

# American Express - Fraud Protection Guarantee Overview

## Feel Secure with Your American Express® Card\*

As an American Express Cardmember, you are covered against fraudulent charges on your Card through the American Express Fraud Protection Guarantee. This guarantee applies to all American Express Credit and Charge Cards issued in Canada. If you believe a charge on your Card is unauthorized and could be fraudulent, simply contact the Card Issuer by calling the number on the back of your Card or the phone number for your Card Issuer set out below.

## How You Are Protected

The American Express Fraud Protection Guarantee states that if you are a victim of Card fraud you will not be held responsible for the fraudulent charges, provided that you have taken reasonable care to protect your account details, PIN and any device on which you have added your account information. For example, do not give anyone else your passcode or let them add their fingerprint to your device while your Card is registered with it, as this will allow them to authorize transactions on your Card with Apple Pay. For more information on the Fraud Protection Guarantee, please refer to [Fraud FAQs](#). Additionally, to learn more about how our Fraud Protection Guarantee applies to Apple Pay, please visit the [Apple Pay FAQs](#).

For your added protection, you should always check your statements thoroughly as soon as you receive them and immediately advise your Card Issuer if there are charges you do not recognize.

- Additionally, you may be able to receive regular e-mail or text message updates on your account balance from your Card Issuer.
- For more information or to find out what else you can do to help stay free of fraud, contact your American Express Card Issuer:
  - Amex Bank of Canada (For All Customer Service and Lost or Stolen Cards: 1-800-869-3016 (Toll Free – North America))
  - Scotiabank: 1-800-4-SCOTIA (1-800-472-6842), press 3 then 1

\* (Includes American Express-branded Credit and Charge Cards issued by Amex Bank of Canada and Scotiabank)

**Your security is important.**

# Tips to Prevent Fraud

It's important to keep all your financial details safe and secure. Here's what you can do to help minimize the risk of fraud.

- Never let anyone use your debit, credit or charge Cards.
- If you use a mobile payments app (such as Apple Pay), do not give anyone else your passcode or let them add their fingerprint to your device while your Card is registered with it, as this will allow them to authorize transactions on your Card with Apple Pay.
- Immediately sign the back of new Cards.
- Always destroy old, expired Cards by cutting them up.
- Let your Card Issuer know immediately if you've lost your Card or Eligible Device on which your Card is registered (for example, an iPhone which uses Apple Pay), or think it may be stolen. Your Card Issuer will then be able to cancel the Card and prevent fraudulent transactions.
- If you decide to lend out, sell, or give away your mobile device which your Card was registered to, ensure that you have removed all information related to you and your Account before doing so.

## Shop Wisely Online

- When shopping online, only use "secure" web pages. A web page is secure if there is a locked padlock in the lower right-hand corner of your browser or if the address starts with "https," where the "s" stands for secure.

## Review Your Statements Regularly

- Keep copies of your receipts and compare them to your statement.
- Call your Card Issuer as soon as possible if an unrecognized charge or charges appear on one of your statements.
- When no longer required, make sure you destroy or securely dispose of any unwanted statements.
- If possible check your statements online or monitor your account activity.

## Protect Yourself from Identity Theft

- Safeguard all your personal information and documents.
- Shred any sensitive information from financial organizations or utility companies when no longer needed.
- Review your credit report (see below) regularly; this may be the earliest way to identify fraudulent activity when you are the victim of identity theft.

## Protect Yourself from Phishing

- Phishing takes the form of fake emails or websites that try and get you to part with sensitive financial information like log-in details or passwords.
- Never release your Card number, Card security code or password to an unknown party.
- Beware of parties calling or emailing you and requesting security information. **If you are unsure about the identity of a caller, phone the company back using the number on your Card or statement..**
- Keep your anti-virus software and firewall up-to-date to prevent fraudsters from accessing your details via your computer.

## Lost or stolen Card?

- Simply call your Card Issuer immediately.
  - Amex Bank of Canada (For All Customer Service and Lost or Stolen Cards: 1-800-869-3016 (Toll Free – North America))
  - Scotiabank: 1-800-4-SCOTIA (1-800-472-6842), press 3 then 1

## Any more questions?

- Read our [Fraud FAQs](#) for additional information about how to protect your transactions.
- To learn more about how our Fraud Protection Guarantee applies to Apple Pay, please visit the [Apple Pay FAQs](#).