

Can a credit card company freeze my bank account?

Credit cards are not normally linked to bank accounts with the exception of secured credit cards.

A secured card issuer may freeze or block a bank account linked to a credit card if the account becomes delinquent or otherwise in default.

However, if the issuer of the credit card IS your bank there may certain situations, which are addressed in your agreement, whereby they can attach your bank account, i.e. paying the account with a bad check or failing to make a payment.