Member Companies of AIG Insurance Company and/or orresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/o Itimate controlling entity to any penalty under any sanctions law o

General program provisions

Price Protection

and is intended to be a general informative statement of the coverage made available by Visa International Service Association throughou 2021. Cardholders should consult their issuer to verify that coverage applies to their Visa card. hese benefits only apply to Visa cards with international use

nsurance coverage is underwritten by approved Member Companie

capability. This policy is on file at the offices of Visa International

his description of coverage is not a contract of insurance or a policy

if applicable. Complete provisions pertaining to these plans of surance are contained in the Master Policy(ies) on file with the Plar Administrator, Affinity Insurance Services, Inc., on behalf of Visa

which helps you get the best Price you can find on most product with your eligible card.

Simply pay for the entire cost of the product with your eligible card and if, within 30 days of the date you purchased the product ou see either a Printed Advertisement or Non-Auction Internet ertisement for the same product (same model number and sar model year) by the same manufacturer, in the Same Market*, we will refund the difference up to the benefit amount per item (and per

The Price difference must be above USD 25 for this coverage to

Products eligible for coverage

Visa Price Protection program.

- card whether for your own use or given as a gift, qualifies for the
- Coverage is for up to the maximum benefit amount and for 30 days from the date of purchase.
- Coverage includes but is not limited to Black Friday, Cyber Monday, Mother's Day, Father's Day, etc.

Relevant definitions

Auction: An Internet site where items are sold through price bid price quotes, or where prices fluctuate based on the number of eople purchasing or interested in purchasing a product. This tem(s) by bidding up the price and where the price decreases as the

number of people purchasing the product increases. Country: For the U.S. it means the 48 contiguous states. Alaska, lawaii and the U.S. territories will be treated separately.

Non-Auction Internet Advertisements: Advertisements posted o the Internet, by a non-Auction Internet merchant with a valid tax vithin [30 days] after the date the Cardholder purchased the product and must be for the identical item (same make, model number, and me model year). The printed version of the Internet advertisem telephone number, as well as the item including model number, sale price and date of publication.

Price: Price refers to the amount paid for the Product exclusive of shipping, handling, tax, and other like charges. Printed Advertisements: Advertisements appearing in a newspa

nagazine, store circular, or catalog which state the authorized deale store name, item (including make, model number), and sale Pric e advertisement must have been published within [30 days] afte the date the Cardholder purchased the product and must be for the entical item (same make, model number, and same model year Store: The same store location where the Product was originally sed, not including other stores or properties in the chai

Same Market: Same Country and within 100 kilometers of point of

What is not covered?

- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional
- Claim documentation Merchandise for which claims have not been initiated within 4 price or publishing of a printed advertisement showing a lower sales price.
- Used, antique, recycled, previously owned, rebuilt, o remanufactured items, whether or not you knew the condition of
- the items: Customized, unique and one of a kind items
- Jewelry, collectibles, art, antiques, special order, or rare one-of-a-
- Lavaway items, items returned to any Store
- Any products purchased from an internet Auction site;
- Items for which the printed advertisement or Non-Auction internet advertisement containing the lower price was published
- more than 30 days after the date you purchased the product; Items advertised or shown as price quotes, bids or final sale
- amounts from a Non-Auction internet site;
- Items advertised in or as a result of "limited quantity", "going outof-business sales", "cash only" or "close out" advertisements (or

ernational Service Association in Miami, FL, USA. In the event any discrepancy between the Master Policy(ies) and the description

but not limited to, the sanctions adminis

overage applies to your Visa Card.

ve plants or animals

preservation methods;

eign exchange rates:

Core Benefits / Benefit Amoun

How is the claim submitted

Benefit amount

Visa Signature

1. Benefits Portal

"Login" or "Enroll

h. Click on "Submit

ontact us via Chat

Purchase itemized invoice.

Copy of national identity document.

Additional information may be required.

Click on "Create Claim"

or issued to Visa International Service Association.

do so would be in violation of any sanctions law or regulation such

Department, which would expose AIG, and/or any corresponding

oreign Exchange Rate published on the date the claim is paid.

in any respect, he or she will no longer be entitled to the bene

PLEASE NOTE: The benefits described in this document do not

of this protection, nor to the payment of any claim made under this

apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what

olely for informational purposes. It does not provide a complete

provisions of any program or insurance benefits provided by, or for

escription of all terms, conditions, limitations, exclusions, or other

similar), items shown on price lists or price quotes, costs saving

as a result of manufacturer's coupons or free items, or where t

stallation or rebate, or one of a kind or other limited offers

products, goods or property, or professional advice of any kind;

motors, equipment and accessories (including but not limited t

Airline tickets (or transportation tickets of any kind), travelers

hecks, cash or its equivalent, negotiable instruments, trading

cards, bullion, stamps, lottery tickets or other gambling related

items, or tickets to events or for entertainment, numismatic or

Differences in Price due to sales tax, storage, shipping, handling,

Delay, loss of use, loss of market, interruption of business or any

The cardholder or beneficiary has three options to open a claim

Your Visa card account statement showing the purchase claimed

Conv of the the printed advertisement or screenshot of the No.

Cardholder must report any claim within 90 days of the incident

program, contact the Claims administrator, 24 hours a day, 365 days

a year by contacting the customer service telephone number on the

Indemnity or reimbursement payments will be made in national

currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder,

The cardholder is the only person allowed to open a claim.

f you need to submit a claim or have questions regarding th

tion internet advertisement as specified in the terms and

Differences in Price due to foreign exchange rates or fluctuation in

USD 500 per item - Maximum of USD 2,000 per

landing page of the Benefits' Portal, please click on

tage, transportation and delivery;

other indirect or consequential loss of damage

Benefits Portal: www.visa.com/benefitsportal

Choose a Product from the drop down men

ommunication devices intended solely for use in the vehicle);

Services (including but not limited to the performance or

rendering of labor or maintenance, repair or installation

Watercraft, motorized vehicles (including but not limited to

exchange rate will be applied as disclosed by the Central Bank of of the program, the policy will govern. presponding entity, on the date the Insured made the payment to This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusion If the cardholder makes any claim knowing it to be false or fraudulent IG, and/or any corresponding Reinsurer, if applicable, will not be of this protection, nor to the payment of any claim made under this able to provide any coverage or make any payment hereunder if t

General exclusion

Reinsurer, if applicable, will not be liable to provide any coverage or einsurer if applicable, its parent company or its ultimate controllin make any payment hereunder if to do so would be in violation of an ions law or regulation which would expose Memb Benefit amounts are identified in US Dollars, Payment of claims will of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any alty under any sanctions law or regulation. If the Cardholder makes any claim knowing it to be false or frauduler

rice Protection (Cont.)

General program provisions This description of coverage is not a contract of insurance or a polic

and is intended to be a general informative statement of the coverag made available by Visa International Service Association throughout the Latin America and Caribbean Region and is updated to January 2021. Cardholders should consult their issuer to verify that coverage applies to their Visa card.

These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association.

surance coverage is underwritten by approved Member Con of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of rance are contained in the Master Policy(ies) on file with the Plan

Visa Cardholders can benefit from the security and safety offered from the date of purchase, you are protected. ransportation costs) up to a maximum amount per Cardholder

Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or auto insurance), the Visa Purchase Protection will pay the amount not covered by your primary insuran

Land, permanent structures and fixtures (including but not mited to buildings, homes, dwellings, and building and home regardless of any special value the article(s) may have had as part of a Stuffed or mounted animals, animal and fish trophies, objects set or collection.

yourself or as gifts with the exception of the items listed below.

What is covered?

the date of purchase indicated on the credit card statement.

Cardholder: Means an individual with an open Eligible card account in

Covered Purchase: An item Cardholder purchase and paid for by using subject to the terms of this coverage. For a purchase to be considered overed Purchase, the entire amount for the item must have been

Due Diligence: The performance of all vigilant activity, atter

unexplained manner when there is an absence of evidence of a wrongful act by a person or persons. Stolen: A loss which involves the disappearance of a Covered Pu

- What is not covered? Choose the benefit you need to file a Claim for and agree to all
- Complete all requested information and click on "Save". This ster g. Attach all required documents
- In case you have any questions or doubts on any step of the process
 - Items that you damage through alteration (including cutting sawing, shaping).
 - cash or its equivalent, previously owned, rebuilt, remanufactured

 - Plants, animals, consumables, and perishables.

 - previously known to Cardholder).

This insurance is subject to the terms and conditions described here

and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable o provide any coverage or make any payment hereunder if to do so uld be in violation of any sanctions law or regulation such as, b f Foreign Assets Control (OFAC) of the U.S. Treasury Departmen hich would expose AIG, and/or any corresponding Reinsurer it

enefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid. If the cardholder makes any claim knowing it to be false or fraudulen in any respect, he or she will no longer be entitled to the benefits

PLEASE NOTE: The benefits described in this document do not apply o Brazil issued cards. For Latin American and Caribbean Internationa Visa Cards, please check with your bank to verify what coverage s to your Visa Card

Coverage is limited to USD 5.000 per event

and up to USD 10,000 per account per 12

national Service Association.

month period

The cardholder can open a claim using the Visa Benefits Portal:

Once in the landing page of the Benefits' Portal, please click on

hoose the benefit you need to file a Claim for and agree to all

Complete all requested information and click on "Save". This step

Your Visa card account statement showing the purchase claimed.

Theft: a report from the police or the appropriate officia

Cardholder must report any claim within 90 days of the incident.

t the Claims administrator, 24 hours a day, 365 days a y

contacting the customer service telephone number on the back of you

currency and in a single installment, using the exchange rate indicated

n the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate wil

n the date the Insured made the payment to the service provider of

If the cardholder makes any claim knowing it to be false or fraudulent

of this protection, nor to the payment of any claim made under this

ember Companies of AIG Insurance Company and/or correspondi

This description of coverage is not a contract of insurance or a policy

the Latin America and Caribbean Region and is updated to January

2021. Cardholders should consult their issuer to verify that coverage

These benefits only apply to Visa cards with international us

of AIG Insurance Company and/or corresponding Reinsurer,

if applicable. Complete provisions pertaining to these plans of

Administrator, Affinity Insurance Services, Inc., on behalf of Visa

International Service Association in Miami, FL, USA, In the event of

id is intended to be a general informative statement of the coverag ade available by Visa International Service Association throughout

ility. This policy is on file at the offices of Visa International

ance coverage is underwritten by approved Member Companie

e are contained in the Master Policy(ies) on file with the Plan

be applied as disclosed by the Central Bank or corresponding entity,

The Cardholder is the only person allowed to open a claim

authority in the location where the incident occurred, filed

Benefit amount for consumer products

Core Benefits / Benefit Amount

How is the claim submitted?

www.visa.com/benefitsportal

"Login" or "Enroll"

. Click on "Create Claim"

g. Attach all required documents

Purchase itemized invoice.

