family	28	46	74
<b>TOTAL</b>	<b>700</b>	<b>859</b>	<b>1,559</b>

**Analysis of Mediators' Decision  
as at 31 December 2011**



**TABLE C1**  
**GENERAL INSURANCE**  
**ANALYSIS OF CASES COMPLETED/RESOLVED**  
*(Cases within Terms of Reference)*

CASES	Company's Decision		TOTAL
	REVISED	CONFIRMED	
All Risks	-	8	8
Auto Pro	1	-	1
Burglary	4	11	15
Business Guard	-	2	2
Commercial Vehicle	3	1	4
Contractor's All Risk	1	12	13
Equipment All Risks	3	8	11
Erection All Risk	-	1	1
Extended Warranty	-	1	1
Fidelity Guarantee	1	1	2
Fire	11	17	28
Foreign Maid Protector	-	2	2
Golfer's	-	1	1
Goods In Transit	1	4	5
Hospitalisation & Surgical	18	25	43
House owner/Householders	7	11	18
Machinery Breakdown	-	2	2
Marine	1	5	6
Mobisure	1	-	1
Medical/Health	4	21	25
Money Policy	-	1	1
Motor – OD	340	211	551
Motor – TPPD	95	48	143
Personal Accident/Workmen's Compensation	18	70	88
Public Liability	-	4	4
Smart Protection	1		1
Special Contingency	-	1	1
Travel	29	41	70
<b>TOTAL</b>	<b>539</b>	<b>509</b>	<b>1,048</b>

**TABLE C2**  
**LIFE INSURANCE**  
**ANALYSIS OF CASES COMPLETED/RESOLVED**  
*(Cases within Terms of Reference)*

CASES	Company's Decision		TOTAL
	REVISED	CONFIRMED	
Comprehensive Accident Benefit/Accident Indemnity Claim	9	8	17
Comprehensive/Personal Accident & Hospitalisation Benefit Claim	1	1	2
Death	15	22	37
Dread Disease	7	22	29
Enhanced Payor Waiver of Premium Benefit Claim (EPWP)	1	1	2
Hospitalisation Surgical Benefit Claim	58	164	222
Mortgage Reducing Term Assurance (MRTA)	6	12	18
Temporary Disability	-	1	1
Total and Permanent Disability Benefit Claim (TPD)	19	32	51
<b>TOTAL</b>	<b>116</b>	<b>263</b>	<b>379</b>

**TABLE C3**  
**TAKAFUL BUSINESS – GENERAL**  
**ANALYSIS OF CASES COMPLETED/RESOLVED**  
*(Cases within Terms of Reference)*

CASES	Company's Decision		TOTAL
	REVISED	CONFIRMED	
All Risks	-	6	6
Burglary	1	2	3
Contractor All Risks	1	2	3
Fire	1	1	2
Group Personal Accident	3	2	5
House owner/Householders	1	3	4
Motor - OD	8	19	27
Motor - TPPD	2	3	5
Public Liability	-	3	3
<b>TOTAL</b>	<b>17</b>	<b>41</b>	<b>58</b>

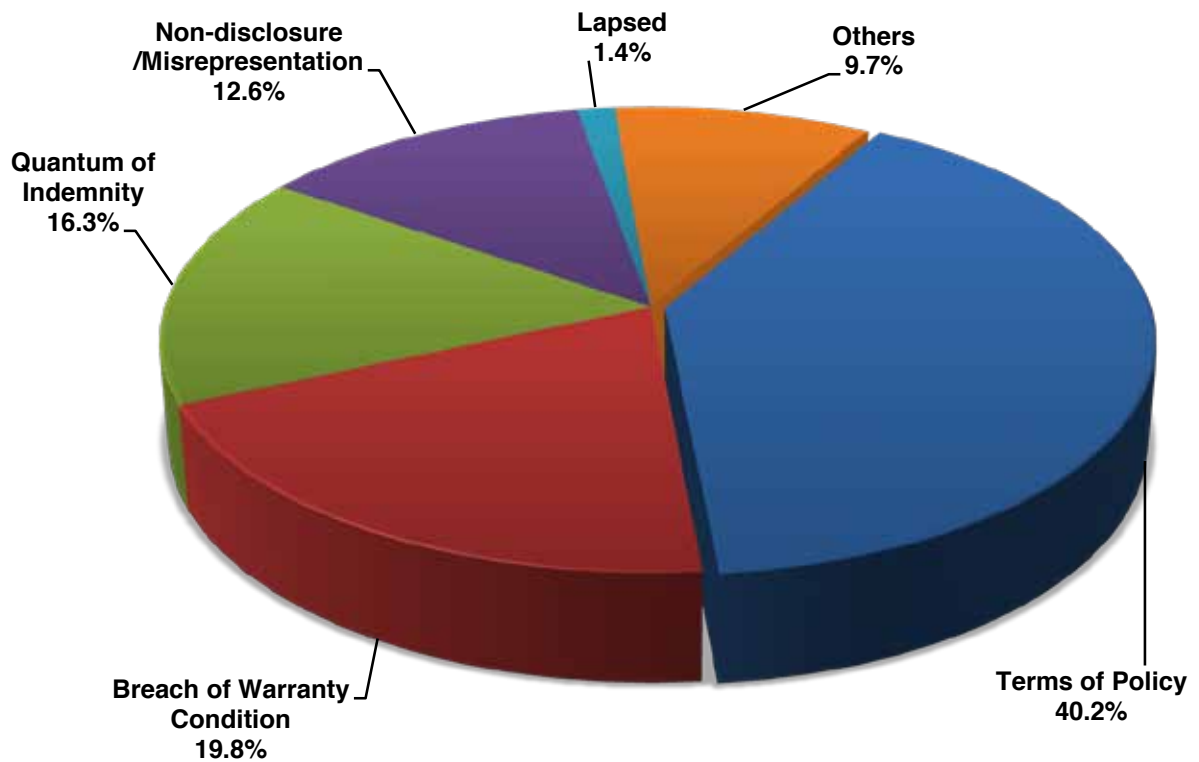
**TABLE C4**  
**TAKAFUL BUSINESS – FAMILY**  
**ANALYSIS OF CASES COMPLETED/RESOLVED**  
*(Cases within Terms of Reference)*

CASES	Company's Decision		TOTAL
	REVISED	CONFIRMED	
Death	5	8	13
Dread Disease	1	1	2
Group Personal Accident	1	7	8
Hosp. Surgical Benefit Claim	11	18	29
Mortgage Reducing Term Ass. (MRTA)	-	1	1
Temporary Disability	1	1	2
Total and Permanent Disability Benefit Claim (TPD)	9	10	19
<b>TOTAL</b>	<b>28</b>	<b>46</b>	<b>74</b>

**TABLE D - SUMMARY  
CAUSES OF DISPUTES IN PENDING CASES IN 2011**

Cause of Dispute Type of Policy	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	Others	TOTAL
General Insurance	235	203	45	256	-	135	874
Life Insurance	237	22	131	15	19	7	431
Takaful Business - General	38	13	2	10	2	1	66
Takaful Business - Family	83	2	8	12	-	-	105
<b>TOTAL</b>	<b>593</b>	<b>240</b>	<b>186</b>	<b>293</b>	<b>21</b>	<b>143</b>	<b>1,476</b>

**Analysis of Causes of Disputes for Pending Cases  
as at 31 December 2011**



**TABLE D1  
GENERAL INSURANCE  
CAUSES OF DISPUTES IN PENDING CASES**

Cause of Dispute Type of Policy	Terms of policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Others	TOTAL
All Risks	3	-	-	-	-	3
Burglary	3	1	4	-	2	10
Boiler	1	-	-	-	-	1
Commercial Vehicle	2	1	-	2	1	6
Contractor's All Risks	5	-	-	3	3	11
Equipment All Risks	2	-	-	2	1	5
Extended Warranty	1	-	-	-	4	5
Fidelity Guarantee	2	1	-	-	1	4
Fire	5	9	1	-	7	22
Foreign Maid Protector	2	-	-	-	-	2
Golfer's	-	-	-	-	1	1
Goods-In-Transit	2	1	-	1	1	5
Hospitalisation & Surgical	14	9	12	-	9	44
Houseowner/Householder	3	5	-	2	2	12
Machinery/Equipment	1	-	-	-	2	3
Marine	6	1	-	1	1	9
Medical/Health	10	3	11	2	6	32
Motor – OD	95	91	8	235	16	445
Motor – TPPD	-	63	-	-	20	83
Personal Injury/ Workmen's Compensation	35	7	5	7	43	97
Public Liability	1	-	-	1	1	3
Quick Cash Assist	1	-	-	-	-	1
Smart Protection	-	-	-	-	1	1
Special Perils	1	-	-	-	-	1
Travel	40	11	4	-	13	68
<b>TOTAL</b>	<b>235</b>	<b>203</b>	<b>45</b>	<b>256</b>	<b>135</b>	<b>874</b>



