

Complaint : EON Bank's unprofessional vehicle repossession tactic

Written by Administrator

Monday, 14 September 2009 10:41 -

24 April 2008

I am writing regarding EON Bank's unprofessional, unlawful and unethical action which has threatened my safety and violated of my rights as a citizen.

Your bank has engaged the service of some credit collection companies who are taking laws into their own hands to solve problems with your customers. While I am also doubtful of a licensed bank's legal right in doing so, I am questioning your practice of resorting to giving out customers' personal details to these third party companies without any control whatsoever on what these people may do. Have you no consideration at all for the implications on your customer's personal safety?

This was what happened to me on last week.

2008-04-17, Thursdays, at around 9:15am, I was driving alone on my way to office when a heavily tinted black Toyota Hilux overtook me. One of the man in the car waived a card at me demanding me to pull over. It then cut abruptly into the front of my car and screeched to a halt, forcing me to stop in order to avoid collision. Not knowing who these people are, I panicked and quickly sped off worrying that I may be about to fall victim to a car-jacking syndicate. The pickup truck chased after me on the LDP and nearly forced me to hit into the highway divider (on the RIGHT lane!). I pressed hard on my car's horn all the way in desperate attempt to catch attention and ask for help. Due to the traffic on the highway, I managed to distance myself from the truck, but not for long.

I pulled over into the Shell station nearby LDP toll Cyberjaya. But before I was able to get out from my car to ask help from the station staffs, the Hilux managed to catch up and stopped behind me. In such situation, I did what was in best interest of my safety. I locked myself inside the car. The Indian men came out from the Hilux and started scolding at me.

At this point, I was still in shock, trembling with tears and had no idea who these people are.

It turned out that these men were representing your bank! They demanded me to hand over the car to them for having lapsed 6 months of monthly installment (which is not true) without showing me any repossession letter! Fearing of my personal safety, I refused and called for help using my mobile phone.

Let me clarify few things here:

- I am not the owner of the car! It belongs to my sister.
- I was at Japan for the past 9 months and have absolutely no idea what was going on with the car's financing status.
- I believe every citizen of this country is protected by laws against such intimidation and forceful engagement amounting to unlawful arrest!
- Instead of sending your bank's employee to approach your customer for car repossession, your bank is taking the EASY WAY OUT by giving out personal customer information to such third party companies WITHOUT WARNING. These companies took laws into their own hands and claimed they were REPRESENTING your bank. The response I obtained from your branch officer is that EON BANK is NOT RELATED to these companies. This is not right! EON BANK engaged these companies and AUTHORIZED them to act on behalf of the bank AS SO CLAIMED by these thugs.
- Your bank is trying to avoid responsibility by asking me to pursue the matter with these credit collection companies. The root of this problem started from your Bank's action! I believe I have every right to hold EON BANK responsible for having resorted to such unethical and unlawful handling of customers' private information. Such action has implications on your customer's personal safety. What is the difference between illegal loansharks and EON BANK in this case? I shudder to think what will happen to this country if licensed banks are allowed to act such way without checks and control. Banks in Malaysia are turning into loansharks now?
- As a result from EON BANK's

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action, these third party companies (whether they are legal or not is another matter of concern!) are now in possession of my sister's personal information. Those men asked me if the car owner is still working with XXX company and if she is still using the same mobile phone number. These men obviously knew her home address as they managed to tracked me down not long after I left for work.

My sister has to rush to EON bank branch in Subang on that morning itself, to meet with the manager and SHOWED HIM THE PAYMENT that she had made all these while! There was NO 6months lapsed. Around 10:30am, the 2 guys finally left after received a phone call from EON bank.

On the next day, there was a lady from Subang branch called my sister to understand about the incident. According to her, if we would like to demand for an apology, we can contact EON Bank Credit Dept. She even gave my sis the PIC name and contact no. (Does this make sense?)

It was a very frightening experience that shouldn't have happened. I am still living in fear. I am now worried about my family's safety. Please put yourself in my situation. If it can happen to me, it can happen to anyone.

I don't feel at peace or safe anymore with the thought of someone maybe watching and following me. As of today, I have not drive the car on the road. This is all result from your bank's action.

I have lodged a police report immediately after the incident at Sea Park; report no. BKT PUCHONG/004847/08.

Complainant Details Withheld