

No.: 27/3/5061

Date: 11/10/1441 Hijri

Corresponding to: 4/5/2020

Circular to all banks and financial institutions under the supervision and oversight of the Central Bank of Jordan

After Greetings,

With reference to the Instructions on the Internal Procedures for Handling Consumers' Complaints of Financial and Banking Services Providers no. (1/2017) dated 28/8/2017, whose provisions apply to all banking and financial services providers under the supervision and oversight of the CBJ, and in order to find comprehensive classifications of complaints that may be received by financial and banking services providers and unify them for all sectors; it has been decided to adopt a unified classification (attached) according to the above-mentioned instructions, in order to be adopted to classify complaints as of the second quarter of 2020.

Respectfully,

Governor

Dr. Ziad Fariz

Attachment 1: Table of complaints classification according to their nature

Category	The first level of information	The second level of information
Nature and type of complaint	Electronic services	Payment services
		Pay on e-Fawateercom system through the service provider portal or any other payment systems
		Online Banking
		ATM machines
		Smart phone application services
		SMS
	Commissions and fees	Commissions on products and services
		Fees for services and products
		Late payment fees and fines
	Interest rates / returns	Interest / returns on deposits
		Interest / returns on loans and credit cards
	Professional Behavior	Refusal to provide the service
		Staff behaviors
		Behavior of subsidiaries / agents
		Employee failure to provide the service
		Collection practices
	Payment Cards	Payment from credit and/ or debit cards in shops and points of sale
		Payment from credit and/ or debit cards through the Internet
		Fraud movements
		Secret numbers
		Repeated recording of transactions
		Credit card payments
	Marketing services and products	Advertising
		Sales process
	Contracts and terms of dealing	Convention / Contracts
		Movements on account
		Insurance on products
		Deposit products
		Credit products
		Do not grant the product
		Procedures related to issuing commitment and clearance letters
		Collection of cheques/ Bounced cheques
		Services provided from companies and stores with whom the services provider/ supplier has contracted
	Work environment	Difficulty in communicating with the service provider
		Delays in access to service
		Workplace
	Remittances	Failure to pay the transfer on time*
		Failure of the service provider to make the transfer or deliver it for reasons beyond its control **
		Failure to notify the client of the transfer
		The service provider refused the transfer
	Collaterals and guarantors	Collaterals
		Guarantors
Account classification	Dormant accounts	
	dormant/ freezing of the Accounts/ Cards for the purpose of updating the data	
Credit inquiry		
Other***		

* Including salary transfers.

** For example, due to regulatory requirements or correspondent banks, with the necessity to mention details.

*** Details regarding this should be included.