**TABLE D2  
LIFE INSURANCE  
CAUSES OF DISPUTES IN PENDING CASES**

Type of Policy	Cause of Dispute	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	Others	TOTAL
Comp. Accident Benefit/ Accident Indemnity Claim		19	4	1	1	1	1	27
Comp./Personal Accident & Hosp. Benefit Claim		75	13	55	7	3	1	154
Critical Illnesses Benefit Claim		23	-	10	-	-	1	34
Death Claim		19	-	32	1	7	1	60
Dread Disease		1	-	-	-	-	-	1
Mortgage Reducing Term Assurance (MRTA)		1	-	1	1	-	-	3
Hosp. Surgical Benefit Claim		32	4	26	3	4	1	70
Temporary Disability		2	1	-	-	-	-	3
Total and Permanent Disability Benefit		65	-	6	2	4	2	79
<b>TOTAL</b>		<b>237</b>	<b>22</b>	<b>131</b>	<b>15</b>	<b>19</b>	<b>7</b>	<b>431</b>

**TABLE D3  
TAKAFUL BUSINESS – GENERAL  
CAUSES OF DISPUTES IN PENDING CASES**

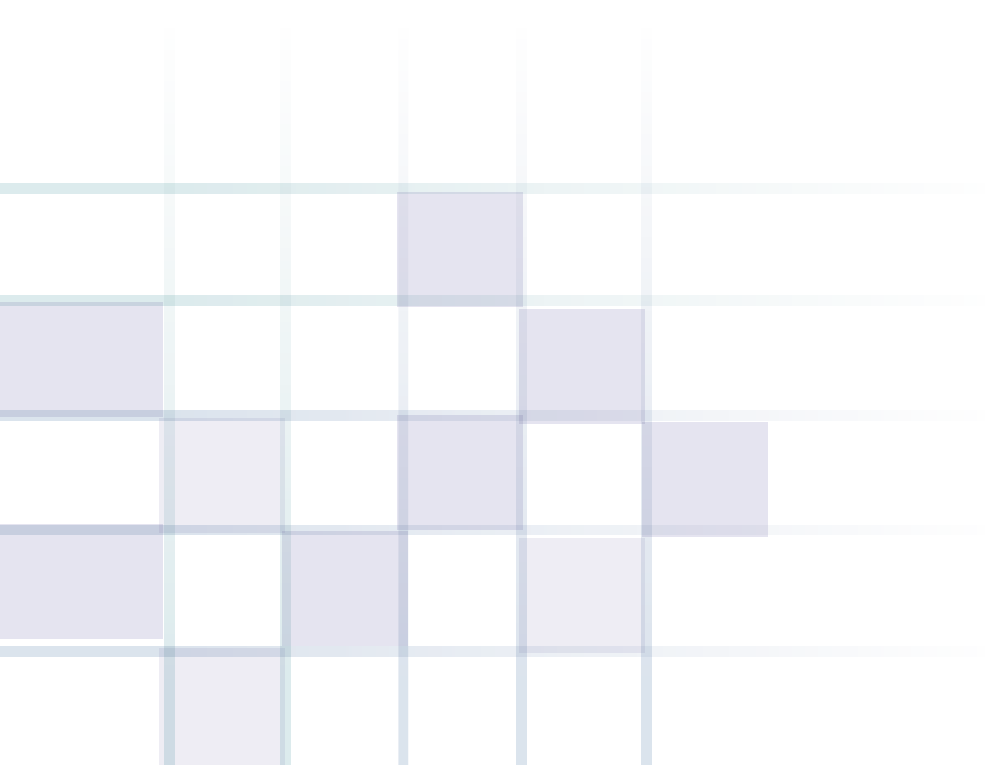
Type of Policy	Cause of Dispute	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	Others	TOTAL
Fire		-	1	-	-	-	-	1
Group Personal Accident		2	-	-	-	-	-	2
Houseowner/Householder Money		6	-	-	-	-	1	7
Motor – OD		1	-	-	-	-	-	1
Motor – OD		23	4	2	10	2	-	41
Motor – TPPD		-	8	-	-	-	-	8
Public Liability		6	-	-	-	-	-	5
<b>TOTAL</b>		<b>38</b>	<b>13</b>	<b>2</b>	<b>10</b>	<b>2</b>	<b>1</b>	<b>66</b>

**TABLE D4  
TAKAFUL BUSINESS – FAMILY  
CAUSES OF DISPUTES IN PENDING CASES**

Type of Policy	Cause of Dispute	Terms of Policy	Quantum of Indemnity	Non-disclosure/ Misrepresentation	Breach of Warranty Condition	Lapsed	TOTAL
Critical Illness		5	-	-	1	-	6
Death		15	-	1	4	-	20
Hosp. Surgical Benefit Claim		31	1	6	7	-	45
Mortgage Reducing Term Assurance (MRTA)		-	-	1	-	-	1
Personal Group Accident		12	1	-	-	-	13
Total and Permanent Disability Benefit		20	-	-	-	-	20
<b>TOTAL</b>		<b>83</b>	<b>2</b>	<b>8</b>	<b>12</b>	<b>-</b>	<b>105</b>



## **Banking (including Islamic Banking) Matters**



**Table 1- References Received, Disposed Off and Pending for Each Category of Complaints as at 31 December 2011**

No.	Categories of Complaints	Brought Forward		Received		Disposed		Pending	
		No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)
<b>1</b>	<b>CONTRACT ISSUES (CI)</b>								
	Loans (Excessive Fee, Interest & Penalty)	66	215,092	60	662,684	51	229,967	75	647,809
	Hire Purchase	7	173,719	4	62,846	9	56,928	2	179,637
	Misleading Advertisement	1	-	-	-	1	-	-	-
	Unfair Action Against Guarantors/Hire Purchase	1	-	-	-	-	-	1	-
<b>2</b>	<b>CARD BASED ISSUES (CBI)</b>								
	Unauthorised Use of Credit Cards	312	4,786,152	294	1,619,704	470	1,135,398	136	5,270,458
	Complaint related to Credit/Debit Cards		8,846	23	40,020	12	29,068	11	19,798
<b>3</b>	<b>ELECTRONIC PAYMENT ISSUES (EPI)</b>								
	Unauthorised Withdrawals	226	1,245,106	55	169,713	157	614,666	124	800,153
	Non Dispensation	332	298,438	110	92,072	267	154,622	175	235,888
	Cash Deposit Machine	119	174,332	31	65,775	96	72,763	54	167,344
<b>4</b>	<b>INTERNET BANKING (IB)</b>	236	1,626,411	319	1,328,991	198	694,743	357	2,260,659
<b>5</b>	<b>OPERATIONS ISSUES (OI)</b>								
	Counter Transactions	3	30,512	4	88,502	2	21,250	5	97,764
	Wrongful debits/Credits	4	94,429	3	22,275	2	19,734	5	96,970
	Interest On Accounts	-	-	-	-	-	-	-	-
	Complaints related to Cheques	15	645,186	11	86,815	8	53,063	18	678,938
	Shares	9	350,565	2	17,112	1	-	10	367,677
	Unclaimed Monies	-	-	-	-	-	-	-	-
	Cost of Change of Bank's Name	-	-	-	-	-	-	-	-
	Refund of Account	1	60,409	-	-	-	-	1	60,409
	Transfer of Property	1	-	-	-	-	-	1	-
	Fixed Deposit/Savings	15	206,739	36	575,007	11	50,087	40	731,659
	Insurance Premium	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>1,348</b>	<b>9,915,936</b>	<b>952</b>	<b>4,831,516</b>	<b>1,285</b>	<b>3,132,289</b>	<b>1,015</b>	<b>11,615,163</b>

