

## Complaint : Ambank not accepting cheque payment over counter

Written by Administrator

Monday, 14 September 2009 10:45 -

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9 April 2008

I'm a customer of ambank for 3 different acc. mainly 2 hire and purchase ans a housing loan. On 8/3/08 approx. 3 pm, I took a number and wait for my turn to be served like other customer as usual. On my turn, I have requested for my acc. no as I don't have it with me....The teller is helpful to served me....until she found out that I will be using a cheque to pay up my 3 loans.

She told me to used the Cheque deposit machine. I decline simply by telling her that I took the number and waited for my turn to be served. She say that now all the cheque transaction is 'out source' which I don't know understand as it's yr banking terms. I insisted to do my transaction at the counter and demanded my question to be answer. Unfortunately, the bank manager is not in at the time. So another senior officer served me and give me some explanation telling me that they are not encouraging the customer to do the cheque bankin at the counter.

So I reply to her that you guy don't encourage or don't allowed to be more specific. She did not answer .It mean I still can do my transaction here rite? .. she did not answer but simply asked the teller to accept my cheque payment...

It's have to be much so questioning, demanding and persuasion only to get my transaction accepted at the counter. As a customer who took all his loan with this bank , I am really disappointed.

Here is the question and a scenario to the Management, how do you feel as a customer who waited for a long time in queue for his turn after 20 person to be served and later been told to do his transaction with the machine? If there is a sign saying 'no cheque transaction' is placed at the numbering machine it will be so helpful ....which I think it's simply you guys wanted to get the easy way out at the cost of yr valued customer....Here are the detail of the incident:- Teller names Ms J L Goh. Time 3 pm date 8/4/08 branch : Balakong.

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