

Disputing a transaction on your credit card

It is important to always check your statement, to ensure you are able to confirm/validate all charges. Sometimes, due to a merchant error, such as an issue with a return, or a double charge on a transaction, you could be charged for something incorrectly. Other times, in cases of fraud, someone may have used your credit card details. Should you find an error, our team is here to help.

What to do if you find an error on your statement

1. We strongly recommend you contact the merchant/biller prior to disputing a charge. The merchant contact information can often be found within the transaction description. This could save you time as often merchants are willing to assist in resolving the situation directly with you.
2. If you are unable to resolve the issue by working directly with the merchant, call us at the number on the back of your card or write to us at BMO Harris Bank N.A., P.O. Box 6101, Carol Stream, IL 60197-6101 to start the dispute process. You must contact us within 60 days of when the error appeared on your Statement. We are limited by the amount of time we have to dispute a charge so you'll want to be sure to contact as soon as possible.

When contacting us, please be sure to provide your account number, details of the transaction that you are disputing, including but not limited to the name of the merchant as well as the date and dollar amount of the purchase.

To assist you with resolving your disputed transaction, we may send you a credit card dispute form that you will need to fill in and send back in order for us to gain additional details and authorization to speak on your behalf to the merchant. You may be asked to provide supporting documents such as receipts/contracts/invoices/emails etc. in order to proceed with your dispute case.

3. Once we have opened your dispute case and submitted it to the merchant, the merchant has 45 days to respond once they have been notified. If the merchant does not respond within 45 days, the case is closed in your favor. If the merchant does respond within 45 days, a specialist will contact you to review what the merchant has presented.

While the transaction is in dispute, you are not required to pay the disputed charge or any finance charges on the disputed amount. However, if we determine that the transaction is valid, you will be responsible for any related finance charges that accrued from the time of the transaction.

Remember to always check with the merchant first, to see if the issue can be resolved. Please also ensure you always check your credit card statement, and report any transactions that you do not recognize.