



other credit card protections

prompt credit for payment

- A card issuer must credit your account on the day the issuer receives your payment, unless the payment is not made according to the creditor's requirements.

refunds of credit balances

- When you return merchandise or pay more than you owe, you have the option of keeping the credit balance on your account or receiving a refund.

unauthorized charges

- If you report your card lost before it is used, you cannot be held responsible for any unauthorized charges.
- If your card is used before you report it lost, you are liable for \$0 if reported within two business days. After that, you're liable for no more than \$50.00.

disputes about merchandise or services

- In some circumstances, you have the right to withhold payment for unsatisfactory merchandise or services.