Consumer protection

Visa's consumer protection offers consumers the opportunity to reclaim money back spent on a Visa card if they are an innocent victim of fraud, they do not receive goods or services as expected, if goods are lost or the wrong goods are received. Simply put, there is no safer way to pay than with a Visa debit or credit card.

Visa consumer protection also covers prepaid Visa cards and Visa Electron purchases. There is no upper limit on the value of the goods or services to be refunded and in most cases customers are covered for purchases abroad on their Visa cards as well as in the UK. The protection is subject to the terms and conditions of the organisations issuing the Visa card, such as banks.

When can money be reclaimed?

Money can be reclaimed in cases of goods not arriving, arriving damaged, arriving not as described, or where the merchant has ceased trading.

Claims must be addressed to the card issuers that provide your Visa debit, credit or prepaid card, which in turn will put in a request to the bank of the retailer or business. As a result, you should still get your money back, even if the retailer or business has ceased to trade.

Conditions and requirements

The main requirement for compensation is evidence that there has been a breach of contract.

There is also a 120-day time limit on claims. This time limit starts from the day you are aware of a problem. In the case of tangible goods that you've purchased from a shop or online it would therefore be from the day you receive the items. In the case of something like flights, with an airline that goes out of business for example, it would be from the day the flight was due to depart. It is important to contact your card issuer as soon as you are aware of a problem, so that they can administer the claim in the agreed timeframes.

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