










Mastercard Summary of Benefits for Consumer Credit





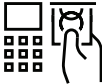




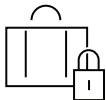

ROCAB (Anguila, Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, Bermuda, Bonaire, St. Eustatius and Saba, British Virgin Islands, Cayman Island, Curaçao, Dominica, Grenada, Haiti, Jamaica, Montserrat, St. Maarten, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Trinidad & Tobago, Turks & Caicos, U.S. Virgin Islands)

Effective January 1, 2012.







Core benefits are the benefits that automatically come with a card. Core benefits for Puerto Rico may vary. Contact the LAC Services Help Desk for information. Mandated benefits are required with a card; buying the benefits from Mastercard is at the discretion of the Issuer.

Optional benefits can be acquired in select markets at Issuer expense.

	Description of Benefits*	 Mastercard Standard™	 Mastercard Gold™	 Mastercard Platinum™	 Mastercard Black™
Mastercard Global Service™ 	Mastercard Global Service provides emergency card-related assistance, anytime, anywhere, via one toll-free phone call.	Mandated	Mandated	Mandated	Mandated
Concierge 	Concierge Service provides personal assistance 24/7/365 to fulfill every cardholder request resourcefully, efficiently and, often, with a little touch of magic. We provide global and local service, allowing us to offer all types of assistance, tailored to each cardholder's specific needs, with restaurant reservations, special experiences arrangements, entertainment information and booking, and referrals among others.	N/A	N/A	Core	Core
Mastercard Airport Experience 	Mastercard Airport Experiences , provided by LoungeKey, offers cardholders the opportunity to relax, refresh and escape the common airport headaches as they wait for their flight.	N/A	N/A	Optional	Core
Boingo Wi-Fi for Mastercard Cardholders 	Boingo Wi-Fi for Mastercard Cardholders provides global access to over 1 million hotspots with connection 4x faster than global average broadband speed. Hotspots include a network of airports, hotels, restaurants, arenas, stadiums, transportation hubs, and in-flight.	N/A	N/A	Cardholders are provided free and unlimited access on up to four devices after registering for their Boingo account. Enrollment in the Boingo Wi-Fi for Mastercard Cardholders plan is limited to authorized cardholders only.	Cardholders are provided free and unlimited access on up to four devices after registering for their Boingo account. Enrollment in the Boingo Wi-Fi for Mastercard Cardholders plan is limited to authorized cardholders only.
Purchase Protection 	Purchase Protection provides reimbursement for theft and/or accidental damage of purchased of the covered items. The covered purchase must be paid in full with the Mastercard Credit Account.	Core: up to US\$100 per occurrence / US\$ 200 per 12 months, up to 45 days after the covered purchase.	Core: up to US\$200 per occurrence / US\$ 400 per 12 months, up to 45 days after the covered purchase.	Core: up to US\$ 5,000 per occurrence / US\$ 10,000 per 12 months, up to 45 days after the covered purchase.	Core: up to US\$ 5,000 per occurrence / US\$20,000 per 12 months, up to 90 days after the covered purchase.

	Description of Benefits*	 Mastercard Standard™	 Mastercard Gold™	 Mastercard Platinum™	 Mastercard Black™
ATM Robbery and Assault Protection 	ATM Robbery & Assault Protection replaces stolen cash and/or provide benefit in case of death during an assault while using your Mastercard credit card at an ATM.	N/A	N/A	N/A	Core: Stolen Cash coverage up to US\$ 1,000 / US\$ 3,000 per 12 months. Accidental Death coverage US\$ 10,000.
MasterRental™ 	MasterRental pays for damages to a rental vehicle due to collision, theft, accidental fire and vandalism when the cardholder initiates and pays for the entire rental transaction with a Mastercard card and declines CDW/LDW from rental company.	N/A	N/A	Core: US\$ 75,000 coverage (Worldwide) up to 31 consecutive days.	Core: US\$ 75,000 coverage (Worldwide) up to 60 consecutive days.
MasterAssist™ Plus 	MasterAssist Plus reimburses medical expenses, hotel convalescence, emergency family travel costs, and more. Trip must be paid in full with the Mastercard credit card. Medical expenses apply only internationally.	N/A	N/A	Core: cardholders, spouse, domestic partner, and dependent children covered for up to 31 consecutive days. Medical Expenses: up to US\$ 25,000 (€ 30,000 in Schengen Territories), other benefits available at different limits.	N/A
MasterAssist™ Black 	MasterAssist Black includes everything MasterAssist Plus covers, and also covers emergency medical travel to home country and cash for hospital charges. Trip must be paid in full with the Mastercard credit card. Medical expenses apply only internationally.	N/A	N/A	N/A	Core: cardholders, spouse, domestic partner, and dependent children covered up to 60 consecutive days. Medical Expenses: up to US\$ 150,000, other benefits available at different limits.
Trip Inconvenience 	Trip Inconvenience provides coverage for delayed offered on a primary basis or cancelled trips before they commence with coverage in excess of common carrier's liability coverage. Trip must be paid in full with the Mastercard credit card.	N/A	N/A	Core: Trip Cancellation up to US\$1,500 Trip Delay up to US\$100 (over 4 hours).	Core: Trip Cancellation up to US\$ 3,000 Trip Delay up to US\$ 200 (over 4 hours).
Luggage Protection 	Luggage Protection reimburses Insured persons when luggage they check in for travel on a common carrier is delayed or lost. Trip must be paid in full with the Mastercard credit card assistance to locate lost luggage is also available.	N/A	N/A	N/A	Core: Lost Luggage up to US\$ 3,000 Delayed Luggage up to US\$ 600 (over 4 hours). Coverage is offered on a primary basis.
Flight Delay Pass 	Mastercard Flight Delay Pass provides Platinum cardholders with access to VIP lounges where they can relax in case of a flight delay of over an hour and a half	N/A	N/A	Core	N/A

*The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice.**With exception of countries sanctioned by OFAC (Office of Foreign Assets Control US Treasury).

