

Mastercard Zero Liability

Who's protected?

If you're a Mastercard[®] cardholder*, you'll receive the benefit of Zero Liability in the event of the unauthorized use of your Canadian-issued credit card as long as:

- you did not contribute to the unauthorized use
- you used reasonable care to safeguard your card and PIN, and
- you notified us by telephone within 24 hours after you learned of the loss, theft or misuse of your card or cheques, or after you suspected that someone else knows your PIN.

Zero Liability does not apply to commercial cards.

How Are You Protected? If someone makes an unauthorized purchase using your Mastercard card, you will not be responsible for that purchase.

Where Are You Protected? Zero Liability extends to any purchase you make using your Mastercard, be it in a store, over the telephone, or on the web.

What Do You Do If... If you suspect unauthorized activity on your account, stop using your card and contact BMO Credit Card at 1 800 263-2263 (TTY 1 866 859-2089) as soon as possible. If outside North America, call collect 514 877-0330.

*Includes also Diners Club Professional Card