



Consumer Complaints Data for January to December 2025

The charts below provide an overview of complaints recorded by the following Financial Service Providers (FSPs) regulated by the Central Bank of Seychelles (CBS):

- Commercial banks
- Bureaux de change
- Non-Bank Credit Institutions (NBCIs)
- Payment Service Providers (PSPs) The charts also depict complaints lodged at the CBS by customers who have not been given the necessary recourse or do not feel satisfied with the response provided by the FSPs.

Data collected enables the CBS to monitor the number of complaints received and how this changes over time. It also provides insights into which products or services are the subjects of most of the complaints. The complaint trends or issues identified allows the CBS to intervene or take immediate action. Such information may also assist in policy formulation.

Complaint statistics are collected and compiled biannually through returns received by the CBS from the regulated entities for the two reporting periods - 1st January to 30th June (H1) and 1st July to 31st December (H2). The charts below illustrate consumer complaints data for H1 and H2 of 2025.

Chart 1: Number of complaints received at the CBS for the year 2025

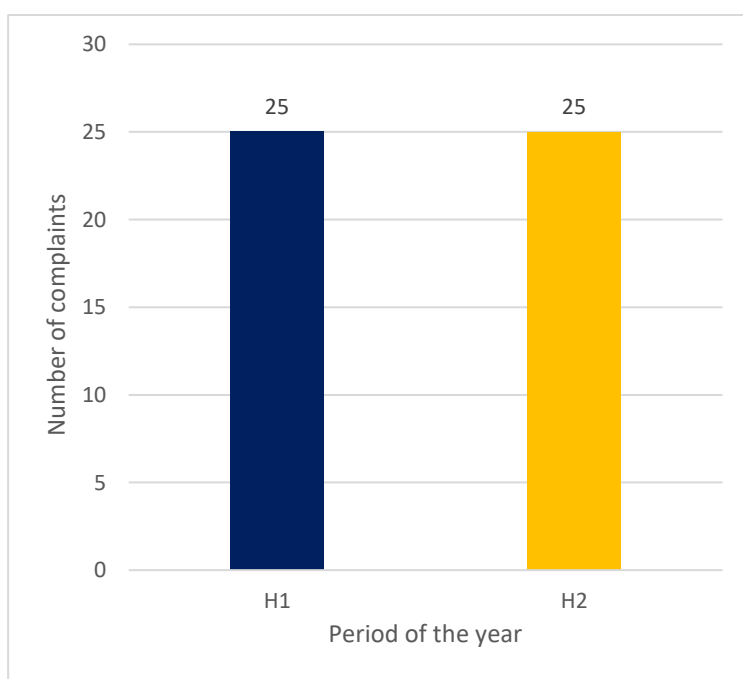


Chart 2: Number of complaints received at the CBS by month for the year 2025

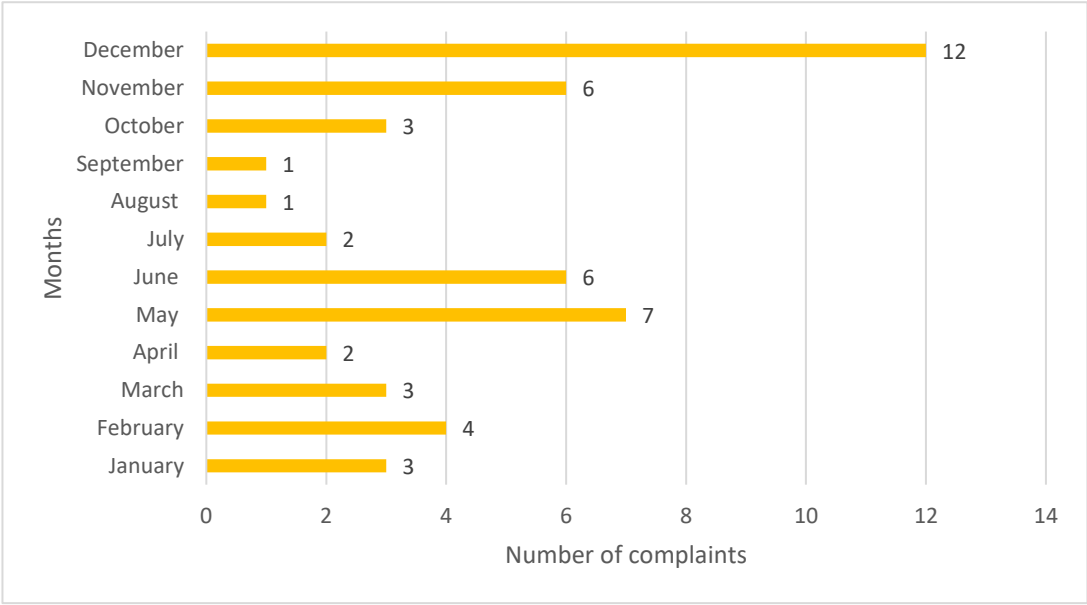


Chart 3: Channels through which complaints were received at the CBS for the year 2025

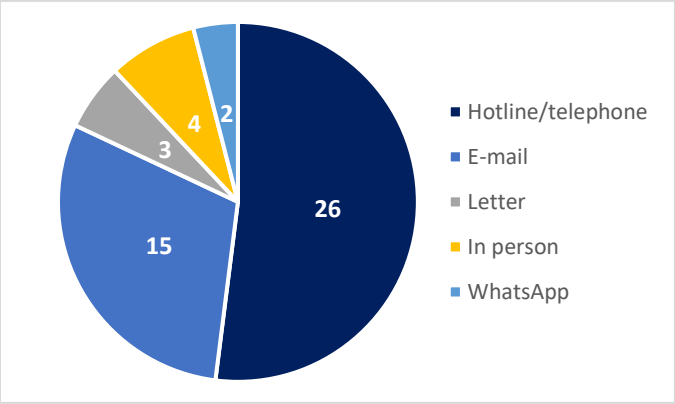
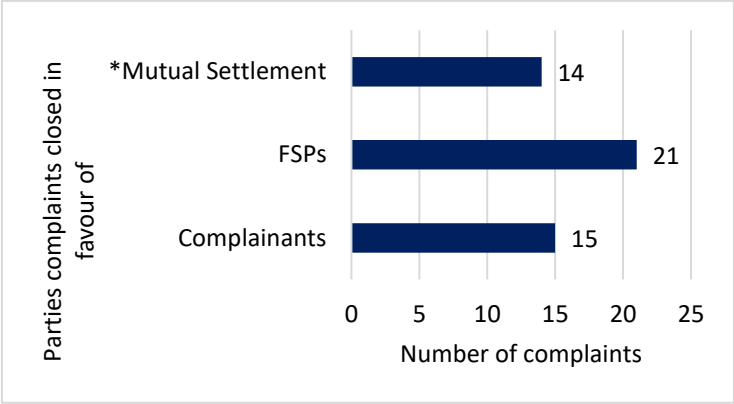
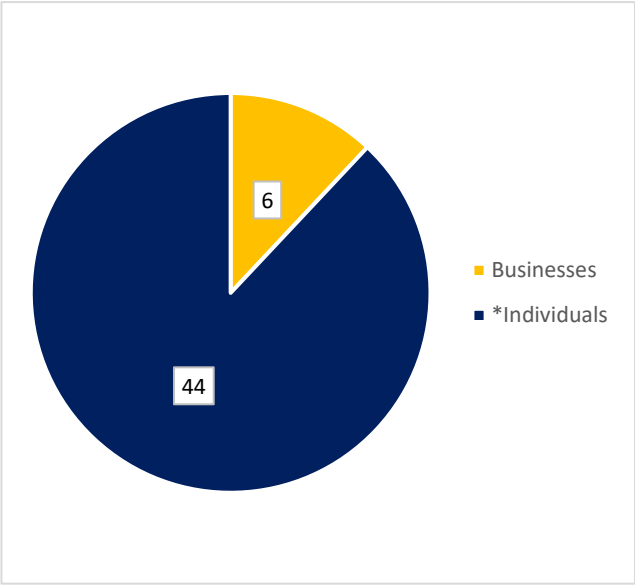


Chart 4: Number of complaints resolved in favour of each party at the CBS for the year 2025



*Mutual Settlement refers to complaints that were solved between the complainants and the FSPs during the complaint handling process.

