

## Complaint : RHB Credit Card Complaint

Written by Administrator

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I used to have a RHB Visa Credit card. I had cancelled the said card back in Jan 2007. RHB had acknowledged my cancellation of the said card. However, in February 2008, I received a statement from RHB bank stating there was a transaction in Jan 24, 2008 for RM63.13 and I am responsible for the payment. The transaction was for an auto-debit transaction.

My questions are:

- The credit card had been cancelled for more than 1 year, why did RHB bank still allow the transaction to go through. I can understand if the card was cancelled 1 month ago.
- RHB's claimed that consumers need to cancel auto-debit if consumer cancels his/her credit card. My question is why is this responsibility pushed to consumers where the final approval for any transaction is done by the bank. Do they mean cancelling a card still means they allow transactions to go through? As a consumer its very difficult to keep track what payments done via auto-debit, especially for annual payments.

**NCCC** : This is really absurd. Card already cancelled but auto debit transaction allowed after 1 year of cancellation. Are banks working in cohorts with business? The complainant should not be made payable for the amount.

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