

COVID-19 complaints

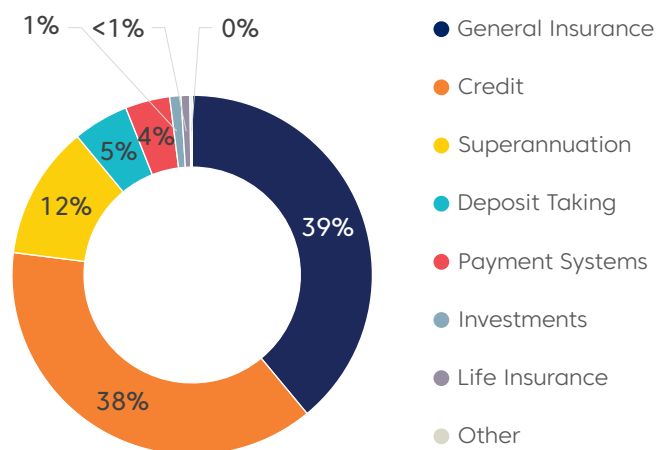
Between 3 March 2020 and 31 October 2020

9,382 complaints received

79% of complaints closed as at 31 October 2020

1,846 COVID-19 complaints involved financial difficulty

COVID-19 Complaints received by product line¹



Top 10 COVID-19 complaints received by product¹

Product	Total
Travel insurance	3,122
Credit cards	1,234
Superannuation account	894
Home loans	891
Personal loans	561
Personal transaction accounts	253
Business loans	245
Investment property loans	148
Merchant facilities	136
Non-cash systems	89

Top 10 COVID-19 complaints received by issue¹

Issue	Total
Delay in claim handling	1,010
Denial of claim-exclusion/condition	973
Denial of claim	934
Financial firm failure to respond to request for assistance	868
Service quality	581
Incorrect premiums	299
Claim amount	270
Decline of financial difficulty request	270
Delay	263
Incorrect fees/costs	246

¹ One complaint can have multiple product lines.