

## Regarding my loan with a local bank

Written by Administrator

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I am writing regarding my loan with a local bank.  
The problem started when I submitted my application to an agent at the Kuala Lumpur branch.  
Later, I was surprised to find that my application was sent to their Kajang branch. They took more than two months to process my application for reasons unknown.  
They finally came up with an agreement which contained errors.  
How is it possible for so many experts or professionals to miss out the name of the housing project? Do they proofread their contracts? I even wrote them a letter before the payment due date stating that interest would be charged if payment is not made to the developer on time.  
I was assured by the agent that the bank would assume responsibility if they did not pay on time.  
Soon after, as expected, I was charged interest for not keeping up with my progress payments.  
When I contacted the agent, I was asked to write a letter stating my case. Not only did I write the letter, I also submitted a complaint to the bank's complaint department after obtaining their address from the Bank Negara website.  
It has been two months and my case is still pending according to the agent.  
I also reminded my agent that another progress payment is nearing its due date.  
I am disappointed with the bank's attitude towards its customers.  
I will never recommend anyone to take any loan from them unless they want to be slapped with late interest payments which the bank will not own up or take responsibility for.  
I am at a loss as to who can help me settle this problem.