

# How to cancel a credit card subscription

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Hello, fellow students! How is your [English speaking practice](#) coming along? I am sure, with our helpful blogs full of tips and tricks combined with your own passion to learn, you will soon speak [fluent English](#), if you are not doing so already!

As an online spoken English tutor, we get a number of queries about English speaking and how one can achieve fluency. Well, this definitely is not a one-day job. Learning English is a gradual process, something that you do every single day. There is a whole lot to learn – and trust me, it is a fun process.

In today's exercise, we will learn how you can cancel your credit card subscription.

Before proceeding, let us understand what a credit card is. Often people get confused between a credit and a debit card. A debit card is a simple card that you get when you open a bank account. It is simply a reflection of the money that you have in your account and you can use your debit card to spend the amount limit on your account.



A credit card, however, allows you to spend a little more than what you have in your account, and you need to reimburse the amount you have spent later on. Though handy, credit cards can often pose a problem when you overspend and then have to pay later. Should you find yourself in such a situation, it is better to cancel your credit card subscription and this is how you can do it.



**Caption:**The best way of cancelling your credit card subscription is to call up the bank's call center.

**Bank executive:** Good morning. This is IBIBI Bank. How may I help you?

**You:** I need to cancel my credit card subscription with immediate effect, please.

**Bank executive:** I would definitely assist you with it. May I know your name and account number?

security purposes, could you please answer a few questions?

**You:** Sure.

**Bank executive:** What is your birth date?

**You:** 12 December, 1982

**Bank executive:** Could you please tell me your place of birth and your mother's maiden name?

**You:** Place of birth is Mumbai and mother's maiden name is Sharma.

**Bank executive:** Thank you, sir. As I can see in my records, you have recently cleared your outstanding balance of Rs. 23,000 on your credit card. There are no other outstanding charges. Is that correct?

**You:** Yes.

**Bank executive:** May I know the reason why you wish to discontinue our credit card service?

**You:** I already have two other credit cards and do not require a third one anymore.

**Bank executive:** Okay, sir. I am forwarding your request in my system. You shall receive a confirmation sms on your registered mobile and an email to your email id within 24 hours confirming the cancellation of your credit card. Can I help you with anything else sir?

**You:** That should be enough. Thank you.

**Bank executive:** Thank you for calling IBIBI bank. Have a pleasant day.



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**Caption:** Online English tutors have made learning English easy, convenient and accessible.

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**- By Chander Madan**

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