

Customer Complaints Received by the HKMA

(A) Number of complaints received

Nature	Q1/2002	Q2/2002	Q3/2002 [#]	Q4/2002 [#]
General complaints	229	264	83	75
Debt collection complaints	250	233	37	40
Total	479	497	120	115

(B) Analysis of Complaint Cases

i. Total Complaint Cases analysed by Generic Product Type

Generic Product Type	Q1/2002	Q2/2002	Q3/2002 [#]	Q4/2002 [#]
Current account	13	11	5	7
Savings and deposit accounts	29	32	9	8
Mortgage loans	31	35	10	12
Credit cards	266	279	42	46
Other loans and credit facilities	94	92	30	25
Remittance	4	5	2	4
Insurance products	0	5	0	2
Securities accounts	6	10	4	3
Forex accounts	4	4	2	2
Unit trust and fund investment	10	2	6	2
Stored value cards	2	0	1	0
Other	20	22	9	4
Total	479	497	120	115

[#] With effect from 1 July 2002, the HKMA will normally admit a complaint only after the customer has made use of the internal complaint procedures of the AI concerned. Therefore, the Q3 and Q4 figures are not directly comparable with those of the previous quarters.

ii. Debt collection complaints analysed by nature

Nature	Q1/2002	Q2/2002	Q3/2002[#]	Q4/2002[#]
Nuisance	169	166	26	25
Intimidation	77	56	2	11
Violence	1	5	0	0
Other debt collection malpractice *	3	6	9	4
Total	250	233	37	40

* Including chasing small or long overdue debts, levying unreasonable charges, etc.