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Attention: Mr Keith Weeks

Tania

From: "Tania" <tania@ballitolifestylecentre.co.za>
To: <bankingenquiry@compcom.co.za>
Sent: 21 April 2006 09:15 AM
Subject: LATE PAYMENT FEES

E-MAIL NOT RESPONDING
UNABLE TO DELIVER

Dear Sir

My complaint probably doesn't warrant your time but I thought I should bring to your attention what is happening to the little guy as well.

I have had a Standard Bank credit card for over 18 years. Never missed a payment in my life. Always paid at month end or at the beginning of the following month. In November last year, I paid over R6000 into my card and was left with R1000 owing. I had miscalculated the budget settlement.

Anyway, unfortunately my father passed away unexpectedly on the 18th of December and I only returned to Ballito in mid January. When I received my statement in February I noticed a late penalty fee of R100. I queried immediately and was told by an arrogant call centre operator that that fee will not be reversed. I e-mailed Standard Bank who then said they would reverse my fee but not to pay late again. My balance was now down to R300 odd. In March I paid on the 3rd and guess what, another R100 late fee penalty.

I have subsequently closed my account and e-mailed Standard Bank that this fee is illegal as a R300 debt cannot possibly attract a R100 charge. They have not commented. My issue is that I have always paid my card in the same way for over 18 years. I have never been charged a late payment fee. I accept the interest charges but do not understand how they can levy such a penalty?

I actually e-mailed Standard Bank that I would be closing my account and that I hoped that someday somebody would take them to task on this fee. I could not believe my eyes when I saw the article regarding this topic.

Yours sincerely

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