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Unauthorised Transaction Checklist: What to Do If Money Goes Missing from Your Account

A practical guide for bank customers, compliance officers, and consumer advisers, drawn from the Malaysian case Chan Yan Li and the Bank's Negligence.

1. **Notify your bank immediately and request a freeze**

As soon as you suspect an unauthorised transaction, contact your bank. Ask them to freeze the account if further transfers are possible. Make a note of the date, time, and the name of the person you spoke to. A prompt notification creates a record and may prevent additional losses.

2. **Ask for SMS or push-notification records**

In *Chan Yan Li*, the bank claimed that alerts had been sent to the customer, but the court found contradictions between the bank's own transaction reports and the telco records. Request that your bank provide the logs showing exactly when and how you were notified of each transaction. If the bank cannot produce clear records, that failure may support your case.

3. **Check whether the transactions were consistent with your usual activity**

The court noted that the sudden spike in activity in Chan Yan Li's accounts "clearly indicated suspicious transactions that should have triggered further checks." Ask your bank to explain why the transactions

did not raise internal alerts, especially if they were larger, more frequent, or sent to unfamiliar recipients. A bank that shuts its eyes to obvious signs of dishonesty can be held liable.

4. **Escalate your complaint and put it in writing**

If the bank refuses to reimburse you, lodge a formal written complaint and ask for a final response in writing. Keep copies of all correspondence. If the matter remains unresolved, you can consider legal action. *Chan Yan Li* shows that an individual customer can successfully sue a bank for failing to monitor an account.

5. **Keep your own records**

Preserve every bank statement, email, text message, and note of telephone calls. The court relied heavily on documentary evidence. A well-organised file gives you the best chance of recovering your money—whether through the bank’s internal dispute process or in court.

For a detailed analysis of the case that inspired this checklist, read [Chan Yan Li and the Bank’s Negligence](#).

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