

A Complaint Against Hong Leong Bank

Written by Administrator

Monday, 14 September 2009 10:46 -

I am truly disappointed with Hong Leong Bank. For your information I am currently residing in Penang and my car loan is with Hong Leong Bank, Jalan Mega Mendung, Off Jalan Klang Lama, Kuala Lumpur. I have changed my car engine somewhere in the middle of May. I have gone to Hong Leong Bank Bayan Baru, Pulau Pinang regarding this matter. After being pushed around for nearly 2 hours and waiting for another 2 hours they told me they cannot help me and that I have to contact Hong Leong Bank Head Quarters myself.

Before changing my car engine I have called them to inform them of my intentions. As I had one month pending payment of my instalment one of the banks? Its staff by the name of Janice advised me to make payments in order to have an up to date account so that a letter could be produced. After changing of the engine of my car and all other process had been done ; i.e. puspakom and putrajaya) I have given Hong Leong Bank all the necessary documents to enable them to produce the acknowledgement letter stating that they are aware of the changes made. (This letter is requested by JPJ)

Hong Leong Bank then told me that I have to pay RM2000.00 for miscellaneous fees. After several calls and telling them I cannot afford to pay the amount they had given Hong Leong Bank then instructed me to bank in RM1000.00. After more phone calls they then said I need to bank in RM600.00 or no letter is to be given. The reason for these charges is for the late charges in paying my car instalment. Currently there are no more pending payments. The letter from Puspakom is expiring on 13th April 2008 and I have no extra money to go through all the process again. I have gone to see the Timbalan Pengarah JPJ Unit Rekod Puan Zuraida and she has stated that they need the letter from the bank and have said that they have done this process countless of times and have not received this kind of problems before. She would call the bank if my loan is in Penang area but as my loan is with Hong Leong Bank Jalan Mega Mendung KL she could not help.

I have also inquire with other banks and they said the letter I am requesting has nothing to do with the loan as I am not requesting a release letter (borang b) for the car from the bank. I have tried explaining this to Hong Leong Bank Jalan Mega Mendung countless of times and my phone bills have escalated tremendously. Janice has told me that the letter has been prepared but the Manager by the name or Jason Tam refused to sign it. She has also told me that he would return my calls but I have yet to receive his call which has been more than a week.

I have also brought this matter up with Bank Negara Malaysia. According to Puan Fadhilah I have to pursue this with the manager of the bank as this is out of their hands and it is totally up to the manager.

Kindly advice as :-

1. I cannot renew my road tax which is expiring on the 4th April 2008.
2. If I received the letter after 13th April 2008 I have to go through all the process (Puspakom and Putrajaya) again which would cost me more money.
3. I cannot use the car but I still have to pay for the instalments which I feel is VERY unfair.

Please help. Thanking you in advance.

NCCC has written to Bank Negara and below is the excerpt :

Hong Leong Bank cannot use such tactics to abuse consumers. This amounts to blackmailing. Complainant has said that even BNM cannot assist. If BNM cannot assist then who is there to protect consumers? The actions of Hong Leong bank is unethical and I am sure that such issues come under the purview of BNM.

Thank you

Darshan Singh
Director-NCCC

3 april 2008