



CONFIDENTIAL

HONG KONG MONETARY AUTHORITY

Quarterly Return on Debt Collection Related Complaints

For position as at: 30 June 2002

Name of Authorized Institution:

Please complete the report and return to the HKMA within 2 weeks from the end of each quarter.

Information of contact person in case of inquiry:

Name: _____

Department: _____

Post title: _____

Telephone: _____

Fax: _____

Email: _____

Debt collection related complaints

1. Please provide the total number of debt collection agents (DCAs) employed by the AI (including those which were terminated by the AI) during the reporting period: _____.
2. Please provide the following information on the number of complaints received against individual DCAs employed by the AI, the number of debt collection cases assigned to DCAs, the number of complaints where breach of the agency contract or the Code of Banking Practice (CoBP) was substantiated, and the nature of any disciplinary action taken against the individual DCAs. (Please list DCAs in descending order by column B).

(A) Name of DCA employed during the reporting period	(B) Total no. of complaints received against DCA during the quarter	(C) Total no. of collection cases assigned to DCA during the quarter	(D) Incidence of substantiated breach of agency contract or CoBP ¹	(E) Any disciplinary action taken against DCA (Enter [✓] in the appropriate box)				
				NO	YES			
					(a)	(b)	(c)	(d)
1.								
2.								
3.								
TOTAL	===== ²	=====	=====					

(a) issuance of warning letter; (b) suspension of contract; (c) termination of contract; (d) others (please provide details separately)

3. Amongst the total number of complaints received against DCAs employed by the AI, please provide information on the number of complaints received from the following categories of complainants.

Complaint lodged by ³	No. of complaints
Debtor	
Referee	
Family members/friends/relatives/employers etc.	
Innocent third party who has no connection with the debtor	
TOTAL	===== ²

¹ In this report, AIs are not required to provide the details of each incidence of substantiated breach of the agency contract or the CoBP. However, AIs should be prepared to provide such information if requested by the HKMA when necessary.

² Total number of complaints received by the AI against DCAs employed during the reporting period.

³ Complaints lodged by a third party (e.g. a family member) on behalf of the debtor should be regarded as a complaint from the debtor himself rather than the family member.