

Malay Mail: Forced to apply for credit card

Written by Administrator

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BRIAN, of Kuala Lumpur, is not happy with Hong Leong Bank's method of "forcing" its clients to apply for a credit card if they wish to open a savings account.

Recently, I wanted to open a savings account with Hong Leong Bank OUG branch and to my surprise, I was told that I could only open an account if I applied for their credit card, he says.

BRIAN says he declined to do so as he did not want to manage another credit card.

However, the bank refused to entertain his request without a credit card application form.

I even told them that I would not activate my card when I receive it, but the girl told me that they can automatically activate it from their end if I don't do it on my side, he says.

I was told that all I had to do was do a minimum of three transactions to get the fees waived for two years.

BRIAN says the bank was basically forcing consumers.

I did not have time to debate with them and therefore proceeded to complete the credit card application form.

I feel that I was taken advantage of and I do not think Bank Negara has such rules. Is it fair to force consumers to apply for credit cards?

- IN a statement, Hong Leong Bank quality and support services general manager Mathew Ong says the bank has contacted the customer and the matter has been resolved.