Chart 5: Parties who lodged complaints at the CBS for the year 2025



*For Individuals this represents:
Male: 23
Female:21

Chart 6: Number of complaints received at the Commercial banks for the year 2025

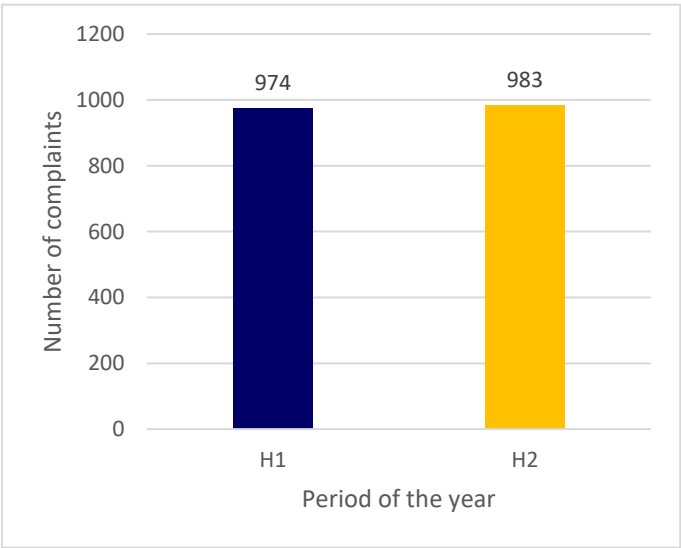


Chart 7: Top 5 categories of complaints received at the Commercial banks for year 2025

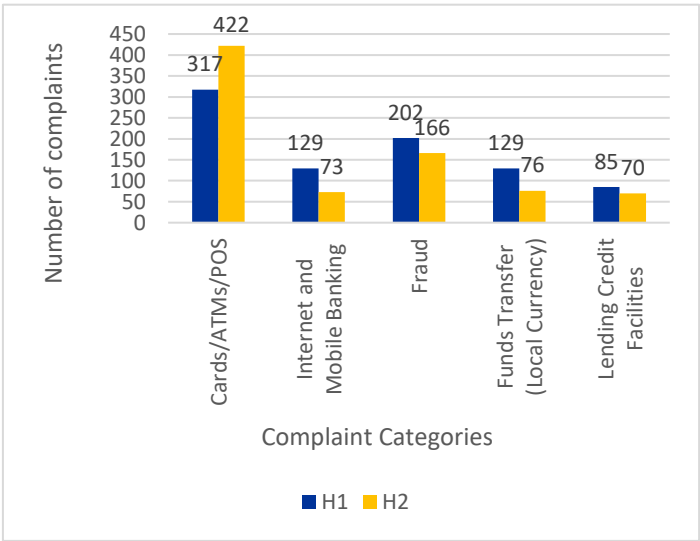


Chart 8: Parties who lodged complaints at the Commercial banks for the year 2025

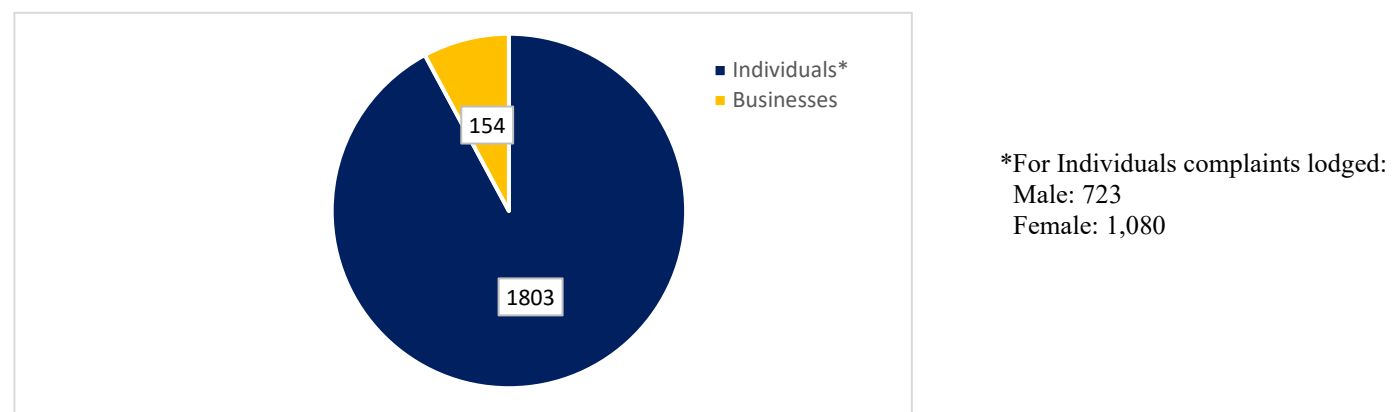


Chart 9: Number of complaints received by the Bureaux de change for the year 2025