Wire form.

within 48 hours of the incident.

Copy of national identity documer

ade his/ her purchases in cash.

Service Association.

Additional information may be required

Damage: copy of repair estimate or repair bill

Purchase Protection

ough Visa Purchase Protection. If something you bought with you eligible Visa card is accidentally damaged or Stolen within 180 days Coverage is limited to the cost of the item (excluding delivery and account per twelve-month period

Labor of any kind, including labor on new parts eligible for this r fine art will be limited to the cost of the particular part or par

What do I need to be covered?

h. Click on "Submit" In case you have any questions or doubts on any step of the proces contact us via Chat.

Any items the Insured Person buys entirely with the eligible Visa card. except the ones specified below are covered for a full 180 days from

Relevant Definitions

ande through the Cardholder Eligible Card. No registration of the lovered Purchase is necessary. Covered Purchases given as gifts are

in the same or similar circumstances in order to guard and protect Purchase from loss, theft or damage

probability of theft

- Items lost, Stolen, or damaged, miss-delivered, while under the car
- Losses due to normal wear and tear, misuse, fraud, gradual
- General exclusion
- Used, antique, collectibles of any kind or items with monetar including but not limited to traveler's checks, tickets of any kind, bullion, rare or precious coins, philatelic and numismatic property; rized vehicles and watercraft, aircraft, and motorcycles or General program provisions
- Products purchased for resale, commercial use; coverage is
- authority or customs official.

ternational Service Association in Miami, FL, USA. In the event o any discrepancy between the Master Policy(ies) and the description of

penalty under any sanctions law or regulation.

DISCLAIMER: The information contained herein is intended solely for onal purposes. It does not provide a complete description o all terms, conditions, limitations, exclusions, or other provisions of an program or insurance benefits provided by, or for, or issued to Visa

up to the amount you paid for the item with your card, subject to the

Coverage for items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for Stolen or accidentally damaged jewelr

Purchase registration is not required to be eligible for this coverage. Claim documentation

ardholder Eligible Card, after the effective date of this coverage and

Notes If you need to submit a claim or have questions regarding this program

and care that would be taken by a reasonable and prudent person Mysterious disappearance: means the vanishing of an item in an

from a known place under circumstances that would indicate the

Lost items or items that mysteriously disappear are not covered

- limited to airlines, the Postal Service, or other delivery services)
- deterioration and/or abuse; inherent product defects.
- Reinsurer, if applicable, will not be liable to provide any coverage or ake any payment hereunder if to do so would be in violation of an of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any alty under any sanctions law or regulation.
- heir motors, equipment, or accessories. Damage caused by vermin.
- provided if your purchase is done for your individual professiona
- Theft of, or damage to, jewelry, cameras or video recording equipment contained in baggage is not covered unless carried by hand by Cardholder, under Cardholder personal supervision the supervision of Cardholder traveling companion (someon
- Loss resulting from confiscation by any government, public Loss resulting from Cardholder failure to exercise Due Diligence to

and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer if applicable will not be liable would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office f Foreign Assets Control (OFAC) of the U.S. Treasury Department hich would expose AIG, and/or any corresponding Reinsurer if enalty under any sanctions law or regulation.

Purchase Protection

of the program, the policy will govern.

DISCLAIMER: The information cont informational purposes. It does not provide a complete description of applicable, its parent company or its ultimate controlling entity, to any all terms, conditions, limitations, exclusions, or other provisions of ar program or insurance benefits provided by, or for, or issued to Visa Benefit amounts are identified in US Dollars. Payment of claims will be International Service Association. nade in local currency where required by law, with the official Foreign

applies to your Visa Card.

Visa Airport Companion

DEFINITION

In this Terms & Conditions

/isa Airport Companion Terms and Conditions Serviced by GENERAL

- Welcome to DragonPass International Ltd ("DragonPass") Terms & Conditions ("Terms & Conditions") page.
- 2 The Services (as defined below) are provided by DragonPas International Ltd, located at 173a Ashley Road, Hale, Altrincham, Cheshire WA15 9SD, UK. 3 When you read these Terms & Conditions please note that the

(a) App or Application means the Visa Airport Con

Retail outlets for DragonPass Members.

nobile application, available to download on iOS and

rivileges offered at participating food and beverages an

Dining coupon refers to the mode of payment services available on the App for purchases made at participating

d) DragonPass Membership Credential means any digita

rogram, as informed to Users in the App.

f) Lounge Access means lounge services at airports an

of food & beverages, access to the Internet, news

(g) Third Party Offers refers to existing offers facilitate

ffiliates ("Visa"), such as (but not limited to) disc

uggage wrap, Avis, Insurance, Concierge, whereb

ragonPass may provide a link from the App to th

(h) Transport service means the integrated taxi service

applied by Cabify in participating countries.

3.1 We provide the following services ("Services") to DragonPass

You are obliged to provide complete and truthful information at

with us, not be barred from doing so under any applicable laws and be the owner of an Eligible Card. You also promise that any

curate, and complete, and you agree to keep it that way at all

registration information that you submit to DragonPass is true

4.3 DragonPass has the right to suspend or terminate your account

is considered by DragonPass to be false, incorrect and/or

4.5 Neither Visa nor DragonPass will be held responsible if your

for registration that is given by partners. You can reques

to terminate your DragonPass membership by contacting

DragonPass Support Service through the following channe

(a) Pricing of lounges is displayed in the App at the time of

any person other than the named cardholder.

(d) Cardholder lounge access and Guest lounge acces

nclusive or non-inclusive in program ent

(b) DragonPass membership is not transferable and is only valid

(c) You are required to display your DragonPass Membership

Credential to enjoy your lounge service. List of lounges ar

up to its date of expiry. The membership may not be used b

6 You are not allowed to transfer Dragon Pass membersh

DRAGONPASS SERVICE REGULATION

letermined by your issuer.

Lounge

4.2 To register for DragonPass and access the Services, you need to

formation or may be redeemed.

REGISTRATION OF DRAGONPASS ACCOUNT

he 18 years or older, have the power to enter a

DRAGONPASS SERVICES

(b) Dining and Retail Discount

all times during registration.

(a) Lounge Access

(c) Dining Coupon

city taxi services, roaming (Wi-Fi), flight compensation

ailway stations, which includes but not limited to supp

national Services Association or any of its

Dining and Retail Discounts means discounts, offers

-) All Lounge access are set at 2 hours per visit, per entry on the Card(s). The terms "we", "our", "us" and "DragonPass refer to DragonPass International Ltd and its s
- assigns. If you are the individual using the Service, you will be known as the "DragonPass Member". i) Availability of lounge services are subject to the capacity of Lounge operators and may not be available in the event of high traffic caused by flight or train delays or other reasons 1.4 By using our Services, you are agreeing to these terms. Please outside of Dragonpass' control review them before using our services
 - k) Neither Visa nor DragonPass will be liable for any losse caused by missing of flights or flight delay due to use of ounge service(s).) You will be liable for any damage to the lounge operato

in any respect, he or she will no longer be entitled to the benefit

of this protection, nor to the payment of any claim made under this

PLEASE NOTE: The benefits described in this document do not apply

to Brazil issued cards. For Latin American and Caribbean Internativisa Cards, please check with your bank to verify what coverage

(e) All purchased Lounge visits can be used until the

Your guests are required to be on the same flight to enj

lounge access using the same DragonPass member

(g) Lounge service will be free of charge for children below

) DragonPass may amend the lounge visit charges from tir

to time and the latest charge listed on the Application shall

DragonPass membership is expired.

caused by you or by your guests while using the lounge m) Visa is not responsible for any amendments regardi lounge visit charges or unavailability of lounge services for

5.2 Dining and Retail Discounts

The discounts available at each retail and dining outlet are detailed within the App. All offers, privileges and/or promotions are open to all

the bill. A list of participating outlets are available on the

prevailing government taxes and services charges, where

bership credential bearing the name DragonPas and/or the service mark of DragonPass issued by us DragonPass members unless otherwise stated. pursuant to this Terms & Services and any substitution To enjoy the offers, please present your physical or digital (e) Eligible Card means a valid Visa Platinum®, Visa Signature®

to the User.

- or Visa Infinite® card issued by participating issuers in the (d) All offers, privileges and/or promotions are subject to availability and a while-stocks-last basis. All offers, privileges or discounts listed may be subject
 - All offers, entitlements, discounts, vouchers and pr are not exchangeable for cash, credit or other goods and services and are non-transferable.
 - All complimentary gifts or items (if any) are on whil stocks-last basis and are not refundable or exchangeabl for cash, credit or other items of any kind and are not (h) DragonPass and its merchants reserve the right to

to participating merchants' terms and conditions.

Goods and/or services (including any complimental

gifts) are provided solely by the participating merch

and services (including any complimentary gifts).

All dispute or feedback in relation to the participatin

merchants and/or their goods and services should be

directed to the relevant merchant and shall be resolved

) DragonPass's decision on all matters relating to the offer

(m) DragonPass reserves the right to amend, revoke, vary or add

any promotion or any of its governing terms in its absolute

prices of the services described, nor has any responsibility

garding (but not limited to) offers, entitlements, discoun

s and privileges, as well as for the unavailability of

urther correspondence will be entertained

discretion at anytime without any liability

such products for any reason.

5.3 Dining coupon

(n) Visa has neither any participation in establishing the

You are required to be physically present and you

) Dining coupon(s) can only be used at participatin

(d) Visa has neither any participation in establishing the

ne unavailability of such products for any reason

estaurants in the App shall prevail.

staff before using.

aff in order to use the restaurant dining coupon.

estaurants within the DragonPass network. The list of

ou will need to verify the amount to pay with restauran

prices of the services described, nor has any responsibility regarding (but not limited to) dining coupons, as well as for

ectly between the User and the participating mercha

gonPass and Visa shall not take any part and have no

inder such terms and conditions as determined by suc

rranty or representation as to the quality mercha

articipating merchants. DragonPass and Visa make no

Participating merchants reserve the right to amend the

terms and conditions governing the offers, privileges and/o promotions at any time without prior notice.

