



Recipient: BRYAN MACNEILL
Sender: Credit cards and prepaid cards
Subject: Re: Transactions, statements of account
Sent on: April 10, 2014 12:52 PM

Dear Mr. MacNeill,

We are very sorry about the situation described in your e-mail message.

As mentioned in our previous e-mail messages, your Visa Desjardins card has been temporarily suspended by our Fraud Prevention department, for security reasons.

We would like to bring to your attention that unlike transactions that were previously authorized on your account, then were never confirmed and disappeared, the transactions by Beyond Blue and Direct Transfer were confirmed on March 28th, 2014 and billed to your account. Therefore, it is necessary to dispute these items and issue a new credit card, after cancelling the one you have in hand.

We understand that you are having difficulties calling us. However, it is with great regret that we confirm it is impossible for us to dispute items and confirm the emission of a new Visa Desjardins card by e-mail.

Therefore, we invite you to call us whenever possible in order to dispute said charges on your account by following the instructions given in our previous messages, or by using Skype.

Also, we invite you to contact us by phone as soon as possible, since we have a delay to respect in order to dispute on charge on your account.

We thank you for the confidence you have shown in Desjardins. Please note that we remain available for additional information by email or by telephone at 514-397-4415 or toll free at 1-800-363-3380.

If you wish to give us your feedback in regards to the quality of the service we provided you with by email, please copy and paste the following link in your browser: https://www.surveymonkey.com/s/Desjardins_survey

Best regards,

Tommy
Your Internet Centre Representative
Desjardins Card Services

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Original message

Recipient: Credit cards and prepaid cards
Sender: BRYAN MACNEILL
Subject: Transactions, statements of account
Sent on: April 24, 2238

Att. Valerie

Your Internet Centre Representative

Desjardins Card Services for Westminster Savings Credit Union

I am in a small town in Sarawak (Malaysian Borneo). There are no pay-phones here. People don't know what an "operator assisted overseas collect call" is. There is a language barrier - and a 9 hour time difference. So far the only way I can find to make this required phone call is buy a Malaysian mobile phone or book into a \$120/night Hotel. And Skype - I don't have it and have never used it. I've been asking around, but still don't know how to go about using it.

All I want to know is - why is there \$550.68 worth of fraudulent charges in the "Total billed transactions" section of my statement? This is the third time I've asked this question. Why would I have to make an overseas phone call to get an answer? Why can't you answer this question through your "Secure Messaging System"? Isn't that what it's for? And, yes, this is getting really annoying.
