

## Complaint : Unreasonable bank charges from UOB

Written by Administrator

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4 June 2008

I started using the UOB credit cards since last year. Each month I make my payment through my CIMB cheque and I make my payment early. At the end of March 2008 I made my payment through cheque as usual, and unfortunately the cheque was rejected and returned. CIMB (Mentakab Branch) failed to contact me as I am now staying in Petaling Jaya. Moreover when the cheque was returned to me, the letter plus the cheque were soaked in water as there was then a heavy storm. So I was in the dark to what happened and I replaced another cheque for the same payment which was RM227.11.

When the second cheque for the same payment returned again, I called up CIMB(Mentakab Branch) and realised there was shortage of fund. I must admit it was my negligence. I quickly banked in money into current account and I banked in RM250 to UOB on 21/4/2008 with the intention to settle the RM227.11 credit card payment.

I was shocked when I received my April statement that for a credit card payment of RM227.11, I am now charged RM300 for the 2 returned cheques, plus late payment and financial charges.

I called UOB hotline to appeal for the "Returned Cheque Fees" to be waived." There was no reply. I e-mailed Mr. Lim, from the Customer Communications Management of UOB to appeal again. He wanted official letter to verify my identity, even though the hotline officer has already identified me by asking many personal questions. I then wrote a letter and sent in a CIMB cheque no.28\*\*\*83 of RM253.91 to settle my credit card payment. I stated clearly in my letter that I do not pay the RM300.00 "Returned Cheques Fees".

However when I received my May statement today, the above cheque payment was not in. Instead the sum of RM300 "Returned Cheques Fees" was carried forward to add to the May account. I rang up UOB hotline again to find out that there was no payment from me. This is the first time my mail, including the cheque for payment, was not received by the bank. I regret that I have not sent the mail using registered letter. There is no reply from Mr.Lim or any other UOB officer regarding my appeal. It is obvious UOB has ignored my appeal without any reply.

I hereby strongly protest the unreasonable and the fantastic rate of returned cheque fee charged to my account by UOB for the following reasons:-

- This incident was due to my negligence and I have been charged "Returned Cheque Charges" by CIMB which issued the cheque. Today I am still using CIMB cheques to prove that I have maintained good records with CIMB.
- As the cheques used does not belong to UOB and therefore it has no right to charge me again for the same mistake. UOB has already charged me late payment and financial charges.

I am also very disappointed with the poor customer service of UOB. There is no reply to my appeal till today.

I hope NCCC can help taking up the matter to Bank Negara for the unreasonable bank charges. Thank you.

Hope to hear from you as soon as possible.

Yours sincerely,