



COMMUNIQUE

The Banco de Moçambique hereby makes it known that in the second half of 2023 financial consumers lodged complaints against the following financial institutions:

Most complained-about institutions| Second half of 2023

| No. | Complainee | Number of complaints | Weight in total complaints (%) | Complaints index ¹ | Scope |
|---|-------------------------|----------------------|--------------------------------|-------------------------------|---|
| BANKS | | | | | |
| More than 1,000,000 customers | | | | | |
| 1 | BCI | 209 | 28.2 | 9.15 | ATM, check, bank account, CRC ² , credit, mobile money, foreign exchange transaction, POS, transfer |
| 2 | BIM | 169 | 22.8 | 8.58 | ATM, bank account, CRC, Credit, foreign exchange, POS, transfer |
| 200,000 to 1,000,000 customers | | | | | |
| 3 | ABSA | 28 | 3.8 | 12.72 | Customer service, ATM, bank account, CRC, credit, foreign exchange transaction, transfer |
| 4 | Moza Banco | 30 | 4.0 | 12.37 | ATM, bank card, bank account, CRC, credit, bank guarantee, terms and conditions, transfer |
| 5 | Standard Bank | 51 | 6.9 | 9.84 | ATM, bank card, check, bank account, CRC, credit, internet banking, foreign exchange transaction, POS, transfer |
| 100,000 to 200,000 customers | | | | | |
| 6 | Letshego | 41 | 5.5 | 39.85 | Credit |
| 7 | FNB | 13 | 1.8 | 7.30 | ATM, check, credit, bank account, CRC |
| 1,000 to 100,000 customers | | | | | |
| 8 | Société Générale | 4 | 0.5 | 80.29 | Customer service, CRC, credit |
| 9 | FCB | 9 | 1.2 | 49.08 | Check, credit |
| 10 | Nedbank | 15 | 2.0 | 34.94 | ATM, bank account, CRC, credit, bank guarantee, POS, transfer |
| 11 | Access Bank | 22 | 3.0 | 25.39 | ATM, bank card, bank account, CRC, credit, foreign exchange transaction, transfer |
| 12 | UBA | 6 | 0.8 | 23.77 | Credit |
| 13 | Ecobank | 5 | 0.7 | 14.87 | Bank account, CRC, credit |
| Below 1,000 customers | | | | | |
| 14 | BNI | 1 | 0.1 | 159.49 | Credit |
| MICROBANKS | | | | | |
| 15 | Confiança | 5 | 0.7 | 64.57 | CRC, credit |
| 16 | Bayport | 44 | 5.9 | 34.75 | CRC, credit |
| 17 | MyBucks | 18 | 2.4 | 20.75 | CRC, credit |
| 18 | MAIS | 10 | 1.3 | 19.75 | CRC, credit |
| MOBILE MONEY NETWORKS | | | | | |
| 19 | E-Mola | 31 | 4.2 | 0.52 | Mobile money, transfer |
| 20 | M-Pesa | 30 | 4.0 | 0.28 | Mobile money, transfer |
| | | | | | |
| TOTAL | | 741 | 100 | | |
| General Index of Financial System Complaints | | | | 3.26 | |

¹The 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.

²Central Credit Register (CRC)

Maputo, February 9, 2024