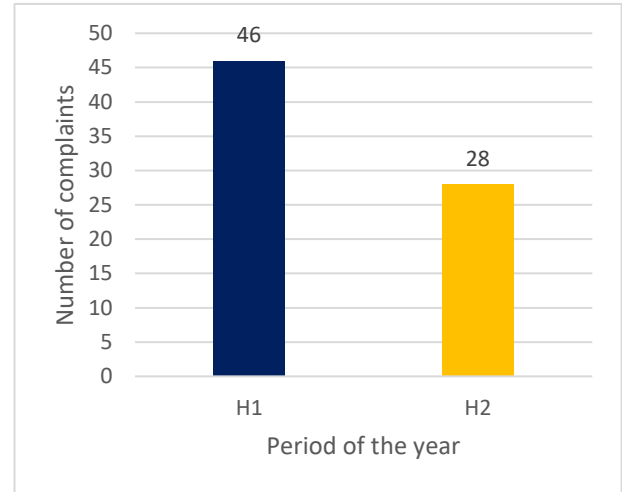


Chart 10: Parties who lodged complaints at the Bureaux de change for the year 2025

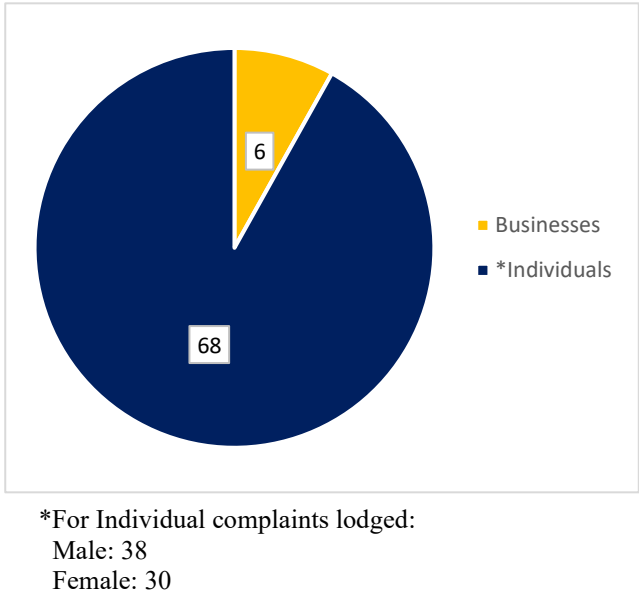


Chart 11: Number of complaints received by the NBCIs for the year 2025

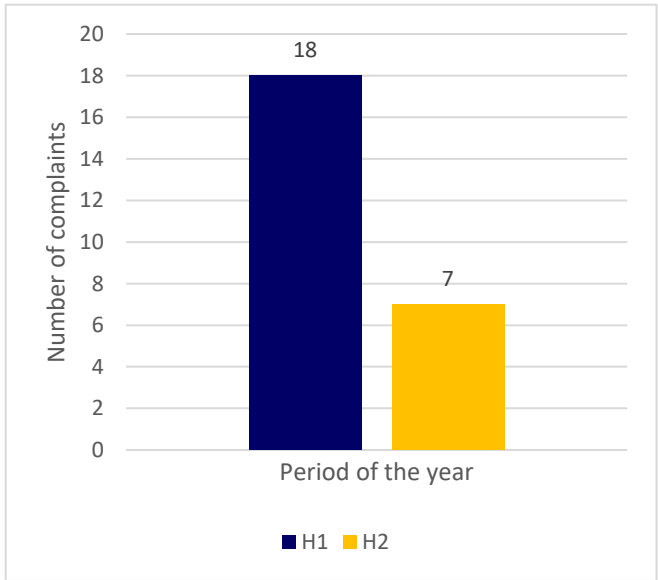


Chart 12: Parties who lodged complaints at the NBCIs for the year 2025

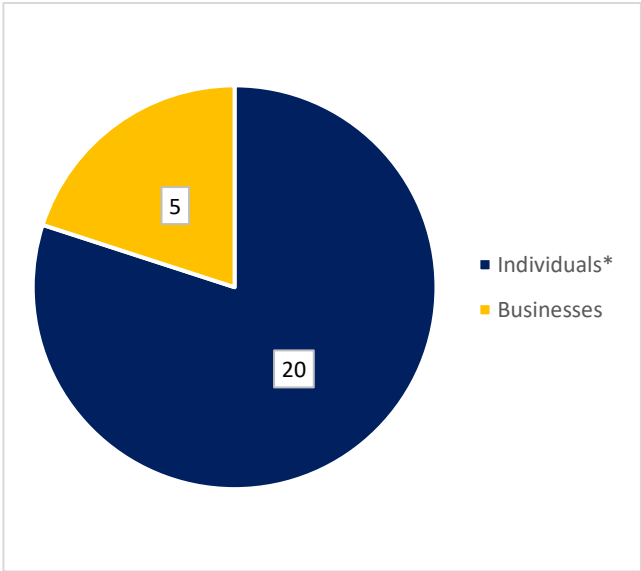


