## Dear Editor

I refer to the letter from Mr Paul Walter Wong, "Are all banks in?" (ST Forum, 15 September 2009).

We wish to clarify that the Credit Card Protection Plan (CCPP) Hotline Facility is currently offered by Citibank Singapore, HSBC, RBS and Standard Chartered Bank. Several other retail banks have indicated they are considering implementing similar hotline facilities.

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