

Protection against Credit Card Bill Failures

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It is true that [credit card](#) makes our life easier. With having a credit card, we don't need to take the risk bringing lots amount of money everywhere we go. We can use credit card to pay any transaction we made. Well, I sounds too good to be true. As matter a fact, credit card could also bring irritating problems for us.

Getting credit card bill is never been nice but it will be frustrating when you have wrong items in your bill. It could be bill for something you have returned or even something you don't even buy, double charge for the same item, or failed to credit a payment to your bill. Credit card bills often contain billing errors, but it is not the end of the world when you have it. Federal Law is protecting consumers from such failure like this through the so called Fair Credit Billing Act (FCBA). This act protects consumer's right and provides settlement dispute procedures.

To get the advantage of consumer's law, you must write to your credit card issuer regarding the billing errors. The letter must include your name, address, account number, and description of billing errors. You must also make sure that your letter will reach the issuer within 60 days after the letter containing billing errors was sent to you. According to FCBA, the creditor must acknowledge your complaint within 30 days and resolve it no longer than two billing cycles. You have the right to withhold your payment on the disputed items until your problem resolved and more over, it won't be affecting your credit rating.