LETTERS

Retailers have no right to keep data

January 28, 2007

With regard to T.J. X Cos., and the latest breach in security to threaten consumers, I am disgusted that retailers such as T.J.X feel they are entitled to keep my credit card number and personal information in their databases ("T.J.X facing customer complaints," Jan. 20). Once the retailer has been paid and the transaction completed, there is no need for T.J.X to keep that data. It is time for the public and our lawmakers to demand that this practice stop. My credit card number and personal information are personal. They belong to me and to the bank that issued the card, not to retailers.

When I make a purchase online, I am usually asked, "May we keep your credit card information on file?" It is then up to me to decide if I want this company to have my information. If a company wants to keep this data, then they should have to ask the same question at the checkout. I am frustrated that my privacy and my identity may be at risk because of a purchase I made over a year ago.

Kristen Chapin
Humarock

Why did T.J.X wait to reveal breach?
T.J.X's behavior in light of the recent ransacking of their customers' sensitive financial and personal identification information smacks of recklessness and incompetence. The breach occurred just prior to the peak of the holiday shopping season, and yet we are now beginning to hear about it. Was T.J.X's delay in informing their valued customers truly because of law enforcement, or because they were entering the peak of shopping season? Now, we hear that T.J.X has not been in compliance with a series of industry guidelines limiting the amount, type, and duration of information kept, which would have limited damage due to theft. We're not talking about online shopping security here, we are talking about the Visa card you used in their store.

The industry coalition, run by credit companies, has suggested fining T.J.X $500,000, which sounds like less than a slap on the wrist. This could end up amounting to the most significant consumer theft in our lifetime. There are probably billions of dollars exposed here. Where are the consumer advocacy groups on this one? People have a right to know now if their personal and/or financial information has been compromised.

Gary Solomon
Acton

European cars called unreliable
In response to your article about the used BMW purchased at Foreign Motors West ("This is a pre-owned BMW," Jan. 21), I would like to offer my sympathy for the owner. My mother purchased a 2000 Mercedes-Benz E430 4Matic there, and we have had many problems with it, as well.

However, I realize that while perhaps part of the fault is Foreign Motors' (When we went to pick up the car, half the electrical equipment was in untraceable failure, delaying delivery by weeks), any research will show that whether manufactured in an Alabama plant or in Germany, European cars fall among the most unreliable cars on the road.

Nevertheless, I would like to offer your readers a word of warning -- almost nothing that failed on my mother's car was covered under our extended warranty. I personally felt the dealer was a bit misleading and not very helpful.

Aaron Thom
Natick

Dealership has good reputation
No dealer is perfect, but Foreign Motors West did not deserve the scathing article you published. It is unfortunate that
the car had problems, but if the buyer had a bit more patience, the dealership would have repaired them cheerfully at no charge and provided a free service loaner, and the buyer would have been enjoying the car for the past 30 months.

It is quite possible for air conditioning to work fine one day and fail the next. The same is true of automatic transmissions.

Foreign Motors West enjoys a very good reputation among serious BMW owners in the area -- people who have owned several BMWs -- and members of the BMW Car Club of America.

Tim Foulke
Natick

'Certified' vehicle needed repairs
I read your article about a preowned deal, post-purchase ordeal. I hate to deal with car dealers because most of them are not professional nor honest. I recently purchased a preowned "certified" Acura RSX from a car dealer. In 15 months I have already paid more than $2,000 for repairs, not to mention the hassles to get the repair work done.

Shih H. Wang
Belmont

Letters intended for publication should include the writer's name, address, and daytime phone number. All letters are subject to editing. E-mail letters to business@globe.com; fax to 617-929-3183; or mail to Business Letters, The Boston Globe, P.O. Box 55819, Boston, MA 02205-5819.

© Copyright 2007 The New York Times Company