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IPOH: A customer service representative is at her wits' end after her e-commerce account was apparently hacked and her credit card used to buy more than RM18,000 worth of items.

Low Syuk Yee, 38, said she never received any one-time passwords from the issuing bank for the 25 transactions made within four hours on Aug 13 last year.

She subsequently lodged a police report as well as reports with the bank and online shopping platform.

She said the transactions amounting to RM18,437.40 were for the purchase of mobile and social media chat top-ups.

◆The police said they would not be able to open an investigation into the matter, the online platform does not want to reveal details to me, and the bank said that I have to settle the monthly payment," she told a press conference organised by Perak MCA Public Service and Complaints Bureau chief Low Guo Nan on Tuesday (March 16).

She said she was at least able to stop the charges from being racked up further after getting a message from the bank about a transaction for RM812.40 on the night of Aug 13.

Syuk Yee said when she got the message from the bank, she immediately asked the bank to block her card.

◆I also called the online platform, and the representative told me to change my password and make a police report.

◆My transaction history on the site shows that I always only buy clothes and children's items, and never spend more than RM500 per month.

◆Also, my average usage of the credit card is between RM1,100 and RM2,300 per month, she said, adding that she should not have to pay for things that she never bought.

She added that all the items purchased by the unknown fraudsters did not require physical delivery to her stated address in the shopping platform account.

MCA's Low said the victim had also made a report through the Ombudsman of Financial Services, but had yet to receive any feedback.

◆People should not save their credit card details on online shopping platforms.

◆Although it is troublesome to keep on typing in the card details whenever a purchase is made, the risk is lower this way, he added.

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font-family: arial, helvetica, sans-serif;">Source: https://www.thestar.com.my/news/nation/2021/03/16/no-respite-for-fraud-victim-as-bank-insists-on-payment-for-purchases-she-never-made</p>