



Consumer Protection Act Part IV

Credit Cards

This publication or any of its contents should not be considered a statement of law. The relevant sections of **The Consumer Protection Act (Part IV)** should be consulted for any legal interpretation or application.



Most Saskatchewan consumers have a credit card (i. e. Visa, Mastercard, Sears, Esso, Canadian Tire, etc.). The next time you make a purchase you may wish to consider the following:

- If your credit card is lost or stolen, and you have notified the credit card issuer (i.e. bank, retailer), you are no longer liable for any future use of the credit card by any person other than yourself.
- If someone uses your credit card without your authorization, and you have notified the credit card issuer within 30 days of the first statement issued that shows the charge, you are not liable for that charge.
- The maximum amount you would be liable for from the unauthorized use of a lost or stolen credit card, before the credit card issuer receives notice of the loss or theft, is the lesser of \$50.00 or the amount set out in the credit card holder agreement.
- Should you decide to surrender your credit card and notify the credit card issuer, (you must follow their instructions for the disposal of your credit card), you will no longer be liable for any future use of the credit card other than for, purchases made by yourself.
- If you are disputing a charge appearing on your credit card, it is the responsibility of the credit card issuer to prove that the charge was incurred by you or someone you authorized to use your credit card.

A printed copy of *The Consumer Protection Act* is available free of charge on the Internet or for a nominal fee by contacting:

Office of the Queen's Printer
Saskatchewan Justice
Telephone: (306) 787-6894
Toll free: (within Saskatchewan) -
1-800-226-7302
E-Mail: qprinter@justice.gov.sk.ca
Internet: <http://www.qp.gov.sk.ca>

For more information contact;

**Ministry of Justice
and Attorney General
Consumer Protection Branch
Suite 500
1919 Saskatchewan Dr.
Regina, SK S4P 4H2
Phone (306) 787-5550
Toll free: 1-888-374-4636
(Within Saskatchewan)
Fax: (306) 787-9779**

Email: consumerprotection@justice.gov.sk.ca
<http://www.justice.gov.sk.ca/>

A current version of these and other consumer tips is available at the Consumer Protection Branch website at <http://www.justice.gov.sk.ca/cpb> Most public libraries have Internet access available if you do not have Internet at home.

This tip sheet is available for print or copy free of charge. Please check the website or contact our office to make sure you have the most up-to-date copy.

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