HONG KONG MONETARY AUTHORITY
香港金融管理局

Our Ref.: B1/15C

24 July 2026

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

Complaints Watch

The Hong Kong Monetary Authority (HKMA) published the 28th 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 six months of 2026, the HKMA received 2,310 banking complaints, representing a 22% year-on-year increase. The primary contributor to this rise was the increase in complaints related to the operation of banking accounts. The HKMA has reminded AIs to ensure proper and adequate communication with the customers affected in order to minimise inconvenience. Some good practices relating to supporting customers in financial distress are shared in this latest issue of the Complaints Watch. This issue also contains a feature article on meeting customer expectations in the digital era.

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)

55th Floor, Two International Finance Centre,
8 Finance Street, Central, Hong Kong
Website: www.hkma.gov.hk

香港中環金融街8號國際金融中心2期55樓
網址：www.hkma.gov.hk