

Returned check



A check is a useful and important business document. One of the most important issues with paying a check is that sometimes the check is not paid and in fact, it is a rubber check. This type of checks that are returned in the bank is called a returned check or rubber check, and it is important to know how to receive a bounced check. According to the law on issuing checks, the person issuing the check must have cash in his bank account on the date stated on the check as much as the amount written on the check. Otherwise, the check can be returned and the necessary legal action taken against the issuer of the check.

What is a returned check?

The law provides for cases of returned or rubber checks, which in the event of any of the above, the check can be considered returned or bounced, and the necessary legal measures to receive the check can be taken:

If the check issuer does not have enough cash in his bank account or the account holder withdraws all or part of the check he has issued from the bank account.

If the issuer issues a check with the knowledge that its account is closed, or block its account after issuing the check.

When the check issuer orders the check not to be paid.

If the check is arranged in such a way that the bank refuses to pay the check holder for reasons such as skipping, inconsistent signature or discrepancy in the contents of the check.

How to receive a returned check

There are three ways to get a check back from the bank. The first method is a criminal complaint against the issuer of the check, which leads to imprisonment and a fine. Of course, resorting to this method will only punish the issuer of the check, and in order to receive the returned check, the method of requesting the check must be legally used.

In this way, the petition to claim the check must be submitted to the court. Another way to collect a bouncing check is to receive the check in a registered manner, which is done by introducing property from the check issuer and through the registry office.

It should be noted that the shortest and safest way to receive a check is the criminal method; because usually the issuer of the check pays the check in order not to face criminal penalties.