Our Ref.: B1/15C

28 July 2025

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

Complaints Watch

The Hong Kong Monetary Authority (HKMA) published the 26th issue of its Complaints Watch today.

This semi-annual publication aims to share insights with the industry on banking complaints received by the HKMA. It provides an overview of the latest complaint trends and emerging topical issues, and showcases good practices that authorized institutions (AIs) may adopt to improve their services.

In the first half of 2025, the HKMA received 1,889 banking complaints, representing an increase of 33% compared to the same period last year. The primary contributor to this rise was a 54% increase in complaints related to the operation of banking accounts. The HKMA has reminded AIs to strengthen their communication with customers in order to minimise inconvenience. Some good practices are shared in this latest issue of the Complaints Watch (see the feature article about "Handling complaints concerning operation of banking accounts"). This issue also contains another feature article about "Designing banking products from the customer's perspective".

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Should you have any questions regarding the Complaints Watch, please contact us at bankcomplaints@hkma.gov.hk.

Yours faithfully,

Raymond Chan
Executive Director (Enforcement and AML)