

How to File a Dispute on a Credit Card Transaction

While it can be unsettling having to file a dispute, rest assured Fifth Third Bank is committed to guiding you through this process.

How Do I File a Dispute?

What Information Do I Need to Get a Dispute Started?

It is important to have the following information readily available. The more information you provide the better we will be able to assist and investigate your dispute.

- The account number impacted.
- The date of the transaction.
- The dollar amount charged.
- The merchant's name.
- The reason for the dispute.

If you need to file a dispute, please call our Disputes Resolution Department at [\(877\) 833-6197](tel:877-833-6197) and select the appropriate options in the automated menu to ensure that you get in touch with the appropriate representatives. Our Disputes Specialists are available to assist you Monday through Friday, 7 AM to 6 PM (EST), Saturday 10 AM to 5 PM (EST).

When Should a Dispute Be Filed?

If you suspect unauthorized charges on your card or account, please contact us right away. Here are a few examples of instances which might require a Credit Card dispute:

- Non-receipt of requested goods or items.
- Being charged after cancelling a subscription or service.
- Any unrecognized or fraudulent transactions.
- Transactions missing from your statement (Ex: Payments or Refunds).

Please note: If a transaction is deemed fraudulent, the impacted card is required to be closed to avoid any further fraudulent charges to the card.

Should I Reach Out Directly to The Merchant?

Contacting the merchant can often lead to a faster resolution. Should you choose to contact the merchant, we highly recommend documenting the details of the call. You may still file a dispute at any point in the process regardless of if you have spoken to the merchant or not.

How Long does it take to resolve a Dispute?

If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. Within 30 days of receiving your notice of error, we will send you confirmation of receipt. We may take up to 90 days to investigate your dispute.

While we investigate your claim:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

How Do I Contact the Disputes Department?

To dispute a transaction, please call our Disputes Resolution Department at [\(877\) 833-6197](tel:877-833-6197) and select the appropriate options in the automated menu to ensure that you get in touch with the appropriate representatives. Our Disputes Specialists are available to assist you Monday through Friday, 7 AM to 6 PM (EST), Saturday 10 AM to 5 PM (EST).

How Do I Report a Lost or Stolen Card?

Please report a lost or stolen card immediately. You can do this via any of the following methods:

- Log into online banking at 53.com;
- Visit your nearest banking center;
- Log into the 5/3 mobile app; or
- Call (800) 972-3030 and one of our dedicated Customer Service Representatives will be available around the clock to assist you.

If the disputed transaction(s) are confirmed as fraud, we will notify you and your card will be immediately closed. You also **can lock your card in the mobile app** if you are unsure whether fraudulent activity has taken place and to help avoid further charges.

Can I Cancel a Dispute Already Submitted?

A dispute can be cancelled depending on where it is in the process. The timeframe is different based on the dispute type, so please call as soon as possible if you realize the disputed transaction is valid.

How can I learn more about identity theft and prevention?

- For more information on how to avoid identity theft please visit:
<https://www.53.com/content/fifth-third/en/personal-banking/bank/identity-theft-protection/education.html>
- We also provide an ID alert service to further assist you. For more detailed information, please visit our website at <https://www.53.com/content/fifth-third/en/personal-banking/bank/identity-theft-protection.html>