**Table 2 - Manner of Disposal of Cases for Each Category of Complaint as at 31 December 2011**

No.	Categories of Complaints	Awarded	Rejected	Settled			Withdrawn By Complainant	Total
				During Inquiry	Before Inquiry	After Inquiry		
1.	<b>CONTRACT ISSUES (CI)</b> Loans (Excessive Fee, Interest & Penalty) Hire Purchase Misleading Advertisement	7 1 -	1 - -	5 1 -	17 2 -	17 2 1	4 3 -	51 9 1
2.	<b>CARD BASED ISSUES (CBI)</b> Unauthorised Used of Credit/Debit Cards Complaint Related to Credit/Debit Cards	180 1	107 3	73 3	57 3	15 1	38 1	470 12
3.	<b>ELECTRONIC PAYMENT ISSUES (EPI)</b> Unauthorised Withdrawals Non-Dispensation Cash Deposit Machine	18 61 11	79 23 10	1 8 1	6 28 13	5 98 37	48 49 24	157 267 96
4.	<b>INTERNET BANKING (IB)</b>	32	4	25	64	2	71	198
5.	<b>OPERATION ISSUES (OI)</b> Counter Transactions Wrongful Debits/Credits Interest On Accounts Complaints Related to Cheques Shares Unclaimed Monies Cost of Change of Banks' Name Refund of Account Transfer of Property Fixed Deposit/Savings	2 - - 2 - - - - - 1	- - - 1 - - - - -	- - - 2 - - - - 1	- 1 - 1 - - - - 5	- 1 - 1 - - - - 2	- - - 1 - - - - 2	2 2 - 8 1 - - - - 11
	<b>Total</b>	<b>316</b>	<b>228</b>	<b>120</b>	<b>197</b>	<b>183</b>	<b>241</b>	<b>1,285</b>

Table 3 - Duration Taken For Disposing References as at 31 December 2011

No.	Categories of Complaints	1 month	2 months	3 months	4 months	Beyond 4 months	Total
1.	<b>CONTRACT ISSUES (CI)</b> Loans (Excessive Fee, Interest & Penalty) Hire Purchase Misleading Advertisement	3 - -	4 - -	3 1 -	- 2 -	41 5 1	51 8 1
2.	<b>CARD BASED ISSUES (CBI)</b> Unauthorised Used of Credit/Debit Cards Complaint Related to Credit/Debit Cards	23 2	35 3	45 2	33 1	334 4	470 12
3.	<b>ELECTRONIC PAYMENT ISSUES (EPI)</b> Unauthorised Withdrawals Non-Dispensation Cash Deposit Machine	2 6 2	1 4 2	- 5 1	2 3	152 249 91	157 267 96
4.	<b>INTERNET BANKING (IB)</b>	3	10	6	7	173	199
5.	<b>OPERATION ISSUES (OI)</b> Counter Transactions Wrongful Debits/Credits Interest On Accounts Complaints Related to Cheques Shares Unclaimed Monies Cost of Change of Banks' Name Refund of Account Transfer of Property Fixed Deposit/Savings	- - - 1 - - - - - - 1	- - - - - - - - - -	- - - - - - - - - -	- - - - - - - - - -	3 1 2 5 1 - - - - 10	3 1 2 6 1 - - - - 11
	<b>Total</b>	<b>43</b>	<b>59</b>	<b>63</b>	<b>48</b>	<b>1072</b>	<b>1,285</b>

Table 4 - References Pending as at 31 December 2011 with Indication to Age

No.	Categories of Complaints	Less 1 Month	Between 1 and 2 Months	Between 2 and 3 Months	Between 3 and 4 Months	4 Months and Above	Total
1.	<b><u>CONTRACT ISSUES (CI)</u></b> Loans (Excessive Fee, Interest & Penalty) Hire Purchase Misleading Advertisement Unfair Action Against Guarantors/Hire Purchase	4 - - -	14 - - -	1 - - -	10 2 - -	46 - - 1	75 2 - 1
2.	<b><u>CARD BASED ISSUES (CBI)</u></b> Unauthorised Used of Credit/Debit Cards Complaint Related to Credit/Debit Cards	14 1	19 2	14 1	10 1	79 6	136 11
3.	<b><u>ELECTRONIC PAYMENT ISSUES (EPI)</u></b> Unauthorised Withdrawals Non-Dispensation Cash Deposit Machine	5 9 1	9 11 2	1 3 1	4 4 2	105 148 48	124 175 54
4.	<b><u>INTERNET BANKING (IB)</u></b>	11	9	2	25	310	357
5.	<b><u>OPERATION ISSUES (OI)</u></b> Counter Transactions Wrongful Debits/Credits Interest on Accounts Complaints Related to Cheques Shares Unclaimed Monies Transfer of Property Fixed Deposit/Savings	1 1 - - - - - 3	- - - - - - - 1	- - - 2 - - - 2	1 - - 1 - - - 5	3 4 - 15 9 - 1 29	5 5 - 18 10 - 1 40
	<b>Total</b>	<b>50</b>	<b>67</b>	<b>27</b>	<b>66</b>	<b>805</b>	<b>1,015</b>

Table 5 – List of Bank and Finance Institutions Named in the References Received in the Year 2011

NO.	BANK AND FINANCIAL INSTITUTION	CONTRACT ISSUES		CARD BASED ISSUES		ELECTRONIC PAYMENT ISSUES		INTERNET BANKING ISSUES		OPERATIONS ISSUES		TOTAL	
		No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)
1.	<b><u>AEON CREDIT</u></b> Credit Cards Complaint related to credit cards Complaint pertaining to cheque	-	-	1	5,798	-	-	-	-	-	-	1	5,798
2.	<b><u>AFFIN BANK</u></b> Credit card Fixed Deposit/Savings	-	-	1	2,262	-	-	-	-	-	-	1	2,262
3.	<b><u>AFFIN ISLAMIC BANK</u></b> Loan	1	7,741	-	-	-	-	-	-	-	-	1	7,741
4.	<b><u>ALLIANCE BANK</u></b> Unauthorised ATM Withdrawal Credit Cards Complaint related to credit card Excessive Fee	-	-	-	-	1	3,000	-	-	-	-	1	3,000
5.	<b><u>AMBANK</u></b> Non dispensation Cash Deposit Machine Credit Cards complaint related to credit card Excessive Fee Loan Hire Purchase Complaint pertaining to cheque Fixed Deposit/Savings	-	-	-	-	6	8,300	-	-	-	-	6	8,300
6.	<b><u>AMISLAMIC BANK</u></b> Credit Card	-	-	3	24,134	-	-	-	-	-	-	3	24,134
7.	<b><u>BANK KERJASAMA RAKYAT</u></b> Credit Card	-	-	2	16,043	-	-	-	-	-	-	2	16,043
8.	<b><u>BANK SIMPANAN NASIONAL</u></b> Unauthorised ATM Withdrawal Non dispensation Short Dispensation	-	-	-	-	3	5,580	1	3,500	-	-	4	9,080
		-	-	-	-	4	1,800	-	-	-	-	4	1,800
		-	-	-	-	1	290	-	-	-	-	1	290



Table 5 – List of Bank and Finance Institutions Named in the References Received in the Year 2011

NO.	BANK AND FINANCIAL INSTITUTION	CONTRACT ISSUES		CARD BASED ISSUES		ELECTRONIC PAYMENT ISSUES		INTERNET BANKING ISSUES		OPERATIONS ISSUES		TOTAL		
		No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	
9.	<b>BANK ISLAM</b> Unauthorised ATM Withdrawal Non dispensation Cash Deposit Machine Credit Card Internet Banking Excessive Fee Loan	-	-	-	-	5	9,450	-	-	-	-	5	9,450	
		-	-	-	-	6	5,500	-	-	-	-	6	5,500	
		-	-	-	-	5	10,060	-	-	-	-	5	10,060	
		-	-	2	5,501	-	-	-	-	-	-	2	5,501	
		-	-	-	-	-	-	-	5,452	-	-	2	5,452	
		1	-	-	-	-	-	-	-	-	-	1	-	
		2	42,054	-	-	-	-	-	-	-	-	2	42,054	
10.	<b>BANK MUAMALAT</b> Fixed Deposit	-	-	-	-	-	-	-	-	2	15,559	2	15,559	
11.	<b>CITIBANK</b> Credit Cards Complaint related to credit card	-	-	33	100,388	-	-	-	-	-	-	33	100,388	
		-	-	2	-	-	-	-	-	-	-	2	-	
12.	<b>CIMB BANK</b> Excessive Fee Unauthorised ATM Withdrawal Non dispensation Cash Deposit Machine Credit Cards Complaint related to credit card Internet banking Dispute at counter Loan Complaint pertaining to cheque Shares Fixed Deposit	3	-	-	-	-	-	-	-	-	-	3	-	
		-	-	-	-	8	28,683	-	-	-	-	8	28,683	
		-	-	-	-	18	13,681	-	-	-	-	18	13,681	
		-	-	-	-	6	10,950	-	-	-	-	6	10,950	
		-	-	25	129,937	-	-	1	7,000	-	-	26	136,937	
		-	-	4	2,437	-	-	-	-	-	-	4	2,437	
		-	-	-	-	-	-	14	60,640	-	-	14	60,640	
		-	-	-	-	-	-	-	-	-	1	42,500	1	42,500
		9	145,944	-	-	-	-	-	-	-	-	-	9	145,944
		-	-	-	-	-	-	-	-	-	1	10,600	1	10,600
-	-	-	-	-	-	-	-	-	1	9,700	1	9,700		
-	-	-	-	-	-	-	-	-	11	136,937	11	136,937		
13.	<b>HSBC BANK</b> Non Dispensation Credit Card complaint related to credit card Loan Fixed Deposit/Savings	-	-	-	-	1	3,000	-	-	-	-	1	3,000	
		-	-	14	92,290	-	-	-	-	-	-	14	92,290	
		-	-	2	9,220	-	-	-	-	-	-	2	9,220	
		1	-	-	-	-	-	-	-	-	-	1	-	
-	-	-	-	-	-	-	-	-	1	50,000	1	50,000		

