

Complaints Details

Grievance Number: 9503768

Grievance Reg Date: 2026-06-12 14:55:11

Grievance Type : Complaint

Grievance Details : Urgent intervention against OpenAI's unauthorized negative billing, breach of prepaid security boundaries, and failure of real-time limit enforcement.
Description of Grievance: I am registering this grievance to highlight an alarming and highly insecure financial practice conducted by the foreign service provider, OpenAI, which directly compromises consumer financial security and breaches the explicit terms of advanced prepaid contracts. 1. Background of the Matter: On the morning of June 11, 2026, I engaged an automated digital utility ("AI Engine") for integration with my public service/pro bono web activities. As a responsible consumer, I operate strictly under a Prepaid (Advanced Payment) Model to ensure absolute control over my financial exposure. I had a clear advanced balance of \$10.00 USD loaded into my account. 2. Systemic Failure & Breach of Set Norms by the Service Provider: Failure of Real-Time Boundary Safeguards: My account was strictly configured with automated usage thresholds meant to act as an ironclad safety boundary. Despite these explicit boundaries, an automated background process initiated by the newly installed utility bypassed OpenAI's infrastructure safeguards. Rapid Unauthorized Data Consumption: Within a narrow window, the automated utility launched concurrent parallel streams, processing 531,115 input tokens across 433 requests. Because OpenAI's billing system suffers from operational latency, it failed to trigger a real-time "cutoff switch" at the designated boundary. Unauthorized Debt Creation: By the time OpenAI's billing tracker processed the volume at 11:12 AM, the system had allowed the account to run into an unauthorized negative balance of \$22.42 USD, effectively forcing a prepaid consumer account into debt without explicit real-time authorization. I will submit the rest part in attachment. Applicant Name: Yogi M. P. Singh (Mahesh Pratap Singh) Email: yogimpsingh@gmail.com Mobile: 7379105911 Address: Mohalla Surekapura

Agent Remark : Your grievance has been registered with NCH. Kindly track your grievance with the following link <https://consumerhelpline.gov.in/user/track-complaint.php> or download NCH app from Play or App store.

Final Status : In Process

Grievance Updated **Update Date :**2026-06-12 15:02:33
Details :

Agent Remark : Grievance has been emailed to the Company.
Remark Date :2026-06-12 15:02:33

Grievance Updated Grievance received through CPGRAM Registration No.- DOCAF/E/2026/0010621
Update Date :2026-06-12 15:05:18
Details :

Agent Remark : Updated.
Remark Date :2026-06-12 15:05:18

Grievance Updated NA
Update Date :2026-06-19 16:35:51
Details :

Agent Remark : Reminder 1 sent to the Company
Remark Date :2026-06-19 16:35:51

Uploaded Files: File1 | File2 | NA

 [Print](#)

[Back to Home Page](#)

Details for registration number : DOCAF/E/2026/0010622

Name Of Complainant: Yogi M. P. Singh

Date of Receipt: 11/06/2026

Received By Ministry/Department: Consumer Affairs

Grievance Description

Consumer Affairs >> National Consumer Helpline

Remaining part of Urgent intervention against OpenAI's unauthorized negative billing, breach

3. Critical Security Risks Identified:

Prepaid System Violation: The fundamental rule of any advanced prepaid framework is that service must terminate instantly when the pre-funded balance reaches zero. Allowing a negative balance completely violates this consumer-provider contract.

Risk to Linked Banking Channels: OpenAI's system attempted an automated "Auto-Recharge" to pull further funds directly from my linked payment method. Fortunately, the transaction failed. Had the transaction proceeded, an unmonitored background script could have severely drained my primary banking channels. I was forced to step in manually and permanently delete my API keys to halt the security breach.

Relief / Redressal Sought:

1- **Direction for Waiver of Overage:** The service provider must be directed to immediately waive and clear the unauthorized negative overage balance of \$12.42 USD, as this accumulation was entirely caused by their internal data reporting latency and a failure to enforce their own setup norms.

2- **Accountability for Consumer Safety:** Platforms operating within public digital spaces must be strictly monitored to ensure their "Prepaid" mechanisms function as true hard-stops, preventing background scripts from running consumers into unapproved financial liabilities.

3- **Protection of Linked Banking Assets:** Ensure that no further automated extraction attempts are made against my banking data, given that the physical bridge (the API key) has already been permanently destroyed from my end.

Declaration:

The facts stated above are entirely true to the best of my knowledge, backed by official system logs and email notifications received from the service provider's automated system.

Applicant Name: Yogi M. P. Singh (Mahesh Pratap Singh)

Email: yogimpsingh@gmail.com

Mobile: 7379105911

Address: Mohalla Surekapuram, Jabalpur Road, Sangmohal, Mirzapur, Uttar Pradesh, Pincode 231001

Current Status	Case closed
----------------	-------------

Date of Action	12/06/2026
----------------	------------

Remarks	
---------	--

National Consumer Helpline (NCH) is an effective pre-litigation mechanism to resolve the grievance. Your grievance has been successfully registered on our NCH INGRAM Portal. You can track the status of your grievance using the Docket Number (9503768) through the following link: <https://consumerhelpline.gov.in/user/track-complaint.php>. Alternatively, you can also track your grievance through our NCH App (available on Play Store), UMANG App or WhatsApp (8800001915).

Rating	<input type="text" value="2"/>
--------	--------------------------------

Rating Remarks	Sent to other deparment without resolution
----------------	--

Appeal Details	
----------------	--

Appeal Number	DOCAF/C/A/26/0002785
---------------	----------------------

Date of Receipt	19/06/2026
-----------------	------------

Appeal Text	Sent to other deparment without resolution
-------------	--

Current Status	Appeal Closed
----------------	---------------

Date of Action	19/06/2026
----------------	------------

Remarks	The PG officer has provided an appropriate reply, Hence, this appeal is considered disposed of, National Consumer Helpline (NCH) is an effective pre-litigation mechanism to resolve the grievance. Your grievance has been successfully registered on our NCH INGRAM Portal. You can track the status of your grievance using the Docket Number (9503768) through
---------	--

the following link: <https://consumerhelpline.gov.in/user/track-complaint.php>. Alternatively, you can also track your grievance through our NCH App (available on Play Store), UMANG App or WhatsApp (8800001915).

Officer Concerns To

Officer Name	Mr. Manish Gupta (Project Manager)
Organisation name	National Consumer Helpline
Contact Address	Krishi BhawanDelhiNew DelhiDelhi
Email Address	support-nch2@gov.in
Contact Number	01123232135

Details for registration number : DOCAF/E/2026/0010621

Name Of Complainant Yogi M. P. Singh

Date of Receipt 11/06/2026

Received By Ministry/Department Consumer Affairs

Grievance Description

Consumer Affairs >> National Consumer Helpline

Corporate Governance / Consumer Protection / Cyber & Financial Irregularities (Unfair Billing Practices by Foreign Service Provider)

Subject:

Urgent intervention against OpenAI's unauthorized negative billing, breach of prepaid security boundaries, and failure of real-time limit enforcement.

Description of Grievance:

I am registering this grievance to highlight an alarming and highly insecure financial practice conducted by the foreign service provider, OpenAI, which directly compromises consumer financial security and breaches the explicit terms of advanced prepaid contracts.

1. Background of the Matter:

On the morning of June 11, 2026, I engaged an automated digital utility ("AI Engine") for integration with my public service/pro bono web activities. As a responsible consumer, I operate strictly under a Prepaid (Advanced Payment) Model to ensure absolute control over my financial exposure. I had a clear advanced balance of \$10.00 USD loaded into my account.

2. Systemic Failure & Breach of Set Norms by the Service Provider:

Failure of Real-Time Boundary Safeguards: My account was strictly configured with automated usage thresholds meant to act as an ironclad safety boundary. Despite these explicit boundaries, an automated background process initiated by the newly installed utility bypassed OpenAI's infrastructure safeguards.

Rapid Unauthorized Data Consumption: Within a narrow window, the automated utility launched concurrent parallel streams, processing 531,115 input tokens across 433 requests. Because OpenAI's billing system suffers from operational latency, it failed to trigger a real-time "cutoff switch" at the designated boundary.

Unauthorized Debt Creation: By the time OpenAI's billing tracker processed the volume at 11:12

AM, the system had allowed the account to run into an unauthorized negative balance of \$22.42 USD, effectively forcing a prepaid consumer account into debt without explicit real-time authorization.

I will submit the rest part in othe

Current Status	Case closed
Date of Action	12/06/2026
Remarks	

National Consumer Helpline (NCH) is an effective pre-litigation mechanism to resolve the grievance. Your grievance has been successfully registered on our NCH INGRAM Portal. You can track the status of your grievance using the Docket Number (9503768) through the following link: <https://consumerhelpline.gov.in/user/track-complaint.php>. Alternatively, you can also track your grievance through our NCH App (available on Play Store), UMANG App or WhatsApp (8800001915).

Officer Concerns To	
Officer Name	Mr. Manish Gupta (Project Manager)
Organisation name	National Consumer Helpline
Contact Address	Krishi BhawanDelhiNew DelhiDelhi
Email Address	support-nch2@gov.in
Contact Number	01123232135