FIRST PERSON

'We are experiencing more calls than usual' - why am I always stuck on hold?

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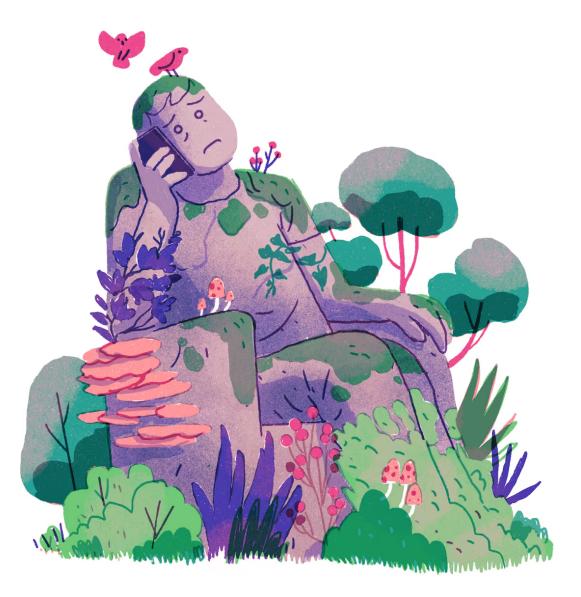


ILLUSTRATION BY DREW SHANNON

There are three certainties in life: death, taxes and the impossibility of getting through within a reasonable time on the telephone to a bank. Since there is not much more we can do about death or taxes, let me complain about those banks. Actually I am not certain we can do much about them either.

I recently received a statement regarding a credit card I never use. I am not sure why I applied for that card other than a perk is bags fly free on an airline, which I also never use. For that matter, I had not used – for years – the bank issuing this card.

I opened the statement and noticed a charge for \$1,175 allegedly incurred by me in Moose Jaw for something like the Antler Motel. As I have never had the pleasure of visiting Saskatchewan, I called the bank to report it. Presumably, whoever did run up this bill either spent a few nights there or maybe one or two in their royal suite.

Given the apparent gravity of the situation, I expected to get through to the right bank department within minutes. Then again the Blue Jays probably expected to win the World Series last fall.

The recording prompted me to hit seven to report unrecognized charges. It continued with, "We are experiencing more calls than usual. Wait times might be longer. Our team is busy assisting other customers. Please stay on the line..."

I wonder about this all-too-familiar excuse for keeping us waiting. When were calls ever "usual"? In 1897?

What then followed was about an hour of unrelenting annoying and repetitive music. The best of Mick Jagger shouting would have been preferable. This ordeal was interrupted sporadically by a comment like, "Did you know you can visit us online where you can resolve your issue." No doubt had I gone online, there would have been an option reading, "Got charged for Antler Motel? Click here."

The recording also said we can go online where we can also review the bank's privacy policy. Just what I wanted to check out. No doubt that Moose

Jaw knave reviewed their privacy policy and got ideas.

I decided to call again from my mobile phone this time and opt for the "lost or stolen card" department, while keeping my place for the fraud department open on my landline.

After a half-hour, I got through to a live agent called Marlene. She told me she could take some information, but I should still hang in there on my call to the fraud department. But first, she had to ask me some verifying questions.

My date of birth. I passed this one with flying colours.

Next, she asked how many accounts I had with this bank. I likely had a dormant account. I guessed one. Pass.

Then came the kicker, "When did you last use it?" I had no clue, other than that's why it was dormant. I said, "ages ago." She paused and then replied, "The system does not accept this answer. You are locked out."

I was aghast. I tried to reason with her by offering other information that might satisfy the system, like my mother's birth name. No go.

Marlene told me with regret, that once I'm locked out, I'm locked out. Her hands were tied. She did mention the system a couple of times more.

Marlene then apologized, saying she knew how I felt. She added that she lives in Vancouver, but she also had never visited Moose Jaw. At least we had a rapport. But this too did not satisfy the system.

I continued to wait on my other line for almost three hours until a live person from the fraud department came on. Hello John, from Moncton, N.B. He asked how he could help me.

I told him about those charges, and he asked whether anybody else had access to my credit card. I told him not to my knowledge. He was curious about the Antler Motel. I told him that I had heard good things about that Antler Motel. But alas, in addition to never having set foot in Saskatchewan, I was not even sure how to spell it.

After a brief post-midnight chat, he noted the debits would be removed.

Two days later, I received a survey querying how I enjoyed this telephone experience. I was asked to rate on a scale of one to 10, factors such as how soon it took to reach an agent and whether I would recommend this bank to my friends. Whoever said algorithms don't have a sense of humour?

The survey also asked whether I was okay with a bank rep getting in touch with me. I answered of course. I was just dying to say to them, "Your call is important to me. Here's some music you can listen to while I go for a spin around my neighbourhood on my bicycle."

We cannot do much more about death or taxes. Can we do something about trying to reasonably get through to banks or for that matter other behemoth organizations such as insurance and utility companies? Keeping customers on the line endlessly, adding insult to injury with annoying music and robotic lame excuses is abusive.

Are there legal remedies? I say there ought to be an amendment to the Geneva Convention banning this behaviour. Criminalize it, calling new regulations something like, "Throwing Customer Service Under the Bus Act."

I am sure had Alexander Graham Bell known consumers would be treated like this, he would never have invented the telephone.