Table 5 – List of Bank and Finance Institutions Named in the References Received in the Year 2011

NO.	BANK AND FINANCIAL INSTITUTION	CONTRACT ISSUES		CARD BASED ISSUES		ELECTRONIC PAYMENT ISSUES		INTERNET BANKING ISSUES		OPERATIONS ISSUES		TOTAL		
		No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	
14.	<b><u>HONG LEONG BANK</u></b> Unauthorised ATM Withdrawal Non Dispensation Cash Deposit Machine Credit Card Complaint related to credit card Internet banking Excessive Fees Hire Purchase Loan Wrongful debit and credits Complaint pertaining to cheques Shares Fixed Deposit	-	-	-	-	6	19,437	-	-	-	-	6	19,437	
		-	-	-	-	14	9,120	-	-	-	-	14	9,120	
		-	-	-	-	4	6,750	-	-	-	-	4	6,750	
		-	-	55	307,365	-	-	-	-	-	-	57	311,431	
		-	-	2	4,066	-	-	-	-	-	-	2	4,066	
		-	-	-	-	-	49,575	-	-	-	-	6	49,575	
		2	13,329	-	-	-	-	-	-	-	-	2	13,329	
		2	4,881	-	-	-	-	-	-	-	-	2	4,881	
		4	22,197	-	-	-	-	-	-	-	-	4	22,197	
		-	-	-	-	-	-	-	-	-	1	2,665	1	2,665
		-	-	-	-	-	-	-	-	-	1	4,000	1	4,000
-	-	-	-	-	-	-	-	-	1	7,412	1	7,412		
-	-	-	-	-	-	-	-	-	3	34,000	3	34,000		
15.	<b><u>MALAYAN BANKING</u></b> Unauthorised ATM Withdrawal Non Dispensation Short Dispensation Cash Deposit Machine Credit Cards Complaint related to credit card Internet banking Dispute at counter Wrongful debits and credits Complaint pertaining to cheque Excessive Fees Loan Fixed Deposit/Savings	-	-	-	-	22	76,263	-	-	-	-	22	76,263	
		-	-	-	-	34	29,980	-	-	-	-	34	29,980	
		-	-	-	-	2	1,500	-	-	-	-	2	1,500	
		-	-	-	-	13	25,465	-	-	-	-	13	25,465	
		-	-	35	278,696	-	-	60	272,808	-	-	95	551,504	
		-	-	4	11,234	-	-	-	-	-	-	4	11,234	
		-	-	-	-	-	905,468	-	-	-	-	230	905,468	
		-	-	-	-	-	-	-	-	1	30,000	1	30,000	
		-	-	-	-	-	-	-	-	2	19,610	2	19,610	
		-	-	-	-	-	-	-	-	1	4,500	1	4,500	
		2	14,099	-	-	-	-	-	-	-	-	2	14,099	
6	126,352	-	-	-	-	-	-	-	-	6	126,352			
-	-	-	-	-	-	-	-	-	6	23,235	6	23,235		
16.	<b><u>MBF CARD</u></b> Credit Card	-	-	-	-	-	-	-	-	-	-	-	63,362	
		-	-	12	63,362	-	-	-	-	-	-	12	63,362	

Table 5 – List of Bank and Finance Institutions Named in the References Received in the Year 2011

No.	BANK AND FINANCIAL INSTITUTION	CONTRACT ISSUES		CARD BASED ISSUES		ELECTRONIC PAYMENT ISSUES		INTERNET BANKING ISSUES		OPERATIONS ISSUES		TOTAL		
		No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	
17.	<b>OCBC BANK</b> Excessive Fee Credit Card Complaint related to credit card Loan	4	5,150	-	-	-	-	-	-	-	-	4	5,150	
		-	-	4	16,169	-	-	-	-	-	-	4	16,169	
		-	-	1	1,526	-	-	-	-	-	-	1	1,526	
		2	4,846	-	-	-	-	-	-	-	-	2	4,846	
18.	<b>OCBC AL-AMIN</b> Excessive Fee	1	2,790	-	-	-	-	-	-	-	-	1	2,790	
19.	<b>PUBLIC BANK</b> Excessive Fee Unauthorised ATM Withdrawals Non dispensation Short Dispensation Cash Deposit Machine Credit Card Complaint related to credit card Internet Banking Excessive Fee Loan Dispute at counter Complaint pertaining to cheque Fixed Deposit/Savings	1	-	-	-	-	-	-	-	-	-	1	-	
		-	-	-	-	8	22,800	-	-	-	-	8	22,800	
		-	-	-	-	12	9,000	-	-	-	-	12	9,000	
		-	-	-	-	2	900	-	-	-	-	2	900	
		-	-	-	-	1	9,800	-	-	-	-	1	9,800	
		-	-	14	49,706	-	-	-	9,999	-	-	15	59,705	
		-	-	2	6,841	-	-	-	14,549	-	-	2	6,841	
		-	-	-	-	-	-	-	-	-	-	4	14,549	
		1	50,000	-	-	-	-	-	-	-	-	-	1	50,000
		3	104,351	-	-	-	-	-	-	-	-	-	3	104,351
20.	<b>RHB BANK</b> Excessive Fee Unauthorised ATM Withdrawal Non dispensation Cash Deposit Machine Credit Cards Complaint related to credit cards complaint pertaining to cheque Loan Hire Purchase complaint pertaining to cheque Fixed Deposit/Savings	1	-	-	-	-	-	-	-	-	-	1	-	
		-	-	-	-	2	4,500	-	-	-	-	2	4,500	
		-	-	-	-	10	9,001	-	-	-	-	10	9,001	
		-	-	-	-	1	1,500	-	-	-	-	1	1,500	
		-	-	-	-	13	50,574	-	-	-	-	13	50,574	
		-	-	1	500	-	-	-	-	-	-	1	500	
		-	-	-	-	-	-	-	-	1,500	-	1	1,500	
		4	67,642	-	-	-	-	-	-	-	-	4	67,642	
		1	38,640	-	-	-	-	-	-	-	-	1	38,640	
		-	-	-	-	-	-	-	-	25,151	-	1	25,151	
-	-	-	-	-	-	-	-	19,855	-	2	19,855			

Table 5 – List of Bank and Finance Institutions Named in the References Received in the Year 2011

NO.	BANK AND FINANCIAL INSTITUTION	CONTRACT ISSUES		CARD BASED ISSUES		ELECTRONIC PAYMENT ISSUES		INTERNET BANKING ISSUES		OPERATIONS ISSUES		TOTAL	
		No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)	No	Value (RM)
21.	<b>STANDARD CHARTERED BANK</b>												
	Credit Card	-	-	30	271,062	-	-	-	-	-	-	30	271,062
	Complaint related to credit card	-	-	2	1,184	-	-	-	-	-	-	2	1,184
	Loan	2	11,036	-	-	-	-	-	-	-	-	2	11,036
	Complaint pertaining to cheque	-	-	-	-	-	-	-	-	1	8,514	1	8,514
Fixed Deposit/Savings	-	-	-	-	-	-	-	-	3	72,718	3	72,718	
22.	<b>UNITED OVERSEAS BANK</b>												
	Credit Cards	-	-	20	54,643	-	-	-	-	-	-	20	54,643
	Loan	3	26,827	-	-	-	-	-	-	-	-	3	26,827
	<b>TOTAL</b>	<b>64</b>	<b>725,530</b>	<b>317</b>	<b>1,659,724</b>	<b>196</b>	<b>327,560</b>	<b>319</b>	<b>1,328,991</b>	<b>56</b>	<b>789,711</b>	<b>952</b>	<b>4,831,516</b>

