

Complaints - Car Towing Is this is the way???

Written by Administrator

Wednesday, 28 October 2009 17:27 -

 I lately (Saturday 17th Oct 09) been approached by a guy who refused to identify himself dressed with T-shirt, short pant came over and insisting in towing my car away holding a bank letter claiming he was representing the bank and has the rights to tow my car away due to I had not pay up 3 months installment. Base on my record no doubt we have late in making payment in the past even then my last payment was made on the 29th Sept 2009. Even then I have been trying to put in two months installment on Sat but the Alliance ATM rejected my payment. This guy insisted I have to either pay him some coffee money (RM1100) or he has the rights to tow the car away. I have doubt if he is officially appointed by the bank as he does not seem come in proper dressing uniform with tow truck neither any documentation to prove his identify. To me he sounded more like a loan shark. I suggested to him why not we let this matter solve on Monday as Saturday (so happen it was also public holiday Depavali) I could not resolve this matter without the bank involvement despites I did call up the Alliance Call Center unfortunately I was told this matter could not be resolved until official next working day which is on Monday (19th Oct 09). It seems to me this guy who claimed representing the bank would like to hold me on ransom and knowing I might not able to resolve the matter on the spot. Please be informed I have not received any letter from the bank formally informing me the car will be towed if the payment is not made by when, neither any phone calls from the bank. And surprisingly this guy stated he got the latter from the bank yesterday (which is on 16th Oct 09) and my wife as the owner has not been informed by any means. I asked for a copy of the bank letter but he refused to provide me. I am not pleased and I feel like this is a setup. I feel like this is a syndicate who are there to make good money from decent consumers via loop hole. I am pleading Bank Negara, Consumer Associations and Police Department has to work together stopping this. This will definitely not help national economy neither proper use of resources and degrading national productivity by squeezing consumer to pay for unnecessary expenses and taking unnecessary time to address issues instead of focusing in growing the business and overcome financial difficulty. I think I have said enough. I will leave this case for Bank Negara and Police Department to follow up with the bank if necessary. I attached my police report made on Sat and the bank slip to prove that I have tried to deposit some money but ATM rejected.

STATUS OF THE CASE : MATTER HAS BEEN ACCELERATED TO ALL THE RESPONSIBLE PARTIES.

NCCC ADVICE : We would like to take this opportunity to praise the consumer for the best action he took at the right time. On the other side, we would like to remind all the consumers to make a prompt payment and keep the bank informed on your next payments if you skipped any. If you have chance to make payment for such amounts liaise with the bank for a restructural payment, if that was not helpful, don't worry you can still approach Bank Negara agencies which is AKPK and FMB. but BARE IN MIND ONE THING NEVER LEAVE THE MATTER JUST LIKE THAT.. BECAUSE THE CONSEQUENCE WILL BE VERY DETRIMENTAL.... ALWAYS TRY YOUR BEST TO FIND A SOLUTION..

In the event you face a similar situation as above, immediately contact the Bank and clarify. If let say the parties towed your car already make a police report and send to Bank Negara.

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