- will be liable for any damages caused to the vehicle ice the complimentary gift or item (with an item of during the hiring. DragonPass, Get-E or Visa will not under any circumstance onfirmation of order, where applicable, without prior notice be liable for damages, losses, claims or costs of any kind arising from the use of the transportation service by the All offers, privileges or discounts listed are subject er and/or the User Companion
 - (r) In the event of a driver "No-show", please contact the drive using the assigned contact details provided via SMS. If ontact can be made, please reach out to the contact umbers provided in the App. (s) DragonPass and its partners are not responsible
 - destination. It is the User's responsibility to reserve enough time to get to the destination. (t) DragonPass nor Visa are responsible for incorrect and naccurate information provided by passengers. It is the User's responsibility to provide the correct and accurate User must use the correct local time when making the
 - User must check the pick-up and destination addresse n case there are multiple addresses, terminals or hotels with the same name in the area. iii. User must provide more specific details in the extra number, factory gate letter, information about securit
 - ntryway to the back of the building, etc.), if the pick-up cation is not evident. iv. User must provide DragonPass with the correct information about your arriving connection (e.g. flight (u) It is important that the User can communicate with the

gate entry procedure, advice about an unmarked

switched on at the time of pick up. DragonPass will not be responsible for any inconvenience or failure, which is caused because the User did not contact the contact number or the User cannot be contacted at the telephone number provided. DragonPass is not sible for any inconvenience, or failure, caused by correct or otherwise invalid contact information provide PragonPass will always send an automated message by il immediately after receiving the booking. If the Use minutes of placing the order, he should reach out to the ontact number in the transportation section of the App to

(w) The User must verify the passenger and the lugga service: a) Check the maximum number of the passenger

e vehicle is allowed to carry, b) Check the maximur

x) Passenger and luggage capacity by car category:

isa and DragonPass are not responsible for any

convenience, or failure, caused if the User reserves

vehicle, which does not match his needs. The maximum

assenger capacity cannot be exceeded. The maximum

e recommended luggage capacity, any inconvenience

insuitable luggage based on the local road and traffic safety

rvice is denied due to such luggage, pets, or extra

assengers, the booking will be charged in full, regardless

whether the passenger is able to use the transfer or not.

All DragonPass partnerships offers, privileges or discounts

erchants' terms and conditions, as indicated in the Ap-

ubject to change without prior notification and partnership

vithout prior notice. In any case, changes will be published

cluding but not limited to airport dining, retail, transport

listed on the App are subject to individual participating

offers, privileges or discounts may be added at any time

the App. This applies to all partner market s

ospitality, health and wellbeing.

experienced is responsibility of the User (e.g. having to

travel with luggage in the cabin). The driver will have th right to deny the transfer of any hazardous or otherwise

gulations, or to protect the car from damage. In cas

per of luggage the vehicle is guaranteed to carry

Comfort Sedan: 3 Passengers and 3 total pieces of luggage Comfort Minivan: 6 Passengers and 6 total pieces of luggage

Susiness Sedan: 3 Passengers and 3 total pieces of luggage

- 5.4 Transportation Service (a) This service is available for Visa cardholders who have a eligible card for the pay as you go airport transportation
- (b) If your eligible Visa Infinite or Visa Signature Credit card is issued in Chile or Peru please refer to Appendix A for additional transportation service entitlements.

Visa Airport Companion (Cont.)

- The pay as you go transportation service is available at most global airport locations. The service can be booked only in the following routes: (i) from the personal address o office of the User to an International Airport in the available ocations (ii) from the International Airport to the persona
- dress or office of the User. Any route shall take place without additional stops or stopovers (d) The transportation service is provided by DragonPass in partnership with Get-E International B.V. (operating as "GET-E") who act as an agent and technology provide between third party transport provider and Users. All drivers ensed taxi or private hire car companies that operate
- e) All transportation services are required to be reserved at a time of 12 hours in advance of scheduled service time via the App. (f) The transportation service will be available between 12 a.n

according to our Agency Agreement.

and 11:59 p.m. the seven days of the week. 5.5. Third Party Offers (g) If you have an urgent matter regarding your transportation visaairportcompanion@ap-visa.com

(h) Once any reservation is made, you will receive a

the account.

king time restrictions.

within 14 days.

allowed in vehicles at all times.

onfirmation email with the reservation details. Driver and car details will be sent via SMS 15 minutes prior to your ickup time with driver tracking details also.) Cancellation of transportation service shall be done via App. Any cancellation is required to be at least 12 hours

(k) Bookings cannot be changed or amended once made. If yo

need to change your booking, please cancel and order a

(I) Visa cardholders will be able to book rides on a pay as you

(i) For airport pickups, waiting time is 60 minutes base

(ii) For home or office pickups, waiting time is 15 minutes

(iii) If your flight is cancelled your refund will be issued $% \left(1\right) =\left(1\right) \left(1\right)$

(v) To avoid lengthy waiting times, it is advised that you

(n) Neither Visa nor DragonPass will be liable for items left in

(o) No smoking, storing and consuming of illegal drugs are

(p) The vehicle driver is responsible for the safety of the

(iv) If your flight is delayed the driver will adjust the pickup

make your booking for 45 minutes after your flight

arrival time, taking into account baggage collection

ehicles, traffic delays, mechanical problems, weather, et

vehicle. If your conduct is found to be in breach of statutor

ations, you will be removed on the driver's authorit

time to your new arrival time. Drivers will monitor your

go basis using the Visa card saved within the app.

(m) Waiting time for transportation services as per below

on scheduled pickup/flight arrival time.

new one. Please ensure you adhere to the cancellation and

dvance of scheduled time. If you cancel your service with

- Red by DUFRY Membership less than 12 hours you will lose your complimentary trip. DragonPass offer Visa Airport Com (i) In the event that a cancellation is not made within the the ability to have a complimentary Red by DUFRY embership as part of their account of pickup, it will result in the loss of a complimentary trip to
 - programme. Customers can receive an in store discoun at DUFRY Red stores globally In order for Cardholders to receive their complimentary Red by DUFRY Membership they must accept the terms and conditions for the programme.

Red by DUFRY is the leading Duty Free loyalty

- Once registered for their Red by DUFRY Membership within the App, cardholders will be able to access their membership within the Visa Airport Companion App To use their membership cardholders must show their QR code at the point of sale during their purchase. Cardholders accept that their Name, email address and
- country of residence will be required by DUFRY in orde to create and administer the account. At any time cardholders can ask for their Red by DUFRY bership and data to be deleted by contacting the support
- DRAGONPASS RIGHTS FOR AMENDMENT DragonPass reserves the rights to amend these Terms. The updated Terms will be uploaded on the App. If you do not agree with these Terms, you may stop using ou
- you have agreed with all the Terms. or more detailed information of the Service Regulation and privacy policy, please visit DragonPass official website: LIABILITY FOR BREACH OF CONTRACT

Services. Once you continue to use our Services, it means tha

You have agreed to safeguard the interests of DragonPass and other users. If you are found to be in breach of any law, rules any third party, you will be solely liable for all damage and loss If you suffer any loss due to service disruption by DragonPass

DragonPass will only be liable for any direct loss caused by

service disruption.

- 9 LIMITATION OF LIABILITY In no event will DragonPass or Visa be liable for any direct indirect, special, punitive, exemplary, or consequential losses or damages of whatsoever kind arising out of the use or access to in the contemplation of the parties or whether based on breach of contract, tort (including negligence), product liability, or
- .2 DragonPass or Visa is not liable to you for any damage or alteration to your equipment including but not limited to computer equipment, handheld devices, or mobile telephones, as a result of the installation or use of the App. Nothing in these Terms of Service shall exclude or limit DragonPass liability for death or personal injury caused by
- liability which cannot be excluded or limited under the 4 The User agrees and recognizes that DragonPass is the sole Visa is not the provider of any of the Services Visa and its

negligence or for fraud or fraudulent misrepresentation or an

affiliates are not responsible for use of any of the Services. Visa and its affiliates, are also not responsible for judicial, extrajudicial or any other type of proceedings that may be instituted in on to a claim of any type of liability for damages or losse of the execution of the Services, as well as related to the quality driver at the moment of pickup. It is the User's responsibil to have a telephone at his disposal, which is functional and guarantees for losses or damages caused by the use and ment of any Service

Alter or Delete DragonPass information without perm

(g) To clone, copy, sell or resell DragonPass service to others

- 10 ACCEPTABLE USE POLICY 1 You agree not engage in any illegal activities which includes but (a) Incite racial hatred
- (b) Spreading of cult or false religion c) Spreading of rumor that destabilize the society) Spreading of pornography, violence and gambling Spreading of content that humiliate or harm others

Visa Airport Companion (Cont.)

11 TERMINATION

- 11.1 DragonPass may terminate use of the service at any time by giving notice of termination to you.
 - Magdalena del Mar, Miraflores, Pueblo Libre, Rímac, alamanca, San Borja, San Isidro, San Luis, San Miguel, Santiago de Surco, Surquillo.
- 11.2 Upon any termination: (a) the rights and licenses granted to you herein shall terminate; and

number, email address and any other information provided by

such User in the App ("Personal Data"). Visa and DragonPas

applicable privacy laws, and each company shall be individual

responsible to assure the regularity of their respective Person

under the privacy laws for the processing of Personal Data. Each

User authorizes DragonPass to send, transmit and store such Personal Data outside your territory. The use of Personal Dat

for the provision of the Services will be regulated by DragonPas

Visa's use of Personal Data is subsidiary and will be regulated b

This Terms of Use shall be governed by the laws of the United

Appendix A to DRAGONPASS TERMS OF SERVICE

and Signature cardholders in Chile and Peru (the "entitlemen

Visa Signature cards issued in Chile and Peru. Airport

The entitlement service is available for Visa Infinite and

the Metropolitan Area of Lima, i.e. Ate, Barranco, Breña,

privacy policy https://en.dragonpass.com.cn/info/privacypo

Visa's privacy policy http://www.visa.com/privacy

GOVERNING LAW AND JURISDICTION

service"), as follows:

set forth herein below.