**Table 6 – List of Bank and Finance Institutions Named in the References Disposed in the Year 2011**

NO.	BANK AND FINANCIAL INSTITUTION	AWARD		REJECTED		SETTLED						WITHDRAWN BY COMPLAINANT		TOTAL		
		NO	VALUE (RM)	NO	VALUE (RM)	DURING INQUIRY		BEFORE INQUIRY		AFTER INQUIRY		NO	VALUE (RM)	NO	VALUE (RM)	
						NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)					NO
1.	<b>AEON CREDIT</b> Credit Card Complaint related to credit card Loan	2	5,488	1	132	1	2,740	-	-	-	-	1	5,798	5	14,158	
		-	-	-	-	-	-	-	-	-	-	1	1,500	1	1,500	
		-	-	-	-	-	-	-	-	1	219	-	-	1	219	
2.	<b>AFFIN BANK</b> Unauthorised ATM Withdrawals Non Dispensation Cash Deposit Machine Credit Card Loan Hire Purchase Complaint pertaining to cheques Fixed Deposit/Savings	-	-	1	5,800	-	-	-	-	-	-	-	-	1	5,800	
		-	-	1	500	-	-	-	-	2	1,260	1	150	4	1,910	
		-	-	1	635	-	-	-	-	-	-	-	-	-	1	635
		1	250	1	4,276	-	-	-	-	-	-	1	7,737	3	12,263	
		-	-	-	-	-	-	-	7,000	1	-	-	-	-	2	7,000
		-	-	-	-	-	-	-	1,000	1	-	-	1	7,883	2	8,883
3.	<b>AL RAJHI BANK</b> Loan	-	-	-	-	-	-	-	1	17,894	-	-	-	1	17,894	
		-	-	-	-	1	8,280	-	-	-	-	-	-	1	8,280	
4.	<b>ALLIANCE BANK</b> Excessive Fee Unauthorised ATM Withdrawals Non Dispensation Credit Cards Complaint related to credit cards Loan	-	-	-	-	-	-	-	1	-	-	-	-	-	1	-
		1	1,501	-	8,200	-	-	-	-	-	-	-	-	-	2	8,200
		14	13,494	15	55,220	-	-	-	-	1	200	-	-	-	2	1,701
		-	-	1	3,012	5	16,877	-	-	-	9,970	5	14,750	40	110,310	
		-	-	-	-	1	10,003	-	-	-	-	-	-	-	2	10,003
5.	<b>AMBANK</b> Excessive Fee Unauthorised ATM Withdrawals Non Dispensation Cash Deposit Machine Credit Card Dispute at Counter Wrongful debits and credits Loan Hire Purchase Fixed Deposit	-	-	-	-	-	-	-	-	-	-	-	-	2	-	
		-	-	1	1,000	-	-	-	-	-	-	-	-	1	1,000	
		-	-	-	-	-	-	-	-	3	1,900	2	1,200	5	3,100	
		-	-	-	-	-	-	-	-	1	1,250	1	500	2	1,750	
		5	4,231	3	17,150	6	23,282	1	250	1	4,500	1	6,923	17	56,336	
		1	16,000	-	-	-	-	-	-	-	-	-	-	-	1	16,000
		-	-	1	-	-	-	-	18,104	1	-	-	-	-	1	18,104
-	-	-	-	2	12,326	-	-	-	-	-	-	-	3	12,326		
-	-	-	-	-	-	-	-	-	-	-	1	19,325	1	19,325		
-	-	-	-	-	-	-	-	-	-	-	-	-	1	-		

**Table 6 – List of Bank and Finance Institutions Named in the References Disposed in the Year 2011**

NO.	BANK AND FINANCIAL INSTITUTION	AWARD		REJECTED		SETTLED						WITHDRAWN BY COMPLAINANT		TOTAL	
		NO	VALUE (RM)	NO	VALUE (RM)	DURING INQUIRY	BEFORE INQUIRY	AFTER INQUIRY	NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	
6	<b>AMISLAMIC BANK</b> Credit Cards	2	2,539	1	550	-	-	-	-	-	-	-	-	3	3,089
7	<b>BANK ISLAM</b> Unauthorised ATM Withdrawals Non Dispensation Cash Deposit Machine Credit Card	- 1 - 5	- 1,000 - 4,050	4 1 - -	8,500 1,500 - -	- - - 1,862	- 200 - -	- 200 300 -	- 1 1 -	- - - -	2 4 1 1	2,000 3,900 1,950 929	- - - -	6 8 2 7	10,500 6,800 2,250 6,841
8	<b>BANK MUAMALAT</b> Non Dispensation Short Dispensation Fixed Deposit/Savings	- - -	- - -	- - -	- - -	- - -	- - 5,294	200 100 -	1 1 -	- - -	- - -	- - -	- - -	1 1 1	200 100 5,294
9	<b>BANK RAKYAT</b> Unauthorised ATM Withdrawals Non Dispensation Credit Card	1 1 1	1,350 268 250	- - -	- - -	- - -	- - -	- 200 -	- 1 -	- - -	- 1 -	- 250 -	- - -	1 3 1	1,350 718 250
10	<b>BANK SIMPANAN NASIONAL</b> Unauthorised ATM Withdrawals Non Dispensation Credit Card Loan shares Fixed Deposit/Savings	- - - - - -	- - - - - -	5 - 1 - - -	10,650 - 1,124 - - -	- - - - - -	500 - 3,095 -	1,810 - 405 -	5 - 1 1 1	- - - -	3 - - -	900 - - -	- - - -	5 9 1 2 1	10,650 3,210 1,124 3,500 50
11	<b>CIMB BANK</b> Unauthorised ATM Withdrawals Non Dispensation Cash Deposit Machine Credit Card Complaint related to credit cards Complaint pertaining to cheques Loan Hire Purchase Fixed Deposit/Savings	3 10 1 20 - - 1 1 1	22,620 2,926 50 18,032 - - 3,395 21,300 11,000	12 1 3 4 1 - - - -	39,242 1,000 9,860 13,281 2,437 - - - -	- 795 - 22,337 - - - - -	2,000 5,000 - 2,312 3,000 5,530 -	200 8,545 3,155 1,000 -	1 16 7 1 - 1 1 1	1 - - -	8 9 3 1 - - 2 - 1	19,052 8,401 2,550 3,998 - - 34,129 -	- - - -	25 44 14 41 4 1 5 2 2	83,114 26,667 15,615 60,960 2,437 3,000 43,054 21,640 12,421
12	<b>CITIBANK</b> Excessive Fee Credit Cards Complaint related to credit cards Loan	1 14 - -	- 26,644 - -	- 16 - -	- 46,852 - -	- 13,298 500 84,000	- 31,599 - -	- 22,959 - -	- 4 - -	- - -	- 9 - -	- 15,499 - -	- - -	1 40 1 1	156,851 500 84,000

**Table 6 – List of Bank and Finance Institutions Named in the References Disposed in the Year 2011**

NO.	BANK AND FINANCIAL INSTITUTION	AWARD		REJECTED		SETTLED						WITHDRAWN BY COMPLAINANT		TOTAL		
		NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	
13.	<b>HSCB BANK</b> Excessive Fee Unauthorised ATM Withdrawals Cash Deposit Machine Credit Cards Complaint related to credit cards	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2,000
		-	-	1	2,000	-	-	-	-	-	-	-	-	-	1	450
		2	500	2	20,630	4	19,114	7	4,850	1	1,300	1	15,245	17	61,639	
		-	-	2	6,000	1	6,000	-	-	-	-	-	-	-	1	6,000
14.	<b>HONG LEONG BANK</b> Excessive Fee Misleading Advertisement Unauthorised ATM Withdrawals Non Dispensation Short Dispensation Credit Cards Loan Hire Purchase Fixed Deposit/Savings	-	-	-	-	2	11,274	-	-	2	-	-	-	-	4	11,274
		-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
		-	-	7	10,580	-	-	-	-	-	-	-	-	-	1	3,000
		5	1,575	-	-	-	800	-	-	1	340	4	6,000	11	8,715	
		-	-	-	-	-	-	-	-	-	500	1	100	2	600	
		31	33,349	32	85,278	10	38,630	15	11,050	3	13,480	6	46,674	97	228,461	
		1	724	-	-	-	-	3	8,982	1	-	1	-	6	9,706	
		-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
		-	-	-	-	1	3,510	1	10,000	-	600	-	-	-	3	14,110
		15.	<b>MALAYAN BANKING</b> Excessive Fee Unauthorised ATM Withdrawals Non Dispensation Cash Deposit Machine Credit Cards Complaint related to credit cards Internet Banking Complaint related to credit cards Dispute at counter Loan Fixed Deposit/Savings	1	-	-	-	-	-	-	-	-	-	-	-	-
11	18,131			37	91,440	1	21,201	5	42,470	4	5,829	32	224,387	90	403,458	
40	15,219			14	13,415	3	1,150	17	12,100	47	25,285	18	12,131	139	79,300	
10	3,082			4	4,560	1	500	13	5,895	28	16,675	18	19,851	74	50,563	
23	31,771			5	16,714	15	30,029	9	32,108	1	250	-	-	53	110,872	
1	7,384			-	-	-	-	-	-	-	-	-	-	1	7,384	
32	162,633			4	22,350	25	67,594	64	162,372	2	28,400	70	246,444	197	689,793	
-	-			-	-	-	-	-	-	-	-	-	-	-	1	-
1	5,250			-	-	-	-	-	-	-	5,200	-	-	-	1	5,250
-	-			-	-	-	-	-	-	-	318	-	-	-	2	5,200
-	-			-	-	-	-	-	-	-	-	1	-	-	1	318
16.	<b>MBF CARDS</b> Credit Cards			10	15,190	-	-	-	-	-	-	1	2,500	3	9,355	14
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17.	<b>OCCBC BANK</b> Excessive Fee Credit Cards Complaint related to credit cards Complaint pertaining to cheques Loan	-	-	-	-	1	5,000	2	-	-	-	1	150	4	5,150	
		8	10,147	5	19,161	2	1,557	1	178	-	-	1	10,702	17	41,745	
		-	-	-	-	-	-	1	1,526	-	-	-	-	1	1,526	
		1	14,722	1	1,498	-	-	-	-	-	-	-	-	2	16,220	
-	-	-	-	-	-	3	20,000	2	2,664	-	-	-	5	22,664		