	Description of Benefits*	 Mastercard Standard™	 Mastercard Gold™	 Mastercard Platinum™	 Mastercard Black™
Mastercard Travel Rewards 	Mastercard Travel Rewards offers exclusive offers to Platinum and Black travelers at selected stores in 11 destination countries around the world.	N/A	N/A	Core	Core
Extended Warranty 	Extended Warranty provides extended coverage on the terms of the original manufacturer's warranty on covered purchase up to 1 full year after both the original or store brand warranty plus the optional warranty coverage period ends, not to exceed 3 years. The covered purchase must be paid in full with the Mastercard Credit Account.	N/A	Core: up to US\$ 200 per occurrence / US\$ 400 per 12 months.	N/A	Core: up to US\$ 2,500 per occurrence / US\$ 5,000 per 12 months.



Mastercard Global Service™ Toll-free Telephone Numbers for Cardholders



For emergency card-related assistance or any personal assistance, including restaurant reservations, travel reservations or emergency medical assistance services, Platinum and Black cardholders can call direct or collect to Mastercard Global Service at the following numbers:

Direct Dial or Call Collect to the United States - 1-636-722-8883.

Argentina	0800-555-0507
Brazil	0800-891-3294
Chile	1230-020-2012
Colombia	01-800-912-1303
France	0-800-90-1387
Italy	800-870-866
Mexico	001-800-307-7309
Peru	0800-50587
Puerto Rico & Caribbean	1-800-307-7309
Spain	900-97-1231
Venezuela	0800-1-002-902
United States & Canada	1-800-307-7309



Benefits Servicing for Platinum and Black Cardholders

Cardholders can use one of the toll-free or direct phone numbers listed below.

International (Direct call or collection of calls to the United States)

English	1-636-722-8883
Spanish	1-636-722-8882
Portuguese	1-636-722-8881
Costa Rica	506-4001-7931
El Salvador	503-2113-1802
Guatemala	502-2278-6735
Panama	507-838-7666

Doméstico (gratuito)

Argentina	0800-444-5220
Brazil	0800-725-2025
Caribbean (English)	1-866-723-4549
Chile	800 395 247
Colombia	01-800-012-1274
Dominican Republic	1-829-954-8445
Mexico	001-866-315-9843
Peru	0800-77-535
Puerto Rico	1-888-366-1673
Venezuela	800-240-6543
Uruguay	000-411-002-6182

Picking up calls through an operator

Ecuador	1-636-722-7111
Honduras	1-636-722-7111
Nicaragua	1-636-722-7111

* Other CA / SA countries - Please call collect or direct to the US at 1-636-722-8881.

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Latin America & Caribbean Region Services Help Desk for Issuers

1-904-636-2576 • lac_services_helpdesk@mastercard.com.



Issuers in the Latin America & Caribbean Region can contact Mastercard 24 hours a day, 365 days a year, for information on core, mandatory, and optional card benefits and enhancements, via the LAC Services Help Desk at 1-904-636-2576 (or lac_services_helpdesk@mastercard.com).

Issuers should rely on the LAC Services Help Desk for immediate support and information on their current card benefits including:

- Clarification of benefits already on their cards, including details of coverage.
- Card-related insurance claims.
- Billing issues.
- Resolution of cardholder complaints.

When Issuers contact the LAC Services Help Desk, their concerns will be handled by competent and courteous customer service staff at the call center who are fluent in English, Spanish, and Portuguese—or they will be transferred seamlessly to the appropriate Global Cardholder Services professional.

Mastercard Summary of Benefits for Consumer Credit



Mastercard Global Service™

The Mastercard Global Service program extends the Issuer's customer service infrastructure around the world. Available to all Mastercard cardholders who are traveling outside their home countries, Mastercard Global Service provides unprecedented emergency customer service—anytime, anywhere, and in any language. Mastercard Global Service gives cardholders access to the following services provided by their Issuers, Mastercard, and third-party service providers:

- **Lost and Stolen Reporting Service (LSR Service):** cardholders can file lost or stolen card reports and initiate the process to have their cards cancelled and replaced
- **Emergency Card Replacement Service (ECR Service):** cardholders can have their lost or stolen cards replaced quickly— anywhere in the world—at a convenient location. ECRs are delivered in the United States and almost everywhere else within convenient timeframes
- **Emergency Cash Advance (ECA):** cardholders whose cards have been lost or stolen can request an emergency cash advance and make any necessary pickup/delivery arrangements. Through the Mastercard relationship with Western Union, your cardholders can access cash at 233,000 locations worldwide
- **ATM Locations:** cardholders can call to find the location of a nearby ATM in the Mastercard ATM Network and cardholders can obtain cash at more than one million ATMs worldwide.



Concierge Service

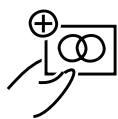
Whenever cardholders need help they can talk to a concierge "live" by telephone. Mastercard Concierge offers global service, but our knowledge and