

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.