

## What does ZERO LIABILITY mean?

### **Shop anywhere with absolutely no risk**

Your peace of mind and protection are paramount to Visa. Visa's Zero Liability policy is our guarantee that you won't be held responsible for fraudulent charges made with your card or account information.<sup>1</sup>

### **How it works:**

#### **Shop worry-free**

Use your Visa credit or debit card to make purchases at millions of locations. Visa will always protect you from unauthorized use.

#### **Report suspicious charges**

Review your monthly statement and report any fraudulent charges to your financial institution.

#### **Get quick resolution and provisional credit<sup>1</sup>**

If applicable, your financial institution may remove fraudulent credit card transactions or extend provisional credit for losses from unauthorized card use.

#### **Shop worry-free at millions of merchants.**

You can use your card to shop with confidence. That's because Visa protects your card information 24/7 and you won't be held liable for unauthorized purchases made with your card or account information.

#### **Review your monthly account statement and report fraudulent charges.**

Take the time to look at your monthly Visa statement, and let your financial institution know if anything appears incorrect so swift action to regain control of your account and to resolve the situation for you can occur.

#### **Count on quick resolution and provisional credit if your card is lost or stolen.<sup>1</sup>**

If your account is compromised, Visa is committed to setting things right without further aggravation or inconvenience to you. Visa's cardholder protection policy requires all financial institutions issuing Visa products to extend provisional credit for losses from unauthorized card use within 5 business days of notification of the loss.

<sup>1</sup>Covers U.S.-issued cards only. Does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account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. You must notify your financial institution immediately of any unauthorized use. Transaction at issue must be posted to your account before provisional credit may be issued. For specific restrictions, limitations and other details, please consult your issuer.