

# Analysis & Disclosure of Customer Complaints

**FY 2018–19**

<b>Customer Complaints – FY 2017–18</b>	<b>Total</b>	<b>Retail Banking</b>	<b>Private Banking</b>	<b>GTS/IB Client Services</b>	<b>Markets</b>
No. of complaints pending at the beginning of the year	1	0	0	1	0
No. of complaints received during the year	37	37	0	0	0
No. of complaints redressed during the year	36	36	0	0	0
No. of complaints pending at the end of the year	2	1	0	1	0

<b>BO Awards - FY 2018-19</b>	<b>Total</b>	<b>Retail Banking</b>	<b>Private Banking</b>	<b>GTS/IB Client Services</b>	<b>Markets</b>
No. of unimplemented Awards at the beginning of the year	0	0	0	0	0
No. of Award passed by the Banking Ombudsmen received during the year	2	2	0	0	0
No. of Awards implemented during the year	2	2	0	0	0
No. of unimplemented Awards at the end of the year	0	0	0	0	0

# Complaints received 2018–19

Month		Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Total
Banking+RCR	Retail Banking	1	3	4	3	4	5	3	2	4	4	2	2	37
Client Services	IB/GTS	0	0	0	0	0	0	0	0	0	0	0	0	0
Markets	Markets	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>37</b>