(b) you must cease all use of the software. 12 PRIVACY

- Puenta Alto, San Bernardo, Cerrillos, Cerro Navia, Conc El Bosque, Estación Central, Huechuraba, Independenci Each User consents to the use of their name, address, telephone La Cisterna, La Granja, La Florida, La Pintana, La Reina, Maipú, Ñuñoa, Pedro Aguirre Cerda, Peñalolén, Providenci Pudahuel, Quilicura, Quinta Normal, Recoleta, Renca, San Miguel, San Joaquín, San Ramón, Santiago, Vitacura, Padr Data processing activities. DragonPass will use Personal Data to provide the Services and agrees to take primary responsibility The entitlement transportation service can be used only in
 - the following routes: (i) from the personal address or offic city (Lima or Santiago, as the case may be); or (ii) from the International Airport to the personal address or office of the e) Visa Infinite Users will have a maximum of four (4) one-wa

Chorrillos, Jesús María, La Molina, La Victoria, Lima, Lince

Entitlement transportation service for Santiago, Chile

covers the Metropolitan Area of Chile i.e.: Colina, Lampa

- transportation service entitlements, without additional stops or stopovers. The car categories available for Visa Infinite are Comfort Sedan, Comfort Minivan and Business Sedan, as Kingdom. You agree to submit to the exclusive jurisdiction of the (f) Visa Signature Users will have a maximum of two (2) one
- way transportation services entitlements, without addition stops or stopovers. The car category available for Visa Signature is Comfort Sedan, as this term is defined herei below. However Signature cardholders will also be able to upgrade their car type for a charge. Visa Signature Users have the option get their entire ride complimentary if they choose their Comfort Sedan car type or they can use thei transportation service can only be used in the country of card entitlement to pay for some of the ride and select to pay the difference to upgrade to a different car. All upgrade fees wil vailable in Lima, Peru and Santiago, Chile with the coverage be available in the app. Payment to be made via the saved Visa card in the app.

If you want to receive the Spanish version of this insert, please call Customer Service at 1-855-701-2265.

Your Guide to Benefits Package

Beyond Global Visa of FirstBank

Basic Benefits

Auto Rental Insurance

F03-P814-1-0121

auto rental company.

replacement.

Who is covered?

Coverage

for covered damages to the Rental Car for periods up to 31 days. For the coverage to be applicable, the Cardholder must decline Damage Waiver (CDW) or similar coverage offered by the

Cardholder and any additional authorized drivers designated in the Rental Car Agreement.

may be shown in the Benefit amount table:

- Injury to any person or damage to any object that is inside or outside the rental vehicle. the Rental Car's collision with another object or its overturn, and for Loss or theft of personal belongings physical damage as a result of hail, lightning, flood or other weather elated causes. Coverage is provided for the lower of: Personal Liability.
- Losses resulting from intentional acts, or losses arising from 1. the contractual liability assumed by the Visa Cardholder with the owner of the Rental Car: admission of guilt, being prosecuted or found guilty by a court of law of being under the influence of drugs or intoxicating substances, or as a result of illegal activities or smuggling. 2. the Actual Cash Value, subject to any maximum amount, as
- Confiscation by the authorities. 3. the Reasonable and Customary charges of repair or • Any loss which occurs while the Rental Car is off- road (meaning

of the Rental Car Agreement

eases and mini leases.

after the 31st day

Any collision that occurs while the Visa Cardholder is in violation

osses covered by any insurance coverage and/or colli

• Gradual wear and tear due to normal use or mechanical

damage insurance purchased through the car rental agency.

For rental agreements in excess of 31 days there is no coverage

any time at which the Rental Car is located on an unpayed Covered vehicles are land motor vehicles with four wheels which urface or a surface which is not a regularly maintained state o the Visa Cardholder has rented for a period of time shown on the

Worldwide *

Coverage includes country of card issuance, only if allowed by local regulations

If a Visa Cardholder is involved in an accident or the Rental Car is

The auto rental company might require the Cardholder to pay for

will reimburse the Cardholder directly for the covered amount after

a. Once in the landing page of the Benefits' Portal, please click or

e. Choose the benefit you need to file a Claim for and agree to all

f. Complete all requested information and click on "Save". This

case you have any questions or doubts on any step of the process

As soon as the accident occurs or the Cardholder returns the rental

• A copy of the Police or Traffic Authority Report (if a third party is

vehicle, he or she must request the following from the auto rental

• Copy of the initial auto rental agreement (front and back).

• Copy of the final auto rental agreement (front and back)

Copy of the auto rental reservation confirmation.

A copy of the final itemized repair invoice.

Additional documentation may be required

Copy of national identity document

The Cardholder or beneficiary can open a claim using the Visa

Benefits Portal: www.visa.com/benefitsportal

d. Choose a Product from the drop down menu

step creates the claim case numbe

g. Attach all required documents

stolen, he or she should call the Claims Administrator immediately. A

epresentative will answer any questions the Cardholder or the auto

ental company representative may have and will send the Cardholde

Rental Car Agreement. Coverage is provided for vans only if they are The cost of the insurance coverage purchased through the auto standard vans with standard equipment and are designed to carry a maximum of 8 people. Coverage is also provided for equipmen rental company. or accessories installed in the van for the purpose of assisting a The operation and care of the vehicle contrary to the terms of the

Visa Signature

How is the claim submitted?

the claim is processed.

"Login" or "Enroll"

c. Click on "Create Claim

b. Click on "Claims"

h. Click on "Submit"

car rental appears.

involved or if there is a theft).

contact us via Chat.

Claim documentation

This coverage is "primary". If the Cardholder is unable to decline the Benefit amount auto rental company coverage, the Visa coverage will be "secondar Core Benefits / Coverage Area to the auto rental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for

Visa Rewards Program is covered as long as a valid and verifiable the entire transaction is charged to an Eligible Card.

- The following specific costs are covered:
- Theft of vehicle and related charge
- Loss due to accidental fire as long as the liability rests with the • Loss due to physical damage as a result of hail, lightning, flood or
- other weather-related cau • Towing charges as long as such charges result directly from a
- Loss of use.

Administrative fee charged by the rental company

Relevant definitions Actual Cash Value: the amount a Rental Car is determined to be worth based on its market value, age and condition at the time of loss. **Cardholder:** refers to a person who has an eligible and active Visa

Reasonable and Customary Charge: a charge in an amoun n the same geographic area and which reflects the complexity o the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provide to repair the damaged vehicle (as measured by the ratio of total rep time to total time the vehicle is in the vendor/providers possession

when renting a car from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract. Rental Car: a land motor vehicle with four or more wheels which the Eligible Person has rented for the period of time shown on the Rental Car Agreement. It includes Light Trucks and/or Pickup Trucks that are not being use for commercial purposes and Vans with capacity of up to ten (10) people It does not include: 1) vehicles not required to be licensed; 2) antique cars (meaning cars which are over 20 years old or have not been manufactured for 10 or more years); 3) limousines;

4) expensive or exotic cars including but not limited to Aston Martin

Bentley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus, Maserati,

Rental Car Agreement: the entire contract an Insured Person receives

What is not covered

· Vehicles not required to be licensed Trucks, Light Trucks and/or Pickup Trucks that are being used for commercial purposes and Vans with capacity of more than 8

 Antique cars (over 20 years old or have not been manufactured xpensive or exotic cars, including but not limited to as Aston-

Martin, Bentley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus,

 Motorcycles, mopeds, motor bikes, bikes, campers, trailers, golf carts (low speed vehicles - neighborhood electric vehicles) and recreational vehicles (motor homes) • Any obligation assumed by the Cardholder under other

Vehicles that do not fit the definition of covered vehicles

Maserati, Porsche and Rolls-Royce.

• The Cardholder is the only person allowed to open a claim. If you need to submit a claim or have questions regarding this a year by contacting the customer service telephone number on the back of your Visa card.

urrency and in a single installment, using the exchange rate indicated

Cardholder must report any claim within 90 days of the incident

n the credit card statement inresented by the cardholder as proof of xpenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity on the date the Insured made the payment to the service provider or

Indemnity or reimbursement payments will be made in nationa

VISA

Whenever you need emergency service or answers, call the **Benefit Administrator**, 24 hours a day, 365 days a year.

For calls outside the United States, call collect at 410-581-9994 1-800-VISA-911

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Auto Rental Insurance (Cont.)

in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this

Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage of make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if penalty under any sanctions law or regulation.

General program provisions

made available by Visa International Service Association throughout the Latin America and Caribbean Region and is undated to Januar s should consult their issuer to verify that coverage applies to their Visa card.

hese benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association.

of AIG Insurance Company and/or corresponding Reinsurer.

if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plar all terms, conditions, limitations, exclusions, or other provisions of any Administrator, Affinity Insurance Services, Inc., on behalf of Visa nternational Service Association in Miami, FL LISA. In the event of

nternational Emergency Medical Services

About this guide Emergency Medical Services offered to Visa cardholders and their eneficiaries. Here you will find the complete Terms and Conditions

payments in their favor.

CARDHOLDER and his/her BENEFICIARIES in the case of accidents or medical emergencies occurring outside the country of residence or where the card is issued. BENEFICIARY means the CARDHOLDER and an international travel ticket with a valid Visa card, whether traveling together or senarately

dental expenses, medical prescription expenses, and transportation it provides the Schengen Certificate free of charge, when traveling to . The Visa CARDHOLDER and/or the BENEFICIARY for whom an

international travel ticket with a TRANSPORTATION COMPANY was chased by the CARDHOLDER, will have access to the Inter sted below. The CARDHOLDER and the BENEFICIARY can use these henefits: whether traveling together or senarately, provided the full trav are has been paid for with an ELIGIBLE VISA CARD.

