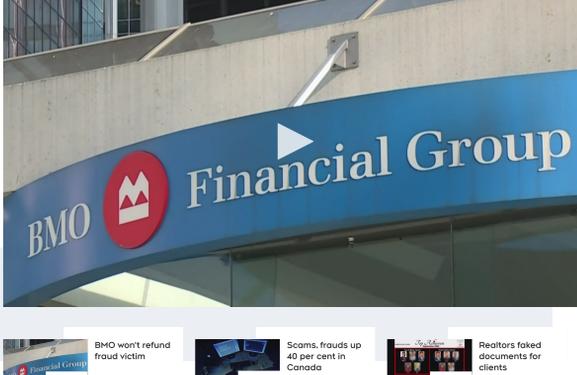


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SASKATOON News

Sask. man says BMO won't return \$28K lost to fraud since his son has password



Laura Woodward Multi-Skilled Journalist CTV News Saskatoon

A BMO bank customer says he was a victim of fraud, but his bank isn't recouping the money lost. On Christmas Day, Hongliang Chen noticed \$27,700 was withdrawn from his BMO chequing account to pay an American Express credit card bill.

According to Chen's bank statement, the transactions were made between Dec. 20 to 22 for \$10,000, \$9,200 and \$8,500.

"Somebody stole my money," Chen told CTV News at his Saskatoon home.

Chen flagged the unusual transactions to BMO. As part of the bank's investigation, Chen filled out a questionnaire. One of the questions asked Chen if he shared his online banking password or username. He answered, yes, with his son.

As a result, the bank decided not to compensate Chen.

A letter, written by a senior investigator with BMO Financial Group, says Chen didn't protect his account information, as required under his banking agreement.

"You failed to safeguard your account information as required by the agreement, and therefore, contributed to the unauthorized use of your account," the letter says.

"Transactions that happen because you did not protect your information are not considered fraudulent and are something for which you are responsible. As such, we have no basis to recommend that BMO reimburse you."

Because BMO didn't deem the transactions fraudulent, Chen said Saskatoon police wouldn't investigate.

Chen, originally from China, moved to Canada three years ago. Chen said he gave his son his banking password, so he could help him translate English and make payments.

"I gave my account number and password to my son because my language isn't fluent," Chen said.

Chen's son, Yu Chen, said the situation is "terrible."

"We save our money, put it with BMO and they can't protect our money," Chen's son told CTV News.

Chen is calling on BMO to reimburse the money and investigate who's behind the transactions.

Sharing passwords violates the "fine print," tech expert warns

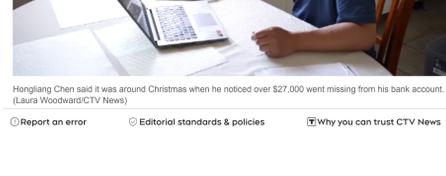
Chad Jones, CEO of software company Push Interactions, says companies often put the onus of password confidentiality on the customer — outlined in the company's terms of service.

"When they give you a password, you agree not to share it with anyone else and to keep it secure as well, so you're not supposed to write it down," Jones said.

In an email to CTV News, BMO said it couldn't comment on this specific matter because of customer confidentiality.

"With fraud and digital crime on the rise, it is important to remember that protecting accounts is a partnership between customers and their bank. It is the customer's responsibility to protect their account information," a spokesperson for BMO told CTV News.

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Hongliang Chen said it was around Christmas when he noticed over \$27,000 went missing from his bank account. (Laura Woodward/CTV News)

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