



COMMUNIQUE

The Banco de Moçambique hereby makes it known that in the second half of 2022 financial consumers filed complaints against the following financial institutions:

Table I — Most complained-about institutions | Second half of 2022

No.	Complainee	Number of complaints	Weight in total complaints (%)	Rate of complaints ¹	Scope
BANKS					
More than 1000 000 customers					
1	BIM	106	31.6	5.6	Bank account, ATM, credit, check, transfer, bank account, CRC , POS ² , customer service, foreign exchange operations
2	BCI	52	15.3	2.4	Transfer, credit, ATM, check, CRC, transfer, card, mobile money, customer service
200 000 to 1000 000 customers					
3	ABSA	15	4.4	5.9	Credit, bank account, CRC, ATM
4	Moza Banco	12	3.5	5.6	Bank account, credit, CRC
5	Standard Bank	20	6.2	4.1	Bank account, CRC, credit, transfer, ATM, customer service
100 000 to 200 000 customers					
6	Letshego	21	5.9	20.8	Credit
7	FNB	10	2.9	6.0	Bank account, credit, CRC, check, transfer
1000 to 100 000 customers					
8	Société Générale	3	0.9	58.4	Credit, CRC
9	Access Bank	15	4.4	15.6	Credit, bank account, CRC, transfer
10	Ecobank	3	0.9	12.7	Bank account, credit
11	UBA	2	0.6	9.1	Credit, bank account
12	Nedbank	2	0.6	5.2	CRC, duty of secrecy
Below 1000 customers					
13	BNI	1	0.3	161.0	Bank guarantee
14	FCB	3	0.9	14.0	Bank account, credit
MICROBANKS					
15	Bayport	39	11.8	28.2	Credit, CRC, bank account, terms and conditions
16	MyBucks	17	5.0	19.7	Credit
17	Confiança	1	0.3	13.1	Credit
18	RÓNICA	5	1.5	9.6	Credit, CRC
MOBILE MONEY NETWORKS					
19	Carteira Móvel	1	0.3	1.9	Mobile money
20	E-Mola	3	0.9	0.2	Mobile money, transfer
21	M-Pesa	6	1.8	0.1	Mobile money, transfer
	TOTAL	337	100.0		
Global rate of complaints in the financial system				2.0	

¹ The rate 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.

² CRC - Central Credit Register