SECTION A - INTRODUCTION 1. What do I need to use the International Emergency Medical Service?

be valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from the date of departure **from the COUNTRY OF RESIDENCE or THE CARD** COUNTRY OF ISSUANCE

If the BENEFICIARY does not show evidence of purchase of an ternational travel ticket purchased from a TRANSPORTATION COMPANY or other required documentation, the CUSTOMER VICE CENTER will only coordinate the medical assistance for t

onditions are met: ernational Emergency Medical Service. He/she is outside the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE

2. Are the tickets acquired through a Rewards or Frequent Flyer Program included? Yes, all international travel tickets purchased through i) Frequent

ternational travel ticket issuance have been entirely acquired with an Colds and Flu, Cold Sores, Cough, Diarrhea, Fever (people over 12 FLIGIBLE VISA CARD months, under 70 years of age), Minor Lacerations, Lice, Simple Medication Refills, Pink Eye or Conjunctivitis, Rash, Upper Respirato Infections (without complications), Sinusitis, Sore Throat, Minor Ski If there are no taxes or fees, or if they were purchased with rewards points, the international travel tickets will only be considered as those obtained through purchases made with an ELIGIBLE VISA CARD. The Inflammation and Infections, Sty, Minor Sports Injuries, Urinary Trad bank must send a letter to guarantee that the points acquired in the nfections (simple). Yeast Infections, Vomiting, Minor Infection

MERGENCY MEDICAL SERVICES

1. Assistance services prior to trip:

As a Visa cardholder you can have access to information prior and during travelling about destinations, health requirements and

MEDICAL EMERGENCY . Emergency dental treatment expenses arising from acc

injury to natural, healthy teeth during an ACCIDENT or MEDICAL

c. Covid-19: The INTERNATIONAL EMERGENCY MEDICAL SERVICE

EMERGENCY that requires immediate treatment to relieve pair

the program, the policy will govern. and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, bu not limited to, the sanctions administered and enforced by the Offi Because of the care received through "Visa Online Medic," th oreign Assets Control (OFAC) of the U.S. Treasury Departmen

4.2. How do i access the medical prescriptions prescribed through Visa

BENEFICIARIES may have access to the medical presc accessing the Visa Online Medic through the Visa Benefits Portal ndicated when accessing the Visa Online Medic program. Issuance medical prescriptions will be subject to the local laws and regulations applicable to the sale of prescription drugs. For prescriptions ited States, it will be emailed to the BENEFICIARY's email provided when accessing the Visa Online Medic program. onsultation services included as part of the "Visa Online Medic

In the case of a MEDICAL EMERGENCY or ACCIDENT during an ELIGIBLE TRIP, a BENEFICIARY has access to the benefit li International Emergency Medical Service - According to

Emergency Medical Expenses	10,000 US
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	100 USD per tooth
Medical Emergency Evacuation	20,000 U
Repatriation of Mortal Remains	15,000 US
Early Return or	3,000 USI

E THE RENEELCIARY HAS VALID INSURANCE OR ANY OTHE CENTER must grant prior approval and coordinate the necessary

Due to U.S. or other applicable trade or economic sanctions, law ulations and/or other reasons, all benefits and services described rein are not available for traveling to Cuba, Iran, Syria, North Kore Crimean Peninsula, Venezuela and Sudan. Accordingly, no servic will be provided, including, but not limited to, the payment of any clai in connection with travel to these countries. Should new sanctions be imposed that prohibit the provision of benefits or services relate travel to any additional countries, travel to such countries shall be ded from the International Emergency Medical Service Consider the restrictions on services and benefits related to interr

laws on sanctions before planning your trip. 6. What is not included in the International Emergency Medical

To use this service, the BENEFICIARY must have purchased an

OST OF NATURAL BIRTH ARE EXCLUDED JNLESS THEY HAVE BEEN PRESCRIBED BY A REGISTERED

EXAMINATIONS OR DIAGNOSTIC TESTS THAT ARE PART OF

A ROLITINE PHYSICAL EXAM OR PROGRAMMED TREATA .UDING, BUT NOT LIMITED TO, THE FOLLOWING: \ ROUTINE SIGHT AND HEARING EXAMINATIONS; OPTOMETR AND SIGHT CORRECTION; GLASSES; CONTACT LENSES; HEAR HEREOF: PROSTHESIS: PURCHASE OR RENTAL OF HUMIDIFIERS. ATOMIZERS WALKERS OR STICKS INHALERS EXERCISE FOUIPMENT OR SIMILAR FOUIPMENT

6. ORGAN TRANSPLANTS OR THE TRANSPORTATION THEREO ALL TYPES OF HOTELS, RESTAURANTS, TAXIS, CELLULAR XPENSES OR ANY OTHER TELEPHONE OR DATA EXPENSE

8. ALL MEDICAL ATTENTION OR TREATMENT COSTS INCURRED BY THE BENEFICIARY AFTER THE END OF THE ELIGIBLE TRIP. RELATE TO AN ACCIDENT OR MEDICAL EMERGENCY OR NOT. THA OCCURRED, OR WAS DIAGNOSED, DURING THE BENEFICIARY'S

BEFORE THE BEGINNING OF THE ELIGIBLE TRIP, OR MEDICA EXPENSES INCURRED WHEN TRAVELING SOLELY FOR THE I. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT

UTTING ONESELF EXCESSIVELY AT RISK WHILE PRACTICIN

This benefit is available 24 hours a day 7 days a week in Spanish, English WHERE THE MEDICAL SERVICES WERE PROVIDED

the BENEFICIARY will be provided with a translator. BENEFICIARIES can access the benefit through 1. Visa Benefits Portal: www.visa.com/benefitsportal AXA and Visa are not responsible for the quality of the intern

ternational Emergency Medical Services (Cont.)

elephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You can always make a collect call. If the BENEFICIARY prefers not to use the "Visa Online Medic" service he

benefit are provided by a third-party teleconsultation provider. 5 Description of the optional plan for FirstBank:

Convalescence 500 USD HER COVERAGE UNDER ANOTHER PROGRAM BEFORE TH BENEFICIARY CAN MAKE USE OF THE INTERNATIONAL EMER MEDICAL SERVICE BENEFIT, TREATMENT MUST BE RECEIVED NDATION OF A REGISTERED MEDICAL DOCTOR CE BENEFITS ARE SUBJECT TO THE LIMITATIONS AND SIONS SET FORTH BELOW.

LIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN

LIMITATIONS AND EXCLUSIONS THE COST OF MEDICAL ASSISTANCE CARRIED OUT AGAINST

THE INTENTIONAL INTERRUPTION OF PREGNANCY AND THE . BEING UNDER THE INFLUENCE OF ILLEGAL DRUGS, MEDICATION

4. ALL CHIROPRACTIC TREATMENT; HOMEOPATHIC TREATME ACUPUNCTURE, OCCUPATIONAL THERAPY, PHYSIOTHERAP

BENEFICIARIES can access "Visa Online Medic," provided the following

9. FUNERAL COSTS.

10 ALL TREATMENT CHECKUP OR MEDICAL SERVICE KNOWN

. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM BREACHING THE NORMAL LAWS, RULES REGULATIONS OR SAFETY REGULATIONS IN FORCE AT THE PLAC

AS A CONSEQUENCE OF COVID-19 WILL BE EXCLUDED IN THE a. In case the BENEFICIARY is traveling to a country, specific

NEFICIARY has advised or prohibited against trave b. In case the expenses are related direct or indirect as a ience of the BENEFICIARY failing to obtain

7. How to access the International Emergency Medical Service VISA ONLINE MEDIC: by visiting the Visa Benefits Portal

XA and Visa are not responsible for the internet connection quality, such as that of mobile devices used by the BENEFICIARY to access this benefit. Talk with an agent: Immediately or within the term of thirty (30) day from the date of the ACCIDENT or the Medical Emergency through the phone number in the back of your Visa card selecting option #4 You can always make a collect call. The delay in commi

8. How to request a refund? isa CARDHOLDER and his/her BENEFICIARY may requ eimbursement of medical expenses and/or prescriptions which they ave incurred as part of the INTERNATIONAL EMERGENCY MEDICAL ERVICE, including those prescriptions issued through "Visa Online

imbursement online, by going to www.visa.com/benefitsportal and ollow the steps below.

Log-in to VISA Benefits Portal and click on International Emergency Medical Service . Select Submit claim 3. Complete claim form and attach the documentation required.

In case you have any questions or need assistance with the process, you can chat with one of our agents (www.visa.com/benefitsportal - Live chat) or call us trough the number in the back of your Visa card. The necessary documents to request a refund include the following For Claims up to 1,000 USD, you are required to fill out your claim onling with bank wire details, submit your receipts, and provide proof that you chased your trip with your eligible VISA card. For Claims over 1,000 USD, you may be required to submit additional documentation, such as:

Copy of the account statement of the Visa card showing the total Copy of the transportation company's ticket as proof that the total p amount has been charged to the Visa card

Detailed receipts and/or detailed invoice copy Medical information including the diagnosis and treatment, but not

Itemized bills If your assistance was provided in the United States, include the bills with the ICD-9 diagnosis codes (International Classification of

 Bank transfer form Additional documents may be requested. 9. General provisions of the program

A note from your doctor

There are circumstances beyond AXA that may affect the provision of enefits available to assist the BENEFICIARY and resolve the emergency Due to U.S. or other applicable trade or economic sanctions, laws erein are not available for traveling to Cuba, Iran, Syria, North Korea

e Crimean Peninsula, Venezuela and Sudan. Accordingly, no services will be provided, including, but not limited to, the payment of any claims connection with travel to these countries. Should new sanction cluded from the International Emergency Medical Service. onsider the restrictions on services and benefits related to internation

All benefits of the International Emergency Medical Service describe ein are subject to change or cancellation. Therefore, this docume ne most up-to-date information. The benefits of the International by Medical Service become effective at the beginning of the IGIBLE TRIP and will cease within sixty (60) days from the date of th hese Terms and Conditions of the International Emergency Medical

rvice are not a contract or an insurance policy and are designed as a notification by AXA to the BENEFICIARY of the decision regarding the pplication of the International Emergency Medical Service benefit

in LATIN AMERICA AND THE CARIBBEAN REGION. Check with our financial institution to determine if these benefits apply to you

Conversion of the Amounts into Foreign Currency All amounts mentioned herein are expressed in US dollars. Payments under the IEMS [International Emergency Medical Service] Program wil be made in the local currency of the CARDHOLDER or BENEFICIAN eceiving the payment, when possible. The exchange rate used will be the ate in force at the time the claim has been evaluated and approved

Important information is reference guide contains a description of services and be vailable to certain Visa cardholders in Latin America and the Caribbea and it has been updated as of September 2019. Please confirm with you representative the validity of this information before enefits apply to their Visa card. These benefits only apply to Visa cards

its entirety. If a Visa issuer distributes statements or portions of this

are subject to terms and conditions and include certain restrictions,

ocument to CARDHOLDERS, it is done at their own risk.

Reservations through the website www or Visa Concierge, 1-800-396-9665 (call toll free from the U.S. and Canada) or +1-303-967-1098 from the rest of the world.

nternational Emergency Medical Services (Cont.)

