

Complaint : RHB Credit Card Terminated but Still Charged

Written by Administrator

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I has been cancelled my supplementary card with immediately effect on 08.10.07(RHB report no:2899927). Supplementary card no. is *400-6***-8304-**53.

Last month, i was very angry when i received the credit card statement from RHB Bank. Because in the statement dated on 15.04.08, the banker charges ING insurance fees and annual membership fee to my supplementary card a/c which i has been cancelled on 08.10.07. Then i called to RHB bank complaint about it, RHB's staff-Amy said will submit the report no: 3383513(for ING fees RM627.00) & 3383511 (for annual membership fee RM40.00) to Flaud Dept dated on 26.04.08.

Today morning, RHB card centre faxed a dispute form for me fill in and told me the reason charge to my a/c. The reason given by RHB's staff is auto debit instruction by the supplementary card holder on Apr 2007 through my supplementary card. I tell her i already cancelled my supplementary card on 08.10.07 and i refused to pay the charges which no belong to me. She said this is they are company policy and i have to write a letter to inform ING regarding the cancellation card.

My queries as below:

1. I need to pay the above charges? and what i can?
2. For the ING charges, the contract is between the supplementary card holder with ING. Am i have the right to inform them to cancelled the auto debit which the insurance not belong to me? They will entertain me?

Please advice.

If you have any queries, please contact me.

Thank you.

NCCC Director's Comment

I think when a card is cancelled, what ever transactions attached to it should also come to an end. Contracts are between person and company and credit cards are just to facilitate payments and not a guarantee. It appears that banks nowadays work infavor of businesses while ignoring consumer rights.

Thank you

Darshan Singh

Director-NCCC