

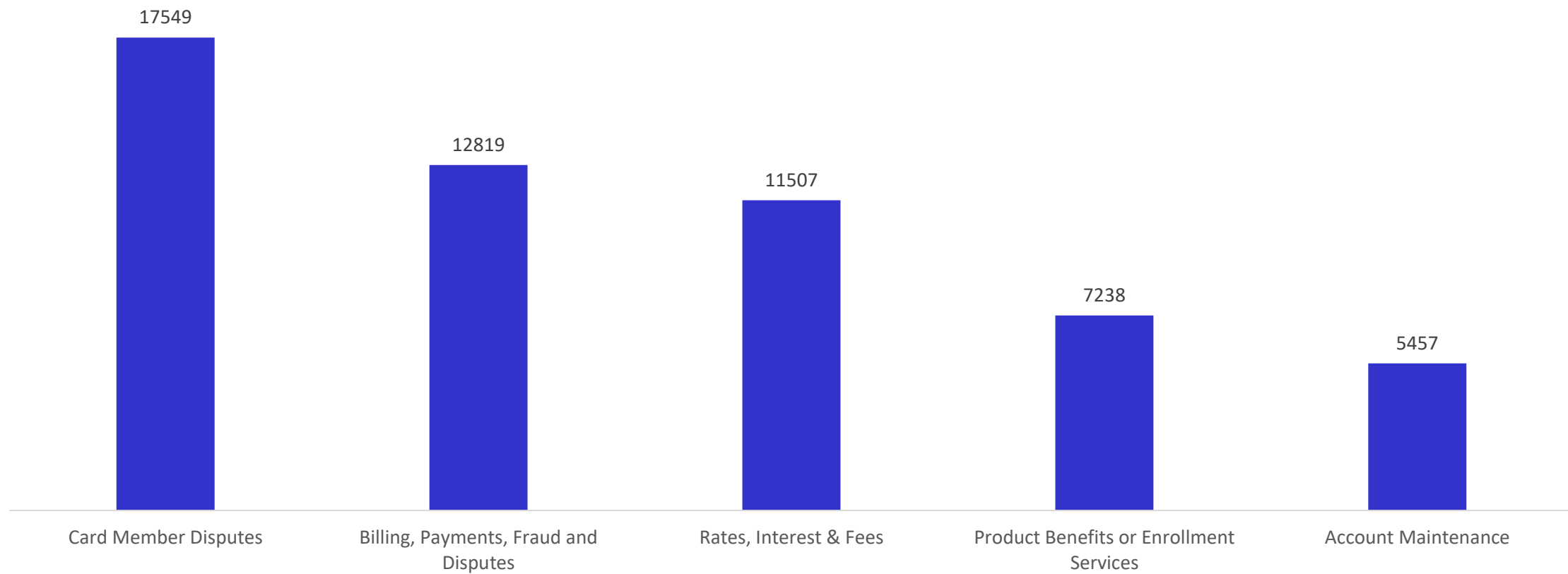


American Express Banking Corp.

Complaints Analysis for FY 2025-26



Top 5 Complaint Category





Complaint Analysis

Disclosure of complaints:

Summary information on complaints received by the bank from customers and from the OBOs

S No		Particulars	Current Year	Previous Year
			2025-26	2024-25
Complaints received by the bank from its customers				
1		No of complaints pending at the beginning of the year	3,761	2,637
2		No of complaints received during the Year	71,619	70,990
3		No of complaints disposed during the year	70,176	69,866
	3.1	Of which, number of complaints rejected by the	-	-
		bank		
4		No of complaints outstanding at the end of the year	5,204	3,761
Maintainable complaints received by the bank from OBOs				
5		Number of maintainable complaints received by the bank from OBOs	571	329
	5.1	Of 5, number of complaints resolved in favor of the	259	178
		bank by Bos		
	5.2	Of 5, number of complaints resolved through conciliation/mediation/settled/withdrawn/advisories issued by BOs	312	151
	5.3	Of 5, number of complaints resolved after passing	-	-
		of Awards by BOs against the bank		
6		Number of Awards unimplemented within the	-	-
		stipulated time (other than those appealed)		



Complaint Analysis

Disclosure of complaints:

Top five Grounds of complaints received by the bank from customers:

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2025-2026)					
Credit Cards	1597	34512	0.06%	1718	45
Account opening/difficulty in operation of accounts	551	18115	91.27%	1850	68
Levy of charges without prior notice/excessive charges/foreclosure charges	346	11545	62.22%	1124	52
Non-observance of Fair Practices Code	178	2200	-31.55%	132	8
Mis-selling/Para-banking	174	1594	-33.42%	106	2
Others	915	3653	-74.46%	274	11
Total	3761	71619	0.89%	5204	186
Previous Year (2024-2025)					
Credit Cards	1337	34493	54.51%	1597	2
Account opening/difficulty in operation of accounts	285	9471	-0.01%	551	0
Levy of charges without prior notice/excessive charges/foreclosure charges	185	7117	14.31%	346	0
Non-observance of Fair Practices Code	152	3214	23.28%	178	0
Mis-selling/Para-banking	166	2394	10.88%	174	0
Others	512	14301	13.96%	915	1
Total	2637	70990	28.29%	3761	3