Name : - Shyed Shahriar Housaini

E-mail :- [Shyed2001@yahoo.com](mailto:Shyed2001@yahoo.com)

Mobile No:- 01840395957

Eastern Bank Credit Card Account No- 1051390263701

Address: - 30, Shantinagar, Apt No- 2/701, Eastern Peace, Peer Shaheber Goli, Dhaka – 1217.

Subject : Complain against Eastern Bank Ltd. credit card services, service fees, late fees, interest and account statements. Credit card account no- 1051390263701.

Dear Sir/Madam

With reference to the above mentioned subject, I would like to inform you that – I was contracted by an employee of Dhanmondi branch (Sales/marketing) of Eastern Bank Ltd. named- Ali Khokon (Mobile No- 01711072556, **Eastern Bank Ltd , Dhanmondi Branch, Address:**House-21, Road-08, Dhanmondi R/A, Dhaka-1205, **Phone:**9128469,9126141, info@ebl-bd.com.)

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Who offered me Eastern Bank Platinum Credit Card, without any account of Eastern Bank and without nay fee for the Credit card and also waiver of one year fees. He / Ali Khokon (Mobile No- 01711072556), met with me with his offer and assured me of their free credit card good services.

After many of those type of meetings and calls from Ali Khokon of Easrern Bank Ltd, I decided to apply for that credit card, as it was free and also one year waiver of service charge.

After filling up all required bank documents provided to me by Ali Khokon (Mobile No- 01711072556) and then I providing to Ali Khokon (Mobile No- 01711072556) all my supporting personal documents, information and photos. Even then he did not informed me about any fees or service charges for/during the first year of issuance of that credit card.

During Ali Khokon delivered to me that Credit card, Ali Khokon (Mobile No- 01711072556) told me about 115 tk fees (this is the first time he mentioned any fee for issuing that card) for activation of that credit card. He informed me that I will have to pay that fee for first time activating my card and get pin code for that by calling any branch of Eastern Bank.

I did not activated that credit card by calling to any Eastern Bank Branch and did not get any pin code.

He did not informed me about the method of payment of that card and I did not gave any permission to pay that 115 tk fee for my card on my credit card account.

Later I found out that, those 115 tk (100 tk Bangladesh Bank CIB report fee + 15 tk vat) was to be paid to Bangladesh Bank by the Eastern Bank Ltd. But Eastern bank ltd paid that 115 tk against my Credit card account without my permission. I do not have any bank account at Eastern Bank Ltd.

Till this day, I did not activated that credit card by calling to any Eastern Bank Branch and did not get any pin code.

But, Eastern Bank Ltd, used to send me dues of 115 taka. But the message also advised me to ignore that message, if I already had paid them. I ignored them thinking that they were for regular card holder message but, as my card was to be free for first year I did not had to pay them / fees. I never purchased or withdrew any money using that credit card.

And, yet Eastern Bank sent me messages and Email showing that I had to pay them almost 4425.73 tk immediately. Otherwise they were charging very high late payment fees and also interests upon all of those dues.

To, resolve this issue, I contacted with Eastern bank Shantinagar branch. They only told me to pay those fees, again and again, and they said nothing can be done about that issue. They, Eastern bank Shantinagar branch said that, I agreed to pay for their services, when I applied for that credit card. Which is wrong, because, they/ Ali khokon (Mobile No- 01711072556) from Eastern Bank, made me apply for that card, based on the fact that for the first year there will be no fees.

I gave them warning about my possible complains to various agencies, which they ignored.

And then I paid them 4600 to , to avoid more claim on me.

I, hereby apply to/through the appropriate authority to resolve the issue and hope that necessary steps should be taken against Eastern Bank Ltd and Mr Ali Khokon and I should get my money refunded back to me from Eastern bank.

Yours Sincerely

Shyed Shahriar Housaini

[Shyed2001@yahoo.com](mailto:Shyed2001@yahoo.com)

01840395957

Eastern Bank Credit Card Account No- 1051390263701

30, Shantinagar, Apt No- 2/701, Eastern Peace,

Peer Shaheber Goli, Dhaka – 1217.

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| **Eastern Bank Ltd**  **Dhanmondi Branch**  **Address:**House-21, Road-08, Dhanmondi R/A, Dhaka-1205 |
| **Phone:**9128469,9126141 |
| info@ebl-bd.com |

**CONTACT US:**

**Consumers Association of Bangladesh (CAB)**

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Website: consumerbd.org

# **LBCC - Test Taking Skills**

Every test is different. So, use various study tools.

If did not or could not study well before the test date then get as much study time as possible. But try to prepare for test well ahead of test date.

Three General test taking strategies:-

1. On the morning or very close time of the test – “Don’t study very very hard just before the test”. Because that may cause some problem while trying to remember materials, may lose confidence. If did not or could not study well before the test date then get as much study time as possible. But try to prepare for test well ahead of test date.
2. Arrive early at the test center. But not too early. And don’t study while at the test center. Just relax and take deep and rhythmic breath and more rhythmic breath. And prepare for test.
3. Sit Alone to avoid Confusion & Distraction. Don’t get busy with other people or.