

Before you call your bank

Use the records you have. Do not delay contacting the bank to finish this worksheet.

Call using your bank's official app, card, statement or independently verified contact details. Keep passwords, PINs, one-time codes and wallet credentials out of these notes.

01 / Contact and short account reference

Bank or payment provider

Your short account reference (no full account number)

Official phone / channel and where you verified it

02 / What happened?

Offer, recipient, why you suspect a scam, and who made / approved the payment

03 / Payment records

Use original currencies. Add another copy for more payments. Keep receipts and statements separately.

Payment date

Amount / currency

Recipient / method

Transaction / evidence ref.

Payment date

Amount / currency

Recipient / method

Transaction / evidence ref.

04 / Records within reach

☐ Payment statement or receipt

☐ Original payment instructions

☐ Withdrawal / refund request and response

☐ Earlier reports and references

Missing or uncertain details to explain

If account access may still be compromised, tell the bank and ask what protective steps apply. Describe what you know accurately; do not change the facts to fit a particular dispute category.

During the call and afterward

Ask what applies to your payment. Record the bank's answer and the next action.

05 / Call record

Call date / time / timezone

Department / representative reference

Bank case reference

Next follow-up date / contact channel

06 / Questions to cover

- ☐ Which recall, refund, dispute or other option applies to this payment?
- ☐ Is written notice or another form required, and where should I send it securely?
- ☐ What deadlines apply, what starts each one, and where are they explained?
- ☐ Which evidence is needed now, and can I send additional records later?
- ☐ What protective actions were taken, and when should I expect an update?
- ☐ How do I request a written explanation or use the complaints process?

Bank's response / actions confirmed / points still unclear

Documents requested / verified submission route / deadline given

My next action / date completed / response or confirmed return received

Keep a copy of what you send. A submitted request is different from a confirmed refund. A phone call may not complete all required steps; procedures and deadlines depend on your payment and jurisdiction.

Type in a compatible PDF reader, save a local copy and reopen it to check your entries, or print and write by hand. This worksheet does not file a bank dispute or extend a deadline.

Guide and official sources: justice-point.org/guides/calling-your-bank-after-an-investment-scam