

No Card Slaves, Just Credit Abusers

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A series of TV non-commercial advertisements about credit- and cash-card debts have been broadcast for months. In the advertisements, two characters ask their intended lender, "May I pay you back on another day?" These advertisements try to popularize the correct concept of lending money, that is, to live within one's means and to store one's credibility. I think this kind of campaign is necessary and worthy of being instilled because debit borrowing has caused serious social problems. However, there are no card slaves, just cards slaves. (Do you mean credit abusers?).

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I have been antipathetic to cash cards advertisements since the prevalence of the "forerunner" card. George & Mary, appeared a few years ago. Banks attempted to instill the notion that "lending money is a pride", "it is so wonderful to fulfill dreams by loaning", and "loans will make the relationship between banks and borrowers increasingly better." Nevertheless, they did not mention the term "paying off." Such a dramatic setting changes from watching those joyous commercials exaggeratedly describing a promising future to watching those insolvent debit abusers wearing masks and crying at press conferences!

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A credit card contract is no different from any other contract. Banks promise to extend a certain amount of credit, and cardholders promise to repay the amount. Since banks fulfill the bargain, then cardholders should meet their obligations, too. Even though the public blames the banking industry for broadcasting misleading information and issuing overabundant debit cards, in most of the cases, it is the indebted cardholders' vanity and greed that gave rise to debt collections, bankruptcy

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repetitions, and suicides. For example, when crying for banks' and the government's mercy at a press conference, Miss Yung, a credit abuser, wore GUCCI-framed glasses, holding a Louis Vuitton bag. A card slave appeared on a TV talk show and said that she used her credit card to support her entire family, but at the same time, she used it to buy Louis Vuitton bags, clothes and other luxuries.

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A TV talk show once reported how some card slaves became awakened and exerted themselves to pay off their loans. Some of them are still working hard, by selling steamed dumplings or living a frugal life. All of them are respectable because they might have gone astray once, but they knew how to solve their financial crises rather than blaming all their misfortune on banks.

I feel sympathetic to those who need to file for bankruptcy or who rely on their credit cards for family emergencies. Those who are under a huge burden of defaults, not to mention the debt collection day and night, are pitiful. However, I look down on those who abuse the system and adopt a wait-and-see attitude towards the Financial Supervisory Commission's debt negotiation mechanism or seek governmental interference in the market mechanism. On the contrary, they should be responsible for what they have done instead of shirking responsibility. There are no card slaves but only cardholders who cannot fulfill their obligations. Moreover, they are both master and slaves of their own actions.

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