



## COMMUNIQUÉ

On August 15, 2023, the Banco de Moçambique published on this page a communiqué on the complaints lodged therein by financial consumers against financial institutions on the first half of this year.

This information is hereby republished on account of an oversight on the previous table regarding the number of complaints against **Société Générale** (7 complaints rather than 1). We sincerely apologize to the bank for any inconvenience that may have arisen therefrom.

### Most complained-about institutions | 1<sup>st</sup> semester of 2023

Ord.	Complaine	Number of complaints	Weight in total complaints (%)	Complaints index <sup>1</sup>	Scope
<b>BANKS</b>					
<b>Over 1 000 000 customers</b>					
1	<b>BIM</b>	78	22.3	<b>4.1</b>	Bank account, credit, ATM, CRC <sup>2</sup> , CECSP <sup>3</sup> , foreign exchange operations, POS, checks, mobile money, insurance
2	<b>BCI</b>	57	16.3	<b>2.5</b>	Bank account, credit, ATM, CRC, CECSP, check, electronic money, foreign exchange operations, POS
<b>200 000 to 1 000 000 customers</b>					
3	<b>ABSA</b>	18	5.2	<b>8.5</b>	Bank account, credit, CRC
4	<b>Standard Bank</b>	26	7.4	<b>5.2</b>	Bank account, credit, ATM, check, foreign exchange operations, CECSP, CRC
5	<b>Moza Banco</b>	10	2.9	<b>4.4</b>	Credit, bank card, bank account, CRC, foreign exchange operations
<b>100 000 to 200 000 customers</b>					
6	<b>Letshego</b>	18	5.2	<b>17.8</b>	Credit
7	<b>Access Bank</b>	16	4.6	<b>15.9</b>	Credit, bank account
8	<b>FNB</b>	7	2.0	<b>4.1</b>	CRC, ATM, bank account, credit
<b>1000 to 100 000 customers</b>					
9	<b>FCB</b>	6	1.7	<b>27.0</b>	Credit
10	<b>Société Générale</b>	1	0.3	<b>20.5</b>	Credit
11	<b>UBA</b>	4	1.1	<b>16.7</b>	Credit, CRC
12	<b>Ecobank</b>	3	0.9	<b>9.3</b>	Credit, CRC
13	<b>Nedbank</b>	3	0.9	<b>7.4</b>	Credit, bank guarantees
<b>Below 1 000 customers</b>					
14	<b>BNI</b>	3	0.9	<b>479.2</b>	Credit
<b>MICROBANKS</b>					
15	<b>AC Microbanco</b>	1	0.3	<b>3 703.7</b>	Credit
16	<b>Bayport</b>	53	15.2	<b>41.5</b>	Credit, CRC
17	<b>MyBucks</b>	13	3.7	<b>15.0</b>	Credit
18	<b>Confiança Mcb</b>	1	0.3	<b>13.1</b>	Credit
19	<b>Futuro Mcb</b>	1	0.3	<b>9.6</b>	Credit
20	<b>MAIS</b>	3	0.9	<b>6.0</b>	CRC, credit
<b>COOPERATIVES</b>					
21	<b>CPC</b>	1	0.3	<b>63.1</b>	Customer service
	<b>Caixa Comunitária</b>	1	0.3	<b>34.4</b>	Bank account
<b>MOBILE MONEY NETWORKS</b>					
23	<b>E-Mola</b>	15	4.3	<b>0.3</b>	Transfer, mobile money
24	<b>M-Pesa</b>	10	2.9	<b>0.1</b>	Transfer, mobile money
<b>TOTAL</b>		<b>349</b>	<b>100</b>		
<b>General Index of Financial System Complaints</b>				<b>1.7</b>	

<sup>1</sup> The index shows the complaints lodged at the Banco de Moçambique against credit institutions and financial companies per 100,000 customers, as provided by Articles 16 and 17 of Notice No. 9/GBM/2020, of December 31, which approves the Complaints Handling Regulation.

<sup>2</sup> Central Credit Register (CRC).

<sup>3</sup> Registry of Issuers of Uncovered Checks.

Maputo, August 21, 2023