**Table 6 – List of Bank and Finance Institutions Named in the References Disposed in the Year 2011**

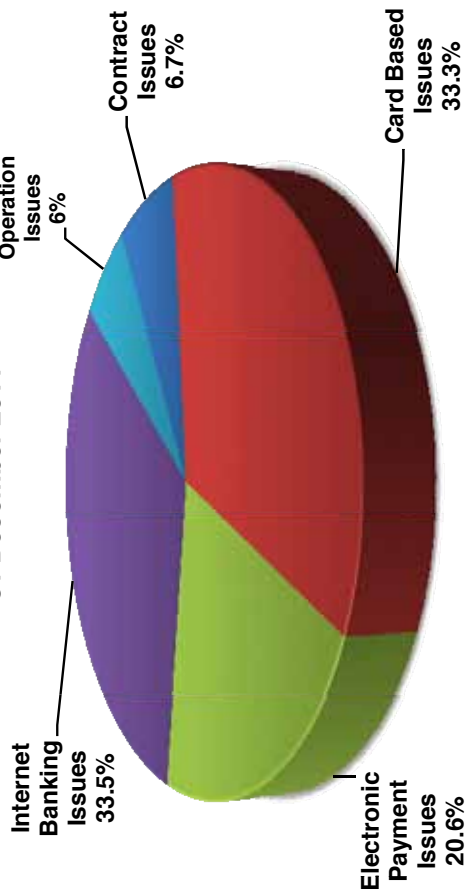
NO.	BANK AND FINANCIAL INSTITUTION	AWARD		REJECTED		SETTLED						WITHDRAWN BY COMPLAINANT		TOTAL	
		NO	VALUE (RM)	NO	VALUE (RM)	DURING INQUIRY	BEFORE INQUIRY	AFTER INQUIRY	NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	
18.	<b>PUBLIC BANK</b> Unauthorised ATM Withdrawals Non Dispensation Cash Deposit Machine Credit Cards Complaint related to credit cards Wrongful debits and credits Hire Purchase Complaint pertaining to cheques	3	23,180	5	6,100	-	-	-	-	5	4,400	13	33,680		
		1	80	3	3,000	1	1,000	301	-	11	6,060	22	12,891		
		-	-	1	1,000	-	-	-	-	-	-	-	1	1,000	
		6	7,603	6	14,014	4	8,358	-	-	1	1,074	-	17	31,049	
		-	-	1	6,709	-	-	-	-	-	-	-	1	6,709	
		-	-	-	-	-	-	1,630	-	-	-	-	1	1,630	
		-	-	1	2,580	1	1,500	-	-	-	-	-	2	4,080	
		-	-	1	3,200	-	-	4,300	-	-	-	-	2	7,500	
		19.	<b>RHB BANK</b> Unauthorised ATM Withdrawals Non Dispensation Short Dispensation Cash Deposit machine Internet Banking Credit Cards Loan Hire Purchase Complaint pertaining to cheques	-	-	3	36,684	-	-	-	-	-	-	3	36,684
				2	150	3	2,650	2	1,250	-	-	6	4,160	12	8,310
-	-			-	-	-	-	100	-	1	300	-	2	400	
-	-			-	-	-	-	-	-	-	-	1	500	500	
-	-			-	-	-	-	-	-	-	-	1	4,950	4,950	
8	3,447			5	8,657	-	-	2,314	-	-	3	22,692	19	37,110	
-	-			-	-	1	2,450	-	-	-	-	-	1	2,450	
-	-			-	-	-	-	-	-	1	3,000	-	1	3,000	
1	1,192			-	-	-	-	-	-	-	-	1	25,151	26,343	
20.	<b>RHB ISLAMIC BANK</b> Excessive Fee			-	-	-	-	-	-	-	-	-	-	1	-
21.	<b>STANDARD CHARTERED BANK</b> Unauthorised ATM Withdrawals Credit Cards Loan Fixed Deposit/Savings	-	-	1	4,650	-	-	-	-	-	-	1	4,650		
		12	43,983	9	50,095	5	17,140	-	-	1	5,150	31	154,477		
		2	2,466	-	-	1	-	-	-	-	-	3	2,466		
		-	-	-	-	-	-	-	-	-	-	-	1	-	
22.	<b>SME BANK</b> Excessive Fee	1	-	-	-	-	-	-	-	-	-	1	-		
23.	<b>UNITED OVERSEAS BANK</b> Credit Cards Loan	16	6,356	1	645	3	3,554	7,954	-	-	1	2,308	20,817		
		-	-	-	-	1	2,675	-	-	-	-	-	1	2,675	
	<b>TOTAL</b>	317	564,522	228	653,201	120	413,016	197	458,378	183	187,728	241	855,444	1,285	3,132,289



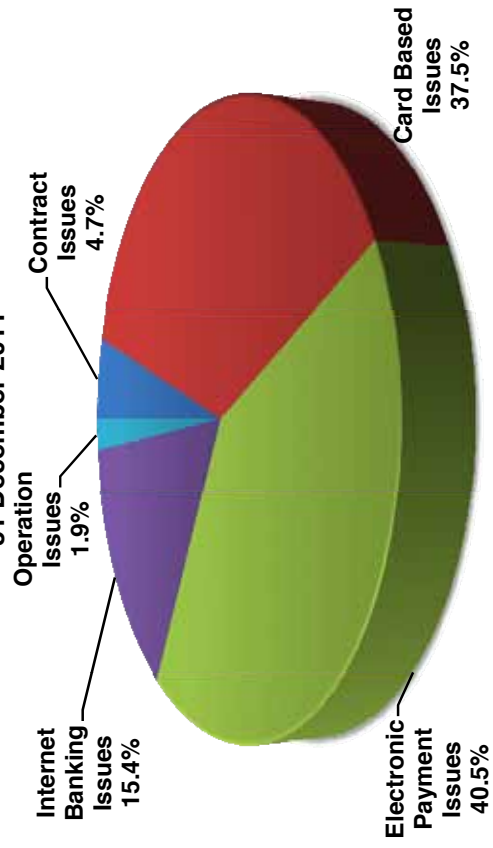
**Table 6 – List of Bank and Finance Institutions Named in the References Disposed in the Year 2011**

