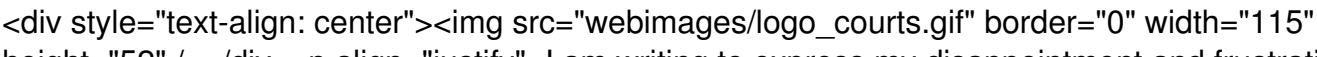


Courts makes their customer humiliated

Written by Administrator

Thursday, 10 September 2009 14:50 -

 I am writing to express my disappointment and frustration of what Courts, "Your Life Our Inspiration" has done to me - the humiliation that it has tossed on the face of my family and me.

I took a credit facility from Courts, Cheras Branch in October 2004 to purchase a 54 inch television. The facility was for 36 months and the promotion given at that point of time was FREE 2 MONTHS INSTALMENTS. The free instalments will only commence after the payment of 34 instalments (free for the 35th and 36th instalments). I have been servicing the instalments without fail on or before the 11th every month (as required) until 11 September 2007 (34th month). Since the card has been stamped with the abovementioned promotion, I assumed that I am now free from my obligation towards Courts. I did not receive any reminders or phone calls thereafter.

Came 2008, to my surprised, a gentleman came to the house on one fine evening. I can't remember the exact date but it seemed that he is a debt collector. He told me that there were 2-month instalments not paid. I showed him the instalment card and he himself was also surprised. He promised that he would communicate the outcome to the office and since then, nothing happen.

On 21 July 2008, I was outstation. At home, there were my mother and a relative. Courts had again sent another gentleman, now not to enquire but to take the television away due to non-payment. My mother, being disgraced, called my husband and my husband had to calm her down and informed her that the credit had been fully settled in September 2007. He spoke to the gentleman and it seemed that the system did not capture the promotion offered. He insisted to be contacted by Courts representative. Then only Courts called my husband, telling him that she is new and she did not know about the promotion. When asked if its true that payments are still outstanding, why cant Courts send reminders to us. She promised to check but again, promise is a promise. No calls received. Courts does not want to admit that its system is not up-to-date and the fact it cannot capture the promotion offered, it has made our life miserable. Well, you could not imagine what are the comments given/ questions asked by my mother and relative.

On 22 July 2008, my husband and me went to Courts, Cheras Branch. We wanted to talk to the Accounts Manager but we were then passed to somebody else. The representatives didn't even say sorry, took the card, xerox it, made adjustments to be sent to the HQ and have the guts to inform us that payments were actually up-to-date. When asked for explanation, they just keep quiet and ignore my questions. We requested for the card to be stamped with settlement so that in the event that Courts sent another gentleman to take the television away, we have evidence that payment had been fully settled.

Feeling unhappy, I called the customer service of Courts, HQ to relay what had happened. She requested for evidence that full payment had been made as in her system, there is still an overdue of 2 months plus late charges (after 1 week adjustment being made). I faxed the card and since then, nothing happen, not even a note from Courts to apologise for the mistakes done. Today, I called and she seemed to forget whatever had happened. I have to re-explain and she informed me, "You don't have to worry anymore as the system has been updated - no more owings". There is no sense of guiltiness from Courts side, as if the incident had never happened.

From today onwards, I swear that I would not buy anything from Courts anymore, no matter how wide the selection of goods are, choices and flexibility as what being claimed. Yes, there are many more out there who wants to be Courts customer but it has to always remember that without a proper and efficient system bundled with a human touch, it will be losing more customers than it could ever imagined.

Date of Complaint Received: August 19, 2008