

COMPLAINT ON MAYBANK CHARGES.

Written by Administrator

Friday, 11 September 2009 11:33 -

<div align="justify">I went to Maybank Pusat Bandar Puchong yesterday (01/07/08) at about 12.30pm to withdraw some money from my account which was transferred from my husband's Maybank account in Jalan 222. I wanted the bank to prepare a banker's cheque under my name as I don't want to carry cash with me fearing for my safety given the fact that crime rates are on the rise lately. The officer in charge informed me that there will be a charge of RM5.00 for them to prepare the banker's cheque which I duly agreed. </div><div align="justify"><p align="justify">However, later the officer informed me that there will be an additional charge of RM 5.00 as I am withdrawing the money on the same day it was transferred to my account. I objected to this charges because I am withdrawing my own money and I am already paying RM 5 for their services. She then suggested that I could come back tomorrow or withdraw from the ATM machine as another options and I won't be charged for it. However, I needed it urgently to make payments which are due today and since I can only withdraw a maximum of RM 1,000 a day that was not a good alternative. Finally, I had to pay RM 10 for me to withdraw my own money. To me this act of charging extra tantamount to banks committing daylight robbery on their customers.

Before collecting the cheque, I asked the same officer if this a standard charges set by Bank Negara and she replied that former charges of RM5.00 is set by bank Negara but the latter charges (withdrawal on the same day of bank-in) is an internal practice by Maybank. Still not satisfied with the answer and upon leaving the bank, I called the bank again to speak to a higher officer and was told the same but this time he explained that the additional charges is for them to make verification call to the other branch office from where the money was transferred. I am fully aware that telephone charges for business operates are higher than residential ones but I don't believe it will cost the bank RM 5.00 for a less than 2 minutes call.

I called another bank to check on this matter and was told that they do not practice any such thing. Hence I am now puzzled as to how individual banks are allowed to set their own charges? Are they not been regulated by Bank Negara? Isn't it illegal to charge customers exorbitant charges for making simple transaction which is not set by Bank Negara? In this IT age it is ridiculous for banks to charge their customer RM 5.00 for a verification telephone call. Don't they have online system as we are moving towards e-banking era? I equate this tactic similar to Along only thing in this case it's a licensed Along.

As a disgusted consumer I am forwarding you this complaint in the hope that you will be able to save consumer in Malaysia from been ripped of by licensed Along. I need my refund and a written apology from the bank on this matter if possible.

Detail of my bank is as below</p><table border="0" cellspacing="1" cellpadding="0" width="100%" class="MsoNormalTable" align="justify" style="width: 100%"><tr><td valign="top" style="background: #d1d1d1 0% 50%; -moz-background-clip: -moz-initial; -moz-background-origin: -moz-initial; -moz-background-inline-policy: -moz-initial; padding: 2.25pt"><p class="MsoNormal">PUSAT BANDAR PUCHONG SC
No 32 & 34 Jalan Bandar Tiga
Pusat Bandar Puchong
47000 Puchong</p></td><td valign="top" style="background: #d1d1d1 0% 50%; -moz-background-clip: -moz-initial; -moz-background-origin: -moz-initial; -moz-background-inline-policy: -moz-initial; padding: 2.25pt"><p style="text-align: right" class="MsoNormal" align="right">OIC
General

Fax</p></td></tr></table><p align="justify">
Many thanks </p></div>