

Bali: the sequel

Some months ago I told you how my daughter had twice visited Bali. The first time she was refused entry by an immigration officer, who wore a gun and had asked her for a bribe. The second time she was finally allowed to enter into the earthly paradise, where she complained that she could smell corruption in the air. Both times, I had sighed and said “Aah, that’s the Third World for you”. There is a sequel that emerged some months later.

You may have visited Bali, probably staying in one of those sea-front hotels where corporate treasurers sun themselves while sipping their Singapore Slings by the swimming-pool.

On her second visit, my daughter and her friend had not booked an hotel room in advance. I am not entirely sure why she did not book.

She could have done this fairly easily via the internet with a couple of mouse clicks, but I suppose she wanted to side with the hippies rather than the corporate treasurers. They landed in Bali, and stayed there, I imagine, for the first night.

On the next day, they took a ferry crossing to the neighbouring island of Lombok (where, soon after, there were murderous religious pogroms – although these pogroms were, I think, unconnected to my daughter). They were badly ripped off on the ferry, and I remember her telling me how the chief ripper-offerer was chased up the Lombok pier by indignant islanders, outraged that their Western guests should have been treated with such discourtesy. They found an hotel on Lombok, which I understand had some interesting local features in its cuisine and toilet facilities. When she checked in to the hotel, she was asked to leave her credit card at the reception desk. An unusual request, but not without precedent in the West.

When she left Lombok her card was returned and back in the UK she continued to use it at the supermarket and the petrol station. Nothing happened for several months. Then, suddenly, her credit

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card company phoned up to ask whether she would like an extension to her credit limit, as she seemed to have exceeded it. During the telephone call, it emerged that there had been a splurge of spending in Djakarta on her card, months after she had returned to the UK. After that, there were lots of forms to fill in to confirm that she had been the victim of fraud, and the Djakarta spending never even appeared on her statement.

A few things puzzled me: why had it taken so long for the card to be used? The credit card company answered that.

The card would have to be taken from the hotel to a card-forging factory, and the forged card then sold on. This would all take time.

Indonesia is a big country, with 13,700 islands, according to Encarta. The card fences would have to hop from island to island by ferry from the hotel to the factory, tip-toeing past the 200 active volcanoes. It might have taken a long time to sell the card in the market.

My daughter follows her father’s example and is a keen credit card collector. The trouble with having so many though is that it is difficult to use any one card frequently enough to encourage the credit card company to offer to raise the limit.

My daughter had used some affinity card – The Society for the Preservation of the

Native Groundworm, or something similarly green – with a puny limit.

Imagine the market stall with American Express cards carrying a squillion dollar credit limit at the front, and, tucked away at the back beneath a pile of bananas, a Groundworm card with a minuscule limit. It could have taken a long time to find a buyer.

Why did the spending stop so suddenly? The answer is simply that the bad people ran up against her credit limit.

The shop assistant in the Megawati Bridal Wear shop in Djakarta would smile at the bad people and say, “Terribly sorry, but you seem to have reached your credit limit. Do you have a Switch card? Or maybe cash?”

How did the credit card company spot the fake spending? I don’t think it is anything to do with the a computer scanning for spending in exotic places. After all, with my daughter, nowhere is exotic. No, they simply spotted that her credit limit had been exceeded.

Who pays for the scam? Who indeed? Not my daughter, for sure. Not Wirnet-ukusah Second-hand Car Showroom or Suharto Video Hire or the other shops in Djakarta where her card was used. They had no reason to suspect that the card had been stolen. The Groundworm Preservation Society? Probably not. An insurance company? Maybe. The card issuer. Most probably.

Myself, I favour the idea of a secret organisation, funded by the credit card companies but responsible for the cost of card losses.

Not quite an assassination squad, but a collection of determined, ruthless individuals, whose squad in Indonesia would think nothing of tracking down credit card thieves and fences from island to island, and, on capturing them, of tossing them down the nearest volcano.

It all goes to show the importance of enforcing strict credit limits. ■

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