RANSPORTATION COMPANY: company that operates a MEANS OF ons and exclusions. All benefits are subject to change or ancellation without prior notice. Services and benefits are provided through third parties. Visa is not SIMPLE/NON-URGENT MEDICAL EVENTS: are those ailments an insurance company. The details of all of the provisions referring to the benefits are detailed in the CARDHOLDER agreement. If there rough observation. The medical conditions included are: Abrasions re any differences between the descriptions in this presentation and

ergies, Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Fli e CÁRDHOLDER agreement signed by the cardholder at the loca old Sores, Cough, Diarrhea, Fever (people over 12 months, under vel, the current CARDHOLDER agreement will apply locally (in the It is the sole responsibility of the issuer to ensure that their card plications), Sinusitis, Sore Throat, Minor Skin Inflammation and ograms CARDHOLDER contracts, benefits and card features, as well nfections, Sty, Minor Sports Injuries, Urinary Tract Infections (simple Yeast Infections, Vomiting, Minor Infections (example: skin, sore hroat). Insect Bites, Mild Del egulations and other legal provisions that may apply. The issuer must view the card benefits program with their legal counsel so that the ard benefits program, disclosures, and contracts for CARDHOLDERS REIMBURSEMENT FORM: Online claim form, or document to be elated to such benefits or card features, comply with all applicable leg

onstitute advice or legal opinion. The services and benefits provided by this program will be null and GENCY MEDICAL services that are necessary from the medica tes of America such as, but not limited to, the sanctions administe point of view, provided they do not exceed the typical or standard United States Department of the Treasury, or other applicable sanctions

claims will be made in the local currency where required by law, using he exchange rate in force at the time services are provided hese Terms and Conditions does not apply to Visa cards issued in

a TRANSPORTATION COMPANY under a valid license for passenger

AIR: aircraft operated by an AIRLINE COMPANY duly authorized by

LAND AND SEA: all those included in this definition, WITH THE

XCLUSION OF (i) rental vehicles, except those that have been

COUNTRY OF RESIDENCE: country in which the BENEFICIARY keeps

ued in his/her name in LATIN AMERICA AND THE CARIBBEAN

ernational Emergency Medical Service: Platinum, Signature or Infinit

rvice described above do not apply to all international Visa cards in TIN AMERICA AND THE CARIBBEAN REGION. Check with your ancial institution to determine if it applies to your international Visa

SPORTATION COMPANY with an ELIGIBLE VISA CARD; or

international tickets were purchased for the exchange of points from

y exchanging points earned by using a valid Visa REWARDS

only valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from the departure date of the COUNTRY OF RESIDENCE or THE CARD

a loyalty program, provided the boarding fee and possible taxes were

sa cards issued by a financial institution in LATIN AMERICA AND

tution in LATIN AMERICA AND THE CARIBBEAN REGION h

THE CARIBBEAN REGION and any other Visa card where a financia

FLIGIRI F TRIP: international itinerary outside the RENEFICIARY'S

the total amount of the international ticket was paid to

EGION, as holder or additional holder.

nat meets one of the following features:

aid with an FLIGIBLE VISA CARD: or

no boarding fees or taxes are charged, ticke

COUNTRY OF ISSUANCE for said ELIGIBLE TRIP.

ented by a TRANSPORTATION COMPANY for the tra

CTION C - DEFINITIONS CORRESPONDING TO THE BENEFITS OMEOPATHIC AND NATUROPATHIC THERAPISTS. DESCRIBED IN THIS GUIDE MEANS OF TRANSPORTATION: any means of transportation

ACCIDENT: sudden, unexpected and uncontrollable physical LATIN AMERICA AND THE CARIBBEAN REGION: region comprised of ne following countries: Antigua, Argentina, Aruba, Bahamas, Barbados, ermuda, Bolivia, Brazil, Belize, Cayman Islands, Chile, Colombia, Costa Rica, Curação, Dominican Republic, Ecuador, El Salvador, Guatemala, iyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, Trinidad and

"Core" benefit: means products provided through and funded by Visa to THE CARD COUNTRY OF ISSUANCE: COUNTRY OF LATIN AMERICA pecific card portfolios: Platinum, Signature and Infinite 'Optional" benefit: means products provided through Visa but funded

'Services" and "Assistance Services" are provided by AXA Assistance NATURAL BIRTH: means the process of giving birth without medical gentina in Maipú 255, C1084ABE, Buenos Aires, Argentina or any her AXA Assistance subsidiary/facility within the Americas region. **REWARDS PROGRAM:** program developed/offered by any Visa card "IFMS Claims" services are provided by AXA Assistance Mexico in Ay FGION, which allows the CARDHOLDER to obtain a security (mile BENEFICIARY: the CARDHOLDER and/or any person for whom the HOLDER has paid the full rate of an international travel ticket with valid Visa card, whether traveling together or separately. taxes and fees have been applied at the time a paid ticket is issued wit

CUSTOMER SERVICE CENTER: communication channel and available icilities (equipment, systems and personnel) whose purpose is to other countries). You have the option of making a collect call.

AIRLINE COMPANY: a company mentioned in the Official Airline Guid OAG) or in the ABC World Airways Guide, with a license, certificate or imilar authorization for regular air transport, issued by the competent authorities of the country in which the aircraft is registered and that, in BEAR IN MIND: The benefits of the International Emergency Medical

e) days and must remain, by medical recommendation, tside his/her COUNTRY OF RESIDENCE) before obtain charge from his/her REGISTERED MEDICAL DOCTOR. MEDICAL EMERGENCY: sudden, unforeseen and urgent medical RIP that may prevent the ELIGIBLE TRIP from continuing, for which the BENEFICIARY seeks treatment, and for which medical services are paid in accordance with the Terms and Conditions of these benefit Legally Qualified Treating Physician and AXA medical team wi

CONVALESCENCE: when a BENEFICIARY is hospitalized for up to 5

rely determine whether the situation or condition qualifies as a LEGALLY OLIALIFIED PHYSICIAN: a physician or dentist (a) other than BENEFICIARY, an individual traveling with the BENEFICIARY, or a amily member of the BENEFICIARY, (b) practicing within the scope of is or her license, and (c) recognized as a physician in the place where the services are rendered

Visa Luxury Hotel Collection

What is it?

Visa Luxury Hotel Collection is comprised of some of the world's most | Important notice intriguing and prestigious properties.

ost intriguing and prestigious properties, a hand-selected portfoli developed exclusively for Visa Platinum, Visa Signature, and Visa nfinite cardholders. Gathered together by Visa invitation and mous hotels, provide guests an exclusive, unique collection o benefits, specially designed to offer an unparalleled experience Exclusive benefits

Visa Luxury Hotel Collection offers Visa Platinum, Visa Signature and /isa Infinite cardholders the most complete benefit program for the The best available rate

• 3 PM check-out, when available VIP Guest status USD 25 food or beverage vouche

Visa Concierge

Travel information and arrangements

cierge service is available 24 hours per day, 365 days ases in advance of purchase, to cardholder's, irrespective of th per year, to help cardholders to send gifts, purchase tickets and tour ent vehicles, make reservations for theatre plays or provide any and/or services arranged on cardholder's behalf. er information or assistance that cardholders may need anywhe oncierge specialists will seek cardholder's authorization prior in the world. You can access Visa Concierge at www.visa.com/ arranging a service; in some instances written authorization may be

Fligibility n order to be eligible for the services and benefits described below you must be a Visa Platinum, Visa Signature, or a Visa Infinite ardholder. We encourage you to review the benefits of you Visa card ovdration. Ear Infections and Other Mino The Visa Concierge service can assist with the following requests:

digitalconcierge

isa Concierge can help you plan your trip from start to finish with anything related to travel such as airport transfers, hotel incident or benefit request, which must be completed and returned ether with all the required documents within the deadlines for each commendations to your itinerary and help you figure out your best ravel ontions USUAL AND REASONABLE EXPENSES: means that the henefit Cultural information

concerts, theater and sporting events overseas. Also provides nformation on your destination prior to travel including essentia e community or locality where EMERGENCY MEDICAL treatment is Restaurant referrals and reservations REGISTERED MEDICAL DOCTOR: professional with a degree Access to a broad network of distinctive dining restaurants estically or while traveling overseas. If you are looking for nat special restaurant with a panoramic view for a unique dining

> operation, attire required, pricing range, general menu options, etc. Entertainment information and arrangements Assist with ticket referrals for opera, ballet, theater, concerts, sporting events and museums. If information is not enough, we can assist with

formation such as protocol and etiquett

experience, we can refer you to the proper facility and assist with

ryations when available. We will assist cardholders with

Provides information on local city events and attractions such as

tickets arrangements and pre-paid dinning arrangements. Visa Concierge service is provided by TEN Lifestyle Management TEN Lifestyle Management accepts no liability arising from an provider that does not fulfill his obligations to the cardholder. Business service referrals and arrangements quipment rental (computer, cellular phone, etc.), essential cultural

Golf course referrals and reservations isa Concierge will provide information and referrals and tee times to public and semi-private golf courses in major cities. Leisure activity information and assistance

Tours and sightseeing Recreational sports information Referrals to health and fitness clubs Hard to find items

We will assist the cardholder with locating hard to find items suc as out of print books, art objects, and specialty items. We can make Travel arrangements and luxury transportation

We can provide bus and taxi services and train schedules at the rdholder's request. Personal assistant can also provide cardholder' any other luxury transportation Specialty service referrals While the cardholder is planning a trip or is overseas, we can help by

riding referrals to interpreters, dog walkers and health and fitnes Cardholder will be responsible for all costs and expenses related to

If the checked baggage does not arrive at the intended destination on purchased a ticket for with your eligible Visa card will be qualified to eceive the amount as stated in the Benefit amount table independent

of the number of "checked" baggage. What do I need to be covered? umust possess a valid and active Visa card and use it to purchase entire travel fare(s) or through the Visa Rewards Program.

