

ABSTRACT

Over the past few years, the usage of Cards as a payment instrument for purchasing goods and services and/or cash withdrawals has increased significantly mainly due to performance of the general public to use credit cards for their day to day transactions. Similarly credit card related offences have also increased today. There are several types of offences that could be committed through the use of a credit card or in respect of a credit card.

This study examines the types of credit card frauds, existing domestic laws and regulations for the protection of the banks (as service providers), merchants and cardholders and the adequacy and efficiency of prevailing laws in Sri Lanka in respect of this issue on a comparative basis. The researcher presents her recommendation and conclusions in the Final Chapter of the Study.