



HONG KONG MONETARY AUTHORITY
香港金融管理局

Our Ref.: B1/15C

11 February 2026

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

Complaints Watch

The Hong Kong Monetary Authority (HKMA) published the 27th 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 2025, the HKMA received 4,005 banking complaints, representing a 16% year-on-year increase. The primary contributor to this rise was a 38% increase in complaints related to the operation of banking accounts. The HKMA has reminded AIs to strengthen their communication with customers in order to minimise inconvenience. Some good practices relating to upgrade of banking service are shared in this latest issue of the Complaints Watch. This issue also contains a feature article underscoring the importance of clearly displaying available account balance.

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)