

Complaint to FTC. Case No.: 82014905, filed March 26, 2017, by David E. Howe.

I rented a 'Fullsize' car with points from my account with Regions Relationship Rewards. The rental was a one-way reservation from SAN (San Diego Airport) to LAS (Las Vegas Airport), pick-up on 09/23/16 @ 3:00pm and drop-off on 09/28/2016 @ 3:00pm. The approximate cost, including all fees for this reservation was \$550.00 -- had I booked it direct.

I decided to make the reservation by using points. I entered the details of the reservation, including specifying the one-way rental from SAN to LAS. I was surprised by the high number of points required to confirm the reservation: 66,990. The cash value according to Regions Relationship Rewards for 66,990 points: ~ \$675.00 USD.

Despite the high number of points I confirmed the reservation. Once confirmed, I received a Booking Confirmation: No: 2504432. The confirmation indicated the Price in Points along with any Fees due and the total balance due.

Expect for the 66,990 points paid, the receipt indicated no additional fees or balance due: \$0.00 was the itemized total. The confirmation did, however, include a list of 8 bullet points. One of the bullet points - point number 7 - indicated the following: "Please ensure you read our Car Rental Terms and Conditions"; I did not know at the time this would mean extra fees.

When I arrived at the counter in San Diego to obtain the car (09/23/2016 @ 02:35pm) I was informed that I'd need to pay an additional \$240.00 'DROP FEE'. I explained to the agent that I had a confirmation that indicated the one-way rental and the price in points that I paid reflected all the costs. In other words, I didn't owe a drop fee and I certainly didn't agree to another \$240.00 in addition to the nearly 67k points that I paid (nearly \$700.00 USD).

The agent insisted that this additional \$240.00 was due and that it should have been indicated on the Regions confirmation. I informed him that there was no indication of a \$240.00 drop fee. The agent disagreed and required a payment of \$240.00 -- which I paid -- to obtain the rental car. I returned the car to Las Vegas, exactly as indicated on the reservation, on 09/28/2016 @ 2:55pm.

After I returned home to my office, I initiated a formal dispute with Regions Bank for the \$240.00 undisclosed additional fee. The dispute involved several months of emails, phone calls, faxes, and a signed affidavit with documentation supporting the facts. In early March, Regions informed me that the dispute was denied and that the \$240.00 was, in fact, due.

The dispute agent at Regions directed me to the confirmation page - which was obtained AFTER the booking - and advised that the \$240.00 fee is contained in bullet point 7: "Please ensure you read our Car Rental Terms and Conditions.". I strongly objected to this deceptive and unfair pricing scam because, had I known that additional cash was required to complete the reservation, I would not have made the decision to use nearly 67,000 points.

In other words, I was initially hesitant to expend so many points for a rental that could have been purchased for \$550.00.

In total, with the cash value of the points and the additional \$240.00 -- which was never disclosed anytime during the online reservation at Regions.com Relationship Rewards site -- this 5-day car rental had a total cost of nearly \$1000.00!

As a result of this FTC Section 5 violation, I respectfully ask this agency to investigate and sanction Regions Bank for this deceptive and unfair pricing scheme.

For the record, I have also filed a suit against Regions Bank.

Sincerely, David E. Howe