

## **MasterCard – Zero Liability**

### *Who's protected?*

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

- You have an account in good standing, and
- You have exercised reasonable care in safeguarding your card, and
- You have not reported two or more unauthorized events in the past 12 months

Zero Liability does not apply to commercial cards not processed by MasterCard.

### **How Are You Protected?**

If someone makes an unauthorized purchase using your MasterCard card number, 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 the MasterCard Contact Centre toll free at 1 800 263-2263 (TTY 1 866 859-2089) as soon as possible.

If outside North America, call collect 514 877-0330.