

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.

It is important to continually monitor your monthly statement to identify any unauthorized transactions. Your cardholder agreement defines unauthorized transactions.

**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 transactions or PIN 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 Individual provisional credit amounts may be withheld, delayed, limited, or rescinded by an issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim, and account standing and history

If you suspect unauthorized activity on your account, stop using your card and contact BMO Credit Card at 1-800-263-2263 as soon as possible. If outside North America, call collect 514-877-0330. For clients who are deaf or hard of hearing, BMO supports calls (24/7) from third party relay service providers.