Chart 13: Number of complaints received by the Payment Service Providers for the year 2025

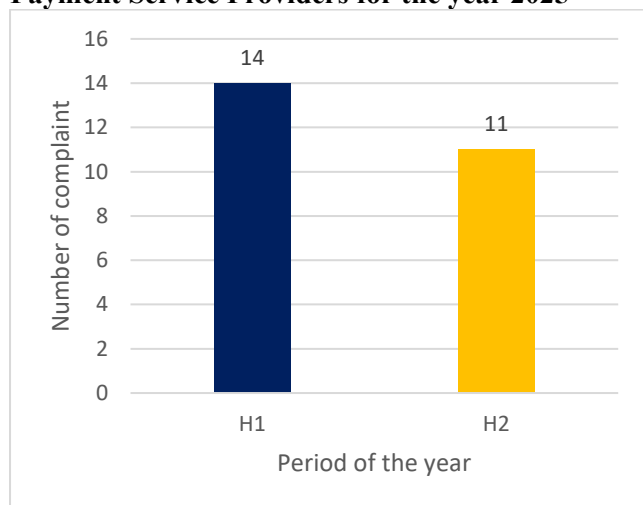
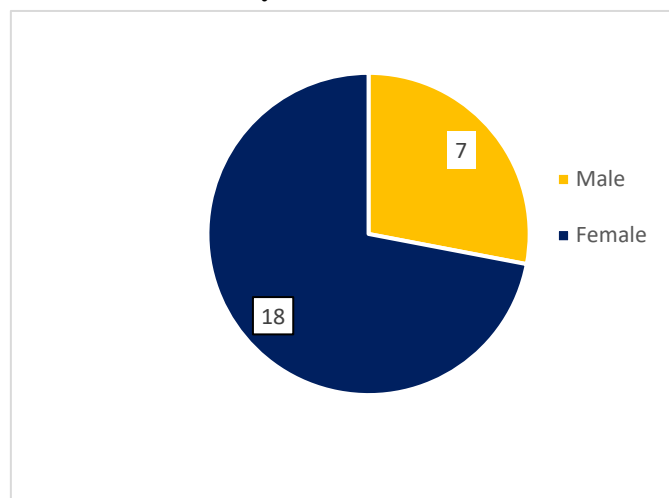


Chart 14: Parties who lodged complaints at the Payment Service Providers for the year 2025



*No complaints were received from businesses

Chart 15: Number of resolved and unresolved complaints at end of reporting period by Commercial banks for the year 2025