Relevant definitions Common Carrier Conveyance: Any mode of transportation by lan vater or air operating for hire under a license to carry passengers which a ticket must be purchased prior to travel. Does not include limousine service, commuter rail or commuter bus lines Covered Trip: An international or domestic trip (where applicable egardless of its origin and destination, where an Insured Perso

re for a Common Carrier Conveyance has been paid with eligible rd and/or Visa Rewards Program Visa Rewards Program: All frequent flyer, rewards and nd/or fees associated with the ticket issuance and they are charged

If there are no taxes or fees, or they are paid with rewards points, only ckets earned as direct result of charges made with an eligible Visa ard will be covered. The bank will have to send a letter to guarante

his coverage is for travel that has been purchased with the eligible possession, care, custody and control of the common carrier

nsurance benefits are provided for Covered Trips Baggage which appears to be delayed, must be formally it nmon carrier immediately and a claim must be filed with the Common Carrier Conveyance. What is not covered?

r this program, the following are excluded: . Flights returning to the original point of departure or to the city in which the insured resides

4. Seizure or destruction under quarantine or custom regulation: 6. Usurped power or action taken by governmental authority in indering, combating or defending against such an occurrence

Benefit amount Coverage applies up to a maximum amount depending on your card type, as stated in the tables below.

When goods or services are purchased on cardholder's behalf:

TEN Lifestyle Management cannot undertake any request we

Visa Concierge reserves the right to decline or stop working on a

will endeavor to use at all times providers which are professional

cognized and in Visa Concierge's experience reliable: in instance

es not meet this criteria, Visa Concierge will inform cardholde

of the potential risks. Should cardholder nevertheless wish to utilize

the services of such a provider. Visa Concierge accepts no liability

quest at any time and will not be liable for any cons

Cardholder is at all times responsible for customs and excise fees

TEN Lifestyle Management recommends that they be insured for

ailing and shipping and accepts no responsibility for any dela

national and international regulations;

oss, damage or resulting consequences

a violation of the privacy of another person

a violation of national and international law

virtually impossible or unfeasible:

subject to risk, i.e., illegal sources;

price-shopping for discounted items.

unethical and/or immoral;

for re-sale professional or commercial purposes

consider to be:

Important notice

Optional Benefit Amount for FirstBank Visa Signature USD 500

How is the claim submitted? The cardholder or beneficiary can open a claim using the Visa

Benefits Portal: www.visa.com/benefitsportal Once in the landing page of the Benefits' Portal, please click on

. Choose a Product from the drop down menu hoose the benefit you need to file a Claim for and agree to al terms and conditions

Attach all required document h. Click on "Submit"

creates the claim case number

Claim documentation Copy of the Visa account statement showing the total charge for A copy of the common carrier ticket as proof that the full trave

Report provided by the transport company declaring baggas Wire form

emplover's liability policy 18. Member Companies of AIG Insurance Company and/or

or regulation.

General program provisions

the program, the policy will govern.

If you need to submit a claim or have questions regarding this pro ontact the Claims administrator, 24 hours a day, 365 days a year by ontacting the customer service telephone number on the back of your Indemnity or reimbursement payments will be made in national

currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity nade his/her purchases in cashIf the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no nger be entitled to the benefits of this protection, nor to the pay of any claim made under this policy.

Cardholder must report any claim within 90 days of the inciden

The cardholder is the only person allowed to open a claim.

aggage Delay (Cont.)

General exclusions Suicide, attempted suicide or intentionally self-inflicted Injury.

2. Sickness unless specifically covered in the Policy; Congenital anomalies and conditions arising out of or resulting 4. Elective cosmetic or plastic surgery unless Medically Necessary as

the result of an Injury; 5. Loss caused directly or indirectly, wholly or partly by medical or

6. Bacterial infection except bacterial infection of an Injury, or except

bacterial infection from the accidental ingestion of a substance contaminated by bacteria; . Any claim occurring as a result of: War, civil war, invasion, insurrection, revolution, usurped power or action taken by governmental authority in hindering, combating or defending

8. Any claim occurring as a result of participating in military, naval or air service of any country: 9. Accident occurring while a passenger on; or operating; or learning

to operate; or serving as a member of the crew of any aircraft

of speed using a motorized vehicle or bicycle; in skydiving/

If your Baggage, or the Baggage of whoever you purchased a ticket for with

You must possess a valid and active Visa card. The entire travel fare must

Covered Trip: An international or domestic trip (where applicable).

Visa Rewards Program: All frequent flyer, rewards and complim

ewards points, only tickets earned as direct result of charges made with

n eligible Visa card will be covered. The bank will have to send a letter to

. All benefits are paid in "excess" of the common carrier's liability

Insurance benefits are provided for Covered Trips (worldwide):

2. The luggage must be properly checked with and under the possession.

4. A Covered Trip shall be deemed to have commenced when the insure

Luggage which appears to be lost, must be formally notified to the

common carrier and a claim must be filed with the common carrier:

The luggage must be determined and verified to be unrecoverable by

If the Insured's checked haggage is permanently lost but was originally

In addition to the EXCLUDED RISKS provided in the general conditions for

4. Confiscation or expropriation by order of any government or public

for Baggage Delay from the payment we make for your overall Claim for

person boards a common carrier for the purpose of going on such trip

care, custody and control of the common carrier during a Covered Trip

ept as provided in the policy; 10. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or 1. Accident or claim occurring as a result of participation in contests

Baggage Loss

What do I need to be covered?

nd/or Visa Rewards Program.

Relevant definitions

What is covered?

the common carrier;

What is not covered?

this program, the following are excluded:

. Damage caused by insects or vermi

Inherent vice or damage;

. Wear and tear or gradual deterioration;

parachuting, hang gliding, bungee jumping, scuba diving, mountain of this protection, nor to the payment of any claim made under this limbing, pot-holing or while riding on a motorcycle (greater than PLEASE NOTE: The benefits described in this document do not apply 2. Accident or claim occurring while under the influence of drugs. to Brazil issued cards. For Latin American and Caribbean Internation alcohol or other intoxicants unless prescribed by a Physician and /isa Cards, please check with your bank to verify what coverage ken as prescribed or the treatment of alcohol or drug abuse,

addiction or overdose; DISCLAIMER: The information contained herein is intended solely for 13. Depression, anxiety, mental or nervous disorder or rest cures: nformational purposes. It does not provide a complete description of 14. An Insured travelling against the advice of a Physician; all terms, conditions, limitations, exclusions, or other provisions of any 5. Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or International Service Association. their beneficiaries:

ontamination; or the dispersal, release or application of pathogen . Any expenses covered under any workers compensation of

indirectly results in nuclear reaction or radiation or radioactive

orresponding Reinsurer, if applicable, will not be liable to provide

esponding Reinsurer, if applicable, its parent company or it

ultimate controlling entity to any penalty under any sanctions law

s description of coverage is not a contract of insurance or a polic

and is intended to be a general informative statement of the coverage

rify that coverage applies to their Visa card. These benefits only

apply to Visa cards with international use capability. This policy is or

nsurance are contained in the Master Policy(ies) on file with the Pla

ntional Service Association in Miami, FL, USA. In the event

any discrepancy between the Master Policy(ies) and the description of

is insurance is subject to the terms and conditions described here

and includes certain restrictions, limitations and exclusions, AIG.

which would expose AIG, and/or any corresponding Reinsurer if

change Rate published on the date the claim is paid.

alty under any sanctions law or regulation.

nd/or any corresponding Reinsurer, if applicable, will not be liab

o provide any coverage or make any payment hereunder if to do so

would be in violation of any sanctions law or regulation such as, but

not limited to the sanctions administered and enforced by the Office

applicable, its parent company or its ultimate controlling entity, to any

If the cardholder makes any claim knowing it to be false or fraudulen

in any respect, he or she will no longer be entitled to the benefit

ets Control (OFAC) of the U.S. Treasury Depar

dministrator, Affinity Insurance Services, Inc., on behalf of Visa

made available by Visa International Service Association and is

lated to January 2021. Cardholders should consult their

ile at the offices of Visa International Service Association

be in violation of any sanctions law or regulation which would

expose Member Companies of AIG Insurance Company and/o

The cardholder is the only person allowed to open a claim

If you need to submit a claim or have questions regarding this pro contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of your Indemnity or reimbursement payments will be made in national curre and in a single installment, using the exchange rate indicated in the cred

card statement, presented by the cardholder, as proof of expenses or

purchase, if applicable. Otherwise, the exchange rate will be applied

Baggage Loss (Cont.)

as disclosed by the Central Bank or corresponding entity, on the date ultimate controlling entity to any penalty under any sanctions law o ourchases in cash. f the cardholder makes any claim knowing it to be false or fraudulent General program provisions in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy. General exclusions

Suicide, attempted suicide or intentionally self-inflicted Injury: Sickness unless specifically covered in the Policy: Congenital anomalies and conditions arising out of or resulting there

surance coverage is underwritten by approved Member Companie 4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury:

> surgical treatment except as may be necessary solely as a result of bacterial infection from the accidental ingestion of a substance

Any claim occurring as a result of: War, civil war, invasion. insurrection, revolution, usurped power or action taken by

such an occurrence; 8 Any claim occurring as a result of participating in military payal or air service of any country; 9. Accident occurring while a passenger on; or operating; or learning to

provided in the policy; Benefit amounts are identified in US Dollars. Payment of claims will be O. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport: 1. Accident or claim occurring as a result of participation in contests of

> 12. Accident or claim occurring while under the influence of drugs. alcohol or other intoxicants unless prescribed by a Physician and aken as prescribed or the treatment of alcohol or drug abuse,

addiction or overdose; 3. Depression, anxiety, mental or nervous disorder or rest cures

14. An Insured travelling against the advice of a Physician: attempt to commit, an illegal act by or on behalf of the Insured or nternational Service Association.

additional year on eligible products with manufacturer's wa

Manufacturer's or Store Warranty Visa Extended Warranty

3 additional months 6 additional months 1 additional year

The item must be purchased entirely with your eligible Visa card. What purchases are covered? Items to be eligible must be purchased entirely with a valid Visa card repair Warranty valid in the country where purchased, or valid in the

Relevant definitions Cardholder: it refers to a person who has an eligible and active eligible Visa credit card.

mechanical breakdown that renders the article unfit for its intended design defects, aesthetic conditions, acts of god, and consequential effects, among others.

