

Dear Editor

We refer to the letters by Mr Goh Kian Huat "What if a shop insists on credit card surcharge?" and Mr Jeffrey Teo Hui Soon "Taxis also slap card surcharge" (MyPaper, 2 May 2008).

We wish to inform Mr Goh and Mr Jeffrey Teo that consumers can exercise their rights by not patronizing businesses that do not absorb the transaction charges. Consumers can also report errant merchants to the banks that issued them the credit card. The card-issuing banks will then take up the matter with the merchants under the Merchant Agreement.

We note from the taxi companies' websites that the 10% fee imposed by taxis is an administrative fee rather than a surcharge. Since it is an administrative fee, we are not in a position to comment.

We trust the above clarifies.

Ong-Ang Ai Boon, Mrs
Director
The Association of Banks in Singapore