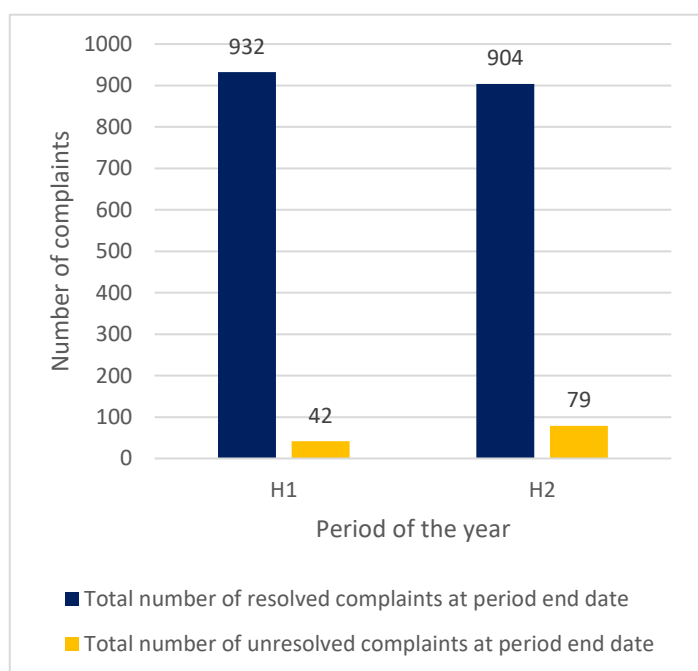


Chart 16: Number of resolved and unresolved complaints at end of reporting period by NBCIs for the year 2025

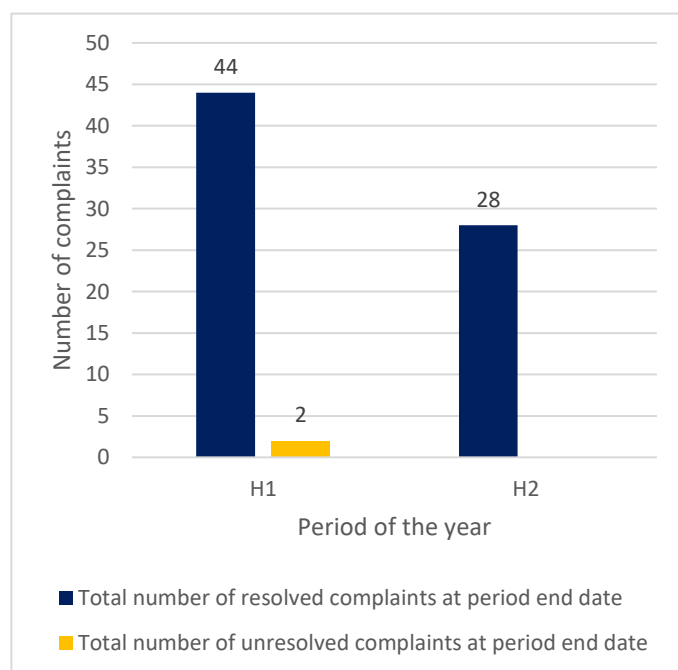


Chart 17: Number of resolved and unresolved complaints at end of reporting period by Bureaux de change for the year 2025

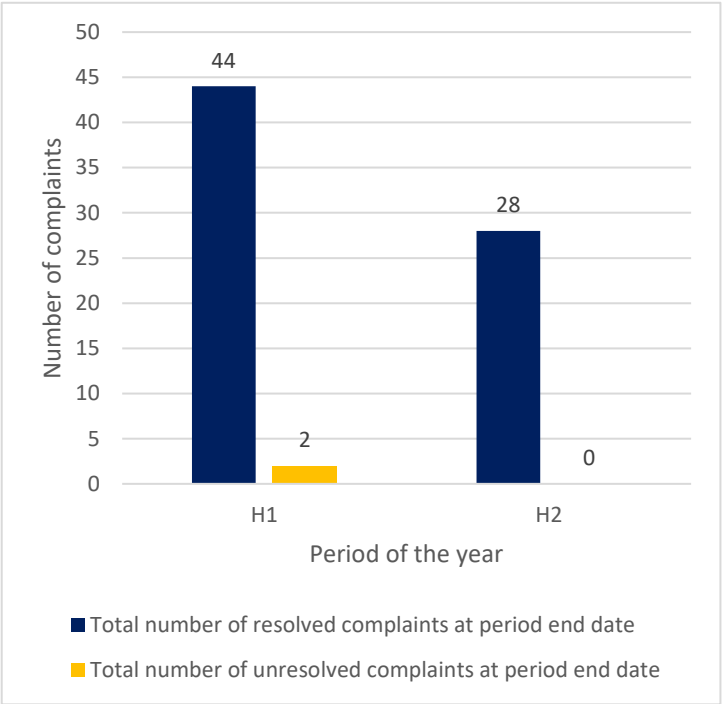


Chart 18: Number of resolved and unresolved complaints at end of reporting period by the CBS for the year 2025

