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# Man Outwits Bank by Rewriting Fine Print

By The Moscow Times

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A Voronezh court has began its consideration of the unprecedented lawsuit filed by Dmitry Alexeyev against Tinkoff Credit Systems, requesting that the bank pay him 24 million rubles ($728,000) for term violations, news reports said Thursday.

In 2008, Alexeyev received a credit card application from Tinkoff Credit Systems. The man filled in the contract and sent it back to the bank but with changes that he had made himself.

Alexeyev, 42, altered the conditions of the bank written in the contract with fine print. In particular, he opted for a 0 percent annual percentage rate.

In addition,the former law enforcement employee prescribed in the document that "the customer is not entitled to pay any commissions or fees."

He added that if the bank decided to break the contract unilaterally, the customer is entitled

to a 6 million ruble compensation fee, News.ru reported.

Shortly after sending the modified document, the Voronezh citizen received the contract back signed by the bank together with the credit card. Thus, the bank agreed to all the conditions stated by Alexeyev.

The bank employees simply did not notice the changes, media reports said.

After two year of using the credit card and not paying, the bank sued Alexeyev for delinquency fees and penalties worth 45,000 rubles ($1365) .

The court found the contract signed by the bank valid and ordered the man to pay just the 19,000 ruble principal without any interest or fees.

On August 1, Alexeev appealed to the court with a counterclaim requesting that the bank pay him 24 million rubles for term violations saying that Tinkoff Kredit Systems had failed to comply with eight clauses of the agreement.

The hearing has already taken place, but the representatives of the bank did not show up. The next hearing is scheduled for September, Pravda.ru reported.

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