BANK AND FINANCIAL INSTITUTION	AWARD		REJECTED		DURING INQUIRY		SETTLED				WITHDRAWN BY COMPLAINANT		TOTAL	
	NO	VALUE (RM)	NO	VALUE (RM)	NO	VALUE (RM)	BEFORE INQUIRY		AFTER INQUIRY		NO	VALUE (RM)	NO	VALUE (RM)
							NO	VALUE (RM)	NO	VALUE (RM)				
<b><u>Breakdown</u></b>														
<b><u>CONTRACT ISSUES (OI)</u></b>														
Loans (Excessive Fee, Interest & Penalty	7	6,585	1	-	5	104,958	17	75,657	17	8,488	4	34,279	51	229,967
Hire Purchase	1	21,300	-	-	1	2,580	2	2,500	2	3,340	3	27,208	9	56,928
Misleading Advertisement	-	-	-	-	-	-	-	-	1	-	-	-	1	-
<b><u>CARD BASED ISSUES (CBI)</u></b>														
Unauthorised Use of Credit Cards	180	227,324	107	353,779	73	198,778	57	92,615	15	62,183	38	200,719	470	1,135,398
Complaint related to credit cards	1	7,384	3	12,158	3	6,500	3	1,526	1	-	1	1,500	12	29,068
<b><u>ELECTRONIC PAYMENT ISSUES (EPI)</u></b>														
Unauthorised ATM Withdrawals	18	65,281	79	224,846	1	21,201	6	44,470	5	6,029	48	252,839	157	614,666
Non Dispensation	61	22,719	23	22,065	8	4,195	28	19,001	98	51,060	49	35,582	267	154,622
Cash Deposit Machine	11	3,132	10	16,505	1	500	13	5,895	37	21,380	24	25,351	96	72,763
<b><u>INTERNET BANKING</u></b>														
	32	162,633	4	22,350	25	67,594	64	162,372	2	28,400	71	251,394	198	694,743
<b><u>OPERATION ISSUES (OI)</u></b>														
Counter Transactions	2	21,250	-	-	-	-	-	-	-	-	-	-	2	21,250
Wrongful Debits/Credits	-	-	-	-	-	-	1	18,104	1	1,630	-	-	2	19,734
Interest of Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Complaints related to cheques	2	15,914	1	1,498	2	3,200	1	3,000	1	4,300	1	25,151	8	53,063
Shares	-	-	-	-	-	-	-	-	1	-	-	-	1	-
Unclaimed Monies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of change of bank's of name	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Refund of Loan Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-T-transfer of Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposit/Savings	1	11,000	-	-	1	3,510	5	33,238	2	918	2	1,421	11	50,087
Insurance Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>317</b>	<b>564,522</b>	<b>228</b>	<b>653,201</b>	<b>120</b>	<b>413,016</b>	<b>197</b>	<b>458,378</b>	<b>183</b>	<b>187,728</b>	<b>241</b>	<b>855,444</b>	<b>1,285</b>	<b>3,132,289</b>

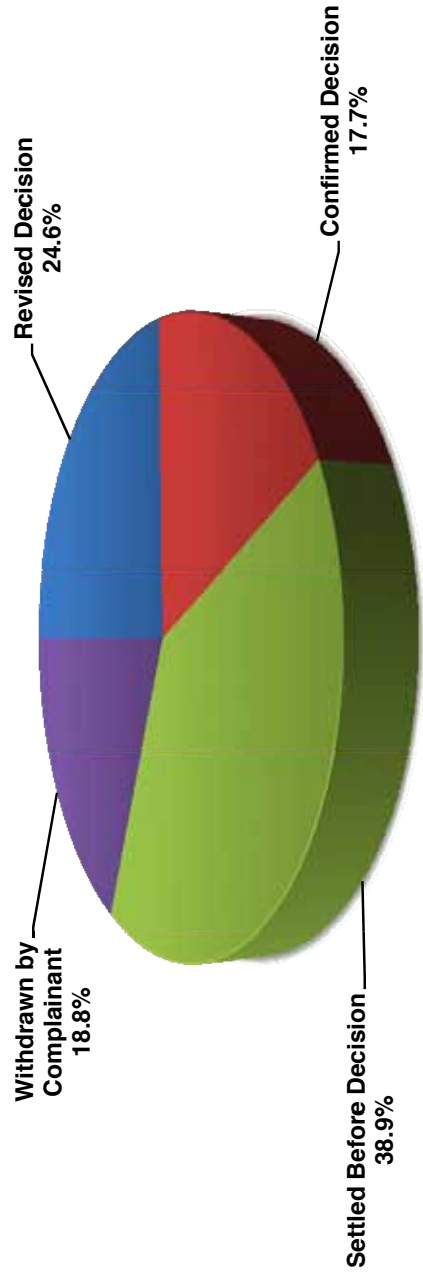
**Analysis of New Cases Received as at 31 December 2011**



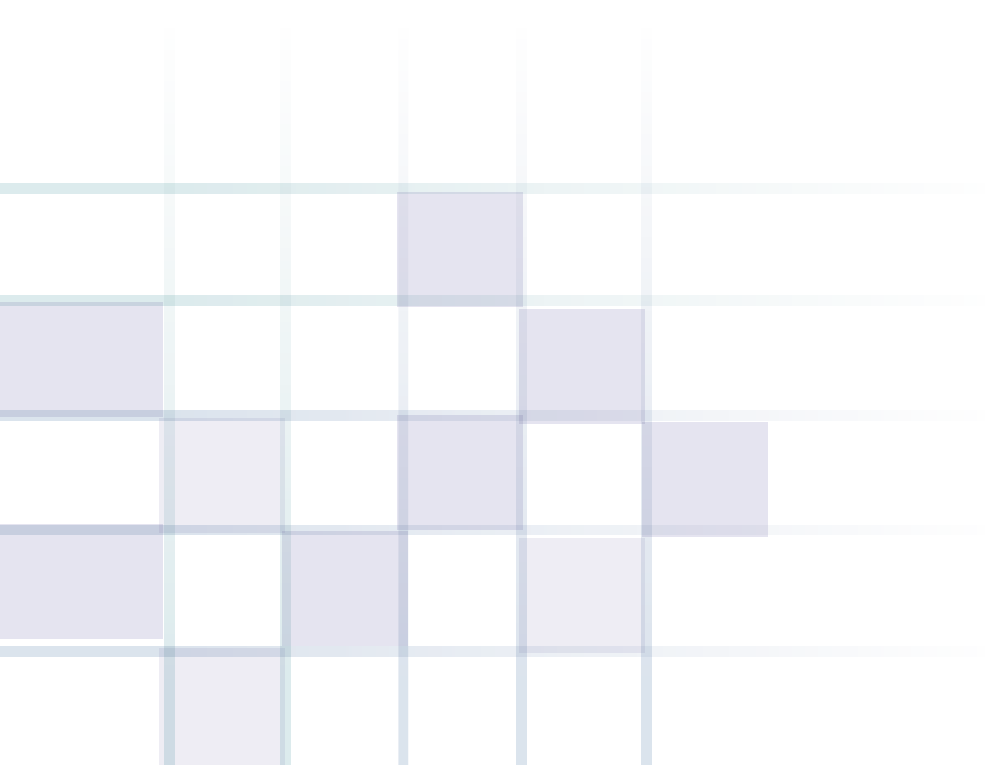
**Analysis of Cases Disposed as at 31 December 2011**



**Analysis of Banking Cases Completed/Resolved as at 31 December 2011**



# Terms of Reference of Mediator



## Terms of Reference of the Mediator

### A. JURISDICTION

Disputes on financial matters include:

- (a) Insurance/Takaful claims; and
- (b) Conventional banking/Islamic banking matters including credit/charge card claims.

The Mediator has jurisdiction:

To consider any complaint (including a dispute or claim) referred to him in connection with or arising out of a policy (or proposed policy) of insurance or takaful certificate and/or the transaction/facility of a conventional banking, Islamic banking, credit/charge card with a Member of the Bureau and governed by the law of Malaysia but subject to these conditions:

- (i) The policy/certificate on insurance and takaful must be taken out by or on behalf of or for an individual or body corporate and underwritten within Malaysia.
- (ii) The facility on conventional banking, Islamic banking and credit/charge card must be taken or utilised by an individual or body corporate.
- (iii) The complaint must:
  - (a) concern a claim under the policy/certificate or the marketing or administration, but not the underwriting of the policy/certificate; and
  - (b) have been considered by the senior management of the Member and his offer or observations (which contain the mediation clause for insurance and takaful claims) not accepted by the complainant; and
  - (c) be referred by the original policyholder/participant (or a successor in title otherwise than for value) in insurance and takaful claims, the person(s) involved with the conventional banking facility, Islamic banking facility; credit/charge card holder (or a successor in title) who must be ordinarily resident in Malaysia or have been when the the policy/certificate was effected and/or conventional banking facility, Islamic banking facility, credit/charge card was taken and utilised by the complainant; and
  - (d) be referred to the Mediator within six months after such offer or observations (or later if the Member agrees); and
  - (e) not concern fraud cases involving insurance policies or takaful certificates or third party claim for personal injury; and
  - (f) not concern fraud cases other than fraud cases involving payment instruments, credit/charge cards, ATM cards and cheques of value RM25,000 and below; and
  - (g) not concern complaints against staff of the Members; and
  - (h) not concern complaints by the staff of a Member against his employer or by insurance agents or takaful agents against their principals; and
  - (i) not be brought after the expiration of six (6) years from the date on which the cause of action accrued; and
  - (j) not concern the actuarial standards, tables and principles which the Member applies to its long term insurance business (including the method of calculation of surrender values and paid up policy values and the bonus system and bonus rate applicable to the policy/certificate in question) for insurance and takaful claims; and
  - (k) not concern general pricing, product policies, services of members, credit decisions (approval, rejection and rescheduling of loans) for conventional banking, Islamic banking and credit/charge cards matters; and
  - (l) not be the subject of proceedings in or decision of any court of law (or arbitration); and

- (m) not have been previously referred to the Mediator unless new evidence is available.
- (iv) A complaint may also be made by a third party provided:-
  - (a) the insured party has notified in writing to his insurer/takaful operator with full details as soon as possible after an event which may become the subject of the claim;
  - (b) the claim does not exceed RM5,000; and
  - (c) the claim is for damage or loss to property arising from motor insurance policy or takaful certificate issued by a member.
- (v) The Mediator may investigate any complaint to see whether it is within his jurisdiction.

## **B. DUTIES**

The Mediator's duties are:

- (i) To have regard to and act in conformity with
  - (a) the terms of any contract
  - (b) any applicable rule of law, judicial authority or statutory provision; and
  - (c) the general principles of good insurance, investment or marketing practice, the Bank Negara Malaysia's Guidelines on Claims Settlement Practices for Insurance/Takaful matters; but with (c) prevailing over (b) in favour of the complainant.
  - (d) the general accepted principles of good banking practice for conventional banking and Islamic banking matters including credit/charge cards.
- (ii) To have regard to (without being bound by) any previous decision of any Mediator.
- (iii) In the light of (i) and (ii) to assess what solution would be fair and reasonable in all the circumstances.
- (iv) To attend as required any meeting (or part) of Board to provide reports, information and assistance.
- (v) To provide each Board Member a copy of his report for the period coextensive with the accounting financial year of the Bureau and for the Members.
- (vi) In the event that any question concerning a Syariah matter arises in the mediation process, to refer such question to the Syariah Advisory Council established under subsection 16B(1) of the Central Bank of Malaysia Act 1958.
- (vii) Not to disclose any confidential information (except to persons properly entitled to such disclosure).

## **C. FUNCTIONS**

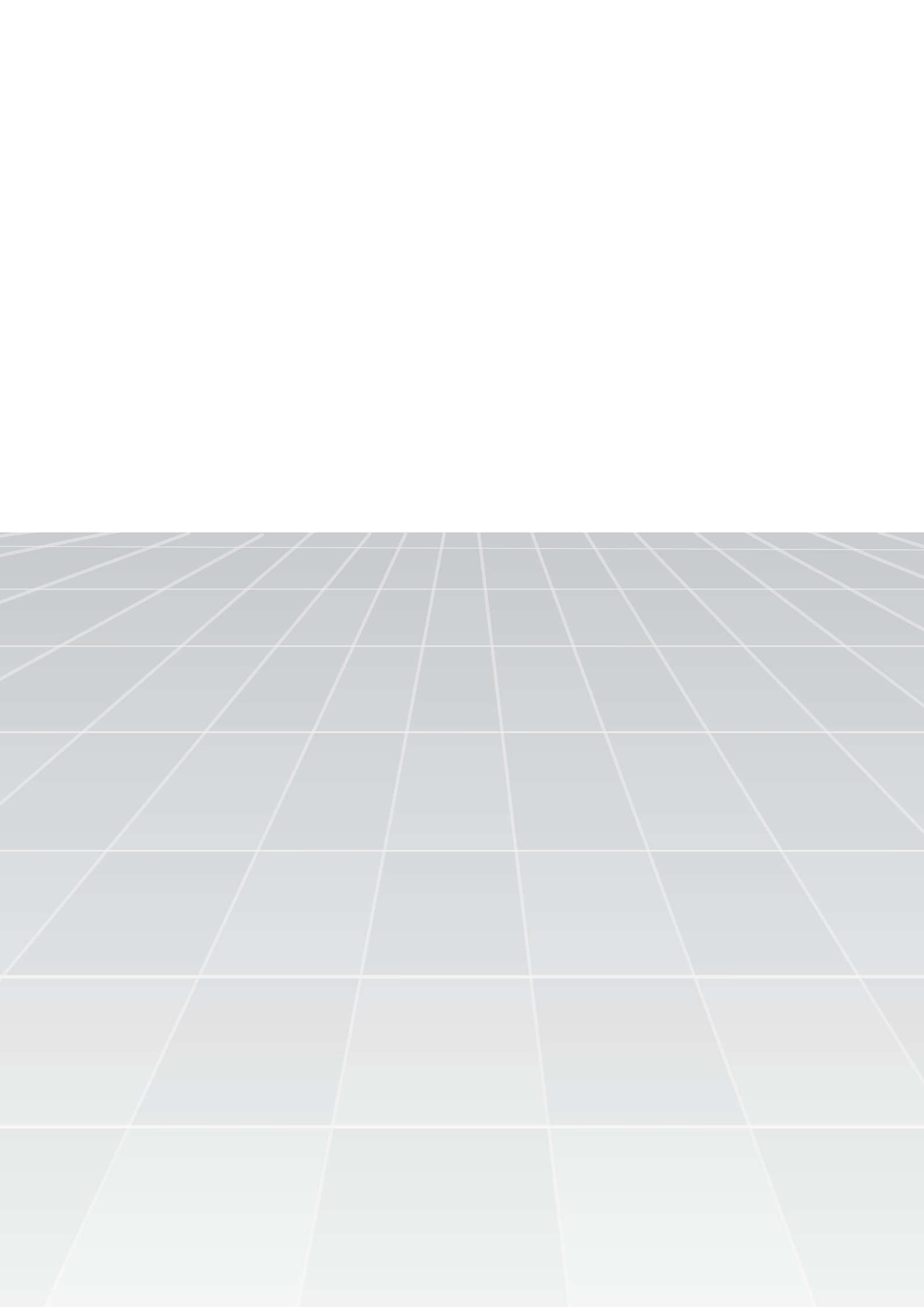
The Mediator's functions are:

- (i) To act as a counselor or conciliator in order to facilitate the satisfaction, settlement or withdrawal of the complaint.
- (ii) To act as an investigator and adjudicator in order to determine the complaint by upholding or rejecting it wholly or in part.
- (iii) Where the complaint is upheld, wholly or partially, to make a monetary award against the Member binding up to a maximum of RM200,000 in relation to motor and fire insurance policies and takaful certificates, RM100,000 in relation to other types of insurance policies or takaful certificates, and RM5,000 in relation to third party claims.
- (iv) Where the complaint is upheld, wholly or partially, to make a monetary award against the Member binding up to a maximum of RM100,000 (except for fraud cases involving payment instruments, credit cards, charge cards, ATM cards and cheques for which the limit is not more than RM25,000) in relation to conventional banking and Islamic banking matters including credit/charge cards.

## **D. POWERS**

The Mediator's powers are:

- (i) On giving reasonable notice to attend any meeting (or part) of Board to address Board on any matter specified in the notice.
- (ii) Subject to the approval of the Board:
  - (a) to determine the methods and procedures to be adopted as expedient for considering and determining complaints impartially and fairly.
  - (b) to appoint (on such terms as to remuneration or otherwise as he shall think fit) any person who seems to him to be suitably qualified (whether as a professional adviser or as an expert) to act in conjunction with him.
  - (c) to delegate such of his functions, duties and powers to an Assistant or such other staff of the Bureau as he shall think appropriate.
- (iii) To encourage research in and to carry out or commission such investigation or research as may seem necessary in connection with any of the objects of the Bureau.
- (iv) To decline to entertain or proceed with any complaint which he considers frivolous or vexatious or more appropriately dealt with by a court of law, by arbitration or by another independent complaints procedure.
- (v) To require the complainant or the Member concerned (and request any other person) to provide any information relevant to a complaint within such time as he considers reasonable.
- (vi) To consult within the insurance/takaful/conventional & Islamic banking industry and with other experts where he considers it appropriate about current insurance/takaful/conventional & Islamic banking matters, investment or marketing practice or about any other matter relevant to any complaint.



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**Business Hours:**

Monday to Thursday  
8.30 a.m. – 1.00 p.m.  
2.00 p.m. – 5.30 p.m.

Friday  
8.30 a.m. – 12.15 p.m.  
2.30 p.m. – 5.30 p.m.

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