

# Suspicious charges?

## Follow these steps.

### DETERMINE IF IT'S A FRAUDULENT OR NON-FRAUDULENT CHARGE

Ask the question "Do I recognize the transaction on my debit Mastercard?"

**Fraud:** If the transaction wasn't made by you or anyone authorized to use your account, it's potentially a fraudulent transaction.

**Non-Fraud:** If you recognize the transaction but think you've been incorrectly charged for merchandise or a service, then it's a non-fraud transaction.

### NON-FRAUD

1. If you recognize the transaction but there's something wrong with it, such as there is a duplicate charge for the same item, **you must first reach out to the merchant** to try to resolve your concern before disputing the transaction through SASCU. *Most non-fraud disputes are resolved this way.*
2. If you are unable to resolve the issue with the merchant, please contact SASCU to submit a Non-Fraud Dispute Claim. Document how you contacted the merchant, the date and time, and the name of the representative, if any. If you receive a response from the merchant while your dispute is in progress, please notify SASCU immediately.
  - a. If you were expecting a refund, note that it can take up to 15 days after a transaction for a refund to show on your transaction list.
3. Our staff will ask you for details about the transaction to accurately complete a Dispute Form.
  - a. Required details include the date of the transaction, disputed amount, and merchant name and why it's believed to be in dispute.





- b. Please retain your merchant transaction receipt, physical or electronic, in case a copy is requested during the dispute process. All or any communication you had with the merchant should be saved and provided on request.

#### What happens next?

SASCU will submit the claim on your behalf and will review the dispute and may reach out to you to obtain more details or provide an update on the process or its resolution.

#### How long will it take?

Non-fraud disputes may take up to 100 days to reach a resolution.

#### Important! Your obligations when additional information is required.

SASCU may contact you by phone or email if additional information is needed. It's important that you call us back promptly as we have a limited amount of time to continue the dispute process on your behalf under applicable payment network rules. Without sufficient information, the dispute may be closed.

#### FRAUD

1. If you believe charges on your SASCU debit Mastercard are fraudulent, report them to SASCU by calling 250-832-8011, send an email to [info@sascu.com](mailto:info@sascu.com), or visit a branch in person to initiate a claim.
2. SASCU staff will ask you for details about the transaction to accurately complete a claim. Required details include the date of the transaction, disputed amount, merchant name and why it's believed to be fraudulent.
  - a. SASCU will ask you to complete a Statutory Declaration form. We may suggest, or request, that you file a police report.





CREDIT UNION  
INSURANCE  
WEALTH

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370 Lakeshore Drive NE,  
Salmon Arm, BC, V1E 4N9

T 250.832.8011  
E [info@sascu.com](mailto:info@sascu.com)

## What happens next?

SASCU will submit the claim on your behalf and will review the dispute and may reach out to you to obtain more details or provide an update on the process or its resolution.

## How long will it take?

Fraud disputes may be resolved within 30 days, and as soon as 10 days.

## Important! Debit Card Status during fraud disputes

For your protection, when you submit a fraud dispute, we cancel your debit card. You may need to go to a branch to get a new debit card. If you do, ensure you bring an acceptable form of government-issued ID, such as a driver's license, passport, Secure Certificate of Indian Status card, etc.

## Before contacting SASCU:

- Confirm the transaction was completed with your SASCU debit Mastercard.
- Confirm it was not completed by another authorized account holder, i.e. joint account holder, Power of Attorney with debit privileges, other authorized signer on a business account, etc.
- If the merchant's name isn't familiar, try to recall whether you made a transaction for that amount on that date. Most online purchases provide an email confirmation which includes the amount, the date and the item(s) that you purchased.
- Sometimes the merchant's name on a transaction differs from the name of the store. This is often noted by the merchant during the purchase transaction. For example, Big Box Garden Shop may show up as Garden Corporation Ltd on a payment receipt.





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- Confirm if it's a delayed or adjusted charges. Merchants such as hotels or car rental companies may apply delayed or adjusted charges for their services. For example, a hotel may initially place a hold on your debit card as a deposit. Later, this charge may be adjusted to reflect the actual amount you paid, which may be different from the original deposit amount.
- Review unknown recurring charges. Did you get a 7-day trial for Crave to watch the latest hit show? Most trial offers automatically enroll participants into a recurring subscription unless they're cancelled before an identified date. If you think the unknown charge could be related to a free trial you opted into, review the terms and conditions that were provided prior to initial sign-up, and contact the merchant directly if the subscription is no longer needed.

