

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 anywhere you have shopped where your VISA card number may have been stolen, including 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.

The fine print

The Visa Zero Liability policy protects VISA cardholders who have a Canadian issued VISA card and experience fraud through unauthorized use of their card. The Visa Zero Liability policy does not apply to ATM transactions or commercial cards (VISA Business Card, VISA Purchasing Card, VISA Corporate Card or VISA Commercial Card).

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. With the support of financial institutions that issue VISA cards, Visa has invested in building a secure payment system.

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](#).

You're protected with your VISA card

Regardless of where you shop, enjoy the comfort of knowing you're protected from fraud when you use your VISA card.