

Complaint - Misleading Information by United Overseas Bank Malaysia

Written by Administrator

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I've applied UOB credit through agent at Carrefour and my application is approved and I received my credit cards last month. However, there are 2 credit cards come together, ie VISA and Master card where I only applied Visa card. For me, I know it is usual that the Bank will send 2 cards together, however, whether we accept it or not, it is our customer right. Therefore, I've only activated my Visa card and cut my Master card which I prepared to cancel it. Recently, I call to UOB customer service to cancel the Master card, but, I been told that it is UOB policy to send 2 cards which can said that UOB force us to hold 2 UOB credit cards without our consent as there are no clear information about this when we apply. Even when I read back UOB credit card term and condition on the booklets that UOB send together with the credit cards, there are only 1 booklet stated that a corresponding Master card will be issued together where the other booklet has no such T&C. As a customer, I feel like I've been cheated by UOB as I thought that we only need to swipe 6 transactions within 1 year to waive the annual fee. After I made a complaint to UOB customer service, they are just telling me that they will further educate their staffs to provide clearer information to customers next time. However, further educate their staff is not a good solution to me. Even now, I go to any UOB credit card counter to ask for it, their staff will still give me the same answer stating that only 6 transactions needed per annum to waive the annual fee. Until I fed up and point out their lies, then only they admit that there are 2 credit cards will be issued and total we will need to swipe 12 transactions per annum to waive the annual fee. Not only their staff not well educated, even the term and conditions stated also not clear enough as there are only 1 of the 2 brochures stated such things claiming Master card will be issued correspondingly. NCCC Director : It is suggestd that the complainant is given a waiver on annual fee with 6 transaction, as misleading information was provided to the complainant. I think if a person applies for only 1 card then only that card should be issued. Thank you
Darshan Singh
Director-NCCC