

COVID-19 complaints

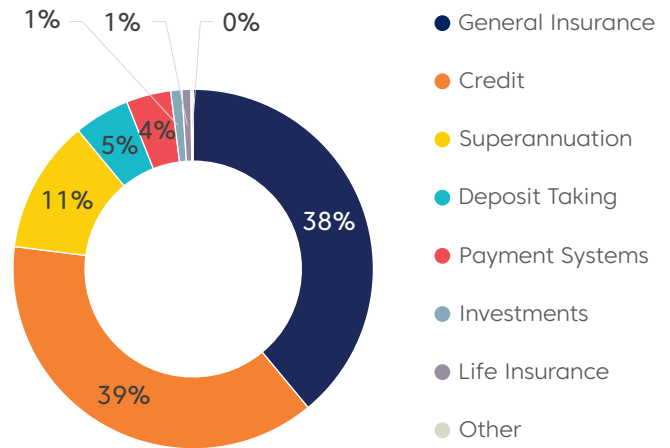
Between 3 March 2020 and 31 December 2020

10,556 complaints received

85% of complaints closed as at 1 January 2021

2,117 COVID-19 complaints involved financial difficulty

COVID-19 Complaints received by product line¹



Top 10 COVID-19 complaints received by product²

Product	Total
Travel insurance	3,386
Credit cards	1,425
Home loans	1,055
Superannuation account	958
Personal loans	680
Business loans	310
Personal transaction accounts	308
Investment property loans	171
Merchant facilities	155
Hire purchase/lease	110

Top 10 COVID-19 complaints received by issue²

Issue	Total
Denial of claim-exclusion/condition	1,099
Denial of claim	1,073
Delay in claim handling	1,059
Financial firm failure to respond to request for assistance	1,032
Service quality	682
Decline of financial difficulty request	381
Claim amount	339
Incorrect fees/costs	313
Incorrect premiums	309
Unauthorised transactions	280

¹ One complaint can have multiple product lines.

² One complaint can have multiple products/issues.