Warranty (Extended Warranty, Store Warranty, or Warranty):

contractual obligation to repair or to replace an article due to

What is not covered? Boats, automobiles and any other motorized vehicle; and

motorized vehicle parts and accessories umables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or

consumers use recurrently, items which get used up or discarded. Perishable Items likely to spoil, decay or become unsafe to ume and/or use including but not limited to food, cosmetics

Items which carry a "satisfaction guaranteed" promise that

Any shipping or promised time frames of delivery, whether or not

stated or covered by the manufacturer's Warranty Any customized, unique, or rare items

the original manufacturer's written repair Warranty, as supplied by the original manufacturer, or other eligible Warranty

Cardholder must report any claim within 90 days of the incident. indirectly results in nuclear reaction or radiation or radioactive

7. Any expenses covered under any workers compensation of

employer's liability policy

be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/o

and is intended to be a general informative statement of the coverage made available by Visa International Service Association and is up coverage applies to their Visa card.

hase hanefits only apply to Visa cards with international use capabilit

Association. nsurance coverage is underwritten by approved Member Companies o AIG Insurance Company and/or corresponding Reinsurer, if applicable. . Loss caused directly or indirectly, wholly or partly by medical or Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administration

> This insurance is subject to the terms and conditions described herei and includes certain restrictions, limitations and exclusions. AIG, and/

> > Assets Control (OFAC) of the U.S. Treasury Department, which would

operate; or serving as a member of the crew of any aircraft except as company or its ultimate controlling entity, to any penalty under any sanctions law or regulation. Benefit amounts are identified in US Dollars. Payment of claims will be

speed using a motorized vehicle or bicycle; in skydiving/parachuting, If the cardholder makes any claim knowing it to be false or fraudulent hang gliding, bungee jumping, scuba diving, mountain climbing, potprotection, nor to the payment of any claim made under this policy. PI FASE NOTE: The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Vis Cards, please check with your bank to verify what coverage applies to

Extended Warranty

manufacturer's written repair Warranty or store Warranty up to one hetween three months to three years (see table below)

Renefit amount

Core Benefits/Benefit Amour

How is the claim submitted?

a. Once in the landing page of the Benefits' Portal, please click or 'Login" or "Enroll

. Choose a Product from the drop down menu country the item resides as long as the original Warranty covers it.

g. Attach all required documents

Complete all requested information and click on "Save". This step

In case you have any questions or doubts on any step of the process Claim documentation

Purchase itemized invoice. Copy of the original manufacturer's written Warranty

Copy of any other Warranty, if applicable.

 Copy of national identity document. Additional information may be required

4.1 How do I access Visa Online Medic?

will provide assistance for COVID-19 cases. Please see limitations 3. Transportation and accommodation services

not available in the location where the ACCIDENT or MEDICAL

EMERGENCY occurred, the CUSTOMER SERVICE CENTER wil

dures to transfer the BENEFICIARY

THE CARD COUNTRY OF ISSUANCE is eligible. The CUSTOME

SERVICE CENTER must grant prior approval and coordinate the

CCIDENT or MEDICAL EMERGENCY, under this benefit the

nights of comparable accommodation during the ELIGIBLE TRI

be reimbursed for the USUAL AND REASONABLE EXPENSES of

As part of the VISA Online Medic program, the BENEFICIARY has access

If the BENEFICIARY needs assistance in SIMPLE/NONLIRGENT

MEDICAL EVENTS, he/she can access a virtual medical consultation

anywhere in the world* with licensed doctors without having to go to a

e/she bought 100% of the international travel ticket with an

mple: skin, sores, throat), Insect Bites, Mild Dehydration, I

o confirm your eligibility for this benefit, see Section 4 of this document

connection, such as the mobile devices used by the RENEFICIARY to access

Infections and Other Minor Conditions on a Case-By-Case Basis

4 The Beneficiary is not less than one year of age.

The assistance required is for the following medical conditions

ELIGIBLE VISA CARD

onsultation services, a solution that allows for a digital medica

using the International Emergency Medical Service during ar

The CUSTOMER SERVICE CENTER must grant prior approval and

rdinate the necessary procedures to transfer the BENEFICIA

CONVALESCENCE: because of a hospitalization due to an

ENEFICIARY is eligible for accommodation costs of up to

rgency Medical Evacuation of the RENEFICIAR

made in local currency where required by law, with the official Foreign

If the Cardholder makes any claim knowing it to be false or fraudulen

of this protection, nor to the payment of any claim made under this

PLEASE NOTE: The benefits described in this document do not apply

Visa Cards, please check with your bank to verify what coverage

DISCI AIMER: The information contained herein is intended solely for

national purposes. It does not provide a complete description of

to Brazil issued cards. For Latin American and Caribbean International

for the evacuation to the nearest medical center equipped to provide adequate emergency treatment, or to return home after ar e hospitalization. The CLISTOMER SERVICE CENTER mu grant prior approval and coordinate the necessary procedures to Repatriation of remains: in case of the unexpected death of the BENEFICIARY, our CUSTOMER SERVICE CENTER will coordinate he governmental authorizations and will incur in the USUAL AND REASONABLE EXPENSES for the Repatriation of the mor

Early return or extended stay: due to death, MEDICAL EMERGENCY or ACCIDENT of the BENEFICIARY, under this benefit the cost of changing the travel ticket to a similar one based on the original itinerary of the CARDHOLDER and his/he BENEFICIARIES affected by the incident is eligible. If changing the icket is not possible, the costs of a new ticket comparable to t

above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if it applies to your international Visa card.

o use this service, the BENEFICIARY must have purchased nternational travel ticket from a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN 4. Visa Online Medic In addition, the benefits included in these Terms and Conditions will on

BENEFICIARY and will not reimburse any expenses related to the

er Programs, ii) Visa Rewards Program and iii) Courtesy are included, provided the taxes and/or fees associated with the

SECTION B - TERMS AND CONDITIONS OF THE INTERNATIONAL 3. What is included under the International Emergency Medical

lewards Program were generated by using the FLIGIBLE VISA CAR

2. Medical assistance services a. **Emergency medical expenses**, because of an ACCIDENT or

es to vour Visa Card.

applicable, its parent company or its ultimate controlling entity, to any enalty under any sanctions law or regulation. Benefit amounts are identified in US Dollars. Payment of claims will be

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage

surance coverage is underwritten by approved Member Compar

ogram or insurance benefits provided by, or for, or issued to Visa

Medical Services are available during an ELIGIBLE TRIP, as defined in the AXA Assistance USA, Inc. ("AXA") is a service provider of Visa and Visa is a customer of AXA and its services. AXA acts on behalf of Visa

he International Emergency Medical Service includes medical expense

The benefits of the International Emergency Medical Service described

FLIGIBLE TRIP or at the time that the FLIGIBLE TRIP is completed EGION. No legal action may be initiated after one (1) year from the tim

administered by: AXA Assistance USA, Inc. AXA Assistance USA, In ovided by a third-party teleconsultation provider. **BEAR IN MIND:** the benefits of the International Emergency Medica

with international use capability. This document is a summary of the International Emergency Medic vice program and is intended to be distributed to CARDHOLDER

Automatic room upgrade upon arrival, when available

What is covered?

during a Covered Trip;

ition to the EXCLUDED RISKS provided in the general condition

"Login" or "Enroll" b Click on "Claims"

In case you have any questions or doubts on any step of the process, ontact us via Chat.

fare has been charged to your Visa card.

 Copy of national identity documen Additional information may be required. 6. Radioactive contamination:

Benefit amount

applies to your Visa Card.

Usurped power or action taken by governmental authority in hindering, the number of "checked" baggage. This applies to Baggage Loss on any combating or defending against such an occurrence: ransporting contraband or illegal trade; 9. Breakage or brittle of fragile:

Animals, birds or fish; automobiles or automobile equipme

boats, motors, trailers, motorcycles or other conveyances or their onurtenances (except bicycles while checked as Luggage with a Common Carrier Conveyance: Any land, water or air conveyance operated 11. Any payment if to do so would be in violation of any sanctions law or under a valid and in good standing license for the transportation of

for a Common Carrier Conveyance has been paid with the valid Visa card as stated in the tables below. Optional Benefit Amount for FirstBank mmon carrier tickets are covered if there are taxes and/or fees Visa Signature • Up to USD 1,000 associated with the ticket issuance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with

How is the claim submitted?

creates the claim case number.

Copy of national identity document

Attach all required documents

ortal: www.visa.com/benefitsportal in the loyalty program were generated . Once in the landing page of the Benefits' Portal, please click on "Login" by the use of the Visa card covered by the insurance. or "Enroll" b. Click on "Claims" is coverage is for travel that has been purchased with the eligible Visa

> d. Choose a Product from the drop down menu Choose the benefit you need to file a Claim for and agree to all term Complete all requested information and click on "Save" This sten

Click on "Submit" In case you have any questions or doubts on any step of the process, contact us via chat. Claim documentation

The cardholder or beneficiary can open a claim using the Visa Benefits

A copy of the common carrier ticket as proof that the full travel fare has been charged to your eligible Visa card. Report provided by the transportation company declaring loss of

Copy of the Visa card account statement showing the total charge fo

Details of the amounts paid (or payable) by the Common Carrie responsible for the loss, description of contents, cost determination of

defects in material and workmanship of the item Used, rebuilt and re-furbished items

8. Member Companies of AIG Insurance Company and/or orresponding Reinsurer, if applicable, will not be liable to provid

ontamination; or the dispersal, release or application of pathoger

ponding Reinsurer, if applicable, its parent company or i

is policy is on file at the offices of Visa International Service Affinity Insurance Services, Inc., on behalf of Visa International Service Associationin Miami, FL, USA, In the event of any discrepancy between

ental authority in hindering, combating or defending against or any corresponding Reinsurer, if applicable, will not be liable to provide lation of any sanctions law or regulation such as, but not limite to, the sanctions administered and enforced by the Office of Foreign

> made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid. any respect, he or she will no longer be entitled to the benefits of thi

DISCLAIMER: The information contained herein is intended solely fo informational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa

 Items which are intended to become part of the real estate Products purchased for resale, commercial use; coverage is

provided if your purchase is done for your individual professional Items with a manufacturer's original Warranty or store Warranty

of less than (3) three months or more than (3) three year

USD 5,000 per incident/maximum of USD 10,000 per acct, per vear

he Cardholder can open a claim using the Visa Benefits Portal: ww.visa.com/benefitsportal

b. Click on "Claims" . Choose the benefit you need to file a Claim for and agree to all

> creates the claim case number. Click on "Submit"

Your Visa account statement showing the purchase claimed

The original repair order showing the cause of the damage

 Cardholder must report any claim within 90 days of the incident The Cardholder is the only person allowed to open a claim. f you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 day

back of your Visa card.

currency and in a single installment, using the exchange rate

 Any costs other than those specifically covered under the terms of indicated in the credit card statement, presented by the cardholder exchange rate will be applied as disclosed by the Central Bank or

r by contacting the customer service telephone number on the