

Visa
Zero
Liability
Policy

Use your Visa® card to shop anywhere--whether it's on the Internet or in a store--and you are protected from unauthorized use of your VISA card. The Visa Zero Liability policy eliminates consumer liability for fraudulent transactions

No consumer liability on fraudulent transactions[†]

The Visa Zero Liability policy provides you with protection against fraud**. Should someone steal your Visa card number, you pay nothing for their fraudulent activity. This policy applies to any item purchased with your Visa card or card number including purchases made through the Internet. If you notice fraudulent activity on your card, promptly contact your financial institution to report it. It is important to continually monitor your monthly statement to identify any unauthorized transactions. Your cardholder agreement defines unauthorized transactions.

Shop safely online with your Visa card

Visa takes online security very seriously. The Zero Liability policy is one of the many ways that Visa protects you when you shop online.

Verified by Visa also enhances online shopping safety and security when you use a *Verified by Visa* password. It's safe and easy to use. To learn more about *Verified by Visa*, go to www.visa.ca/verified.

While Visa is committed to enhancing the security of Internet transactions, you can also help to protect yourself by following some common-sense [e-shopper safety tips](#).

In addition, Visa also provides added protection to cardholders who shop online, by phone or mail, through the [Visa E-Promise](#). The Visa E-Promise assures cardholders that if they have tried, and have been unsuccessful in resolving a dispute with an online, phone order or mail order merchant, they can contact their Visa card issuer directly to help resolve the credit card charge in question*. Get more information on the [Visa E-Promise](#).

*Where the cardholder has lawfully cancelled their agreement with an online, phone, or mail order merchant; the item was not received; or the item is different from what was ordered.

**Visa cardholders must establish that the transaction is not their responsibility as per all applicable agreements of the issuing financial institution. Does not apply to ABM IN transactions not processed by Visa. Individual provisional credit amounts may be withheld, delayed, limited, or rescinded by an issuer based on factors such as gross ud, delay in reporting unauthorized use, investigation and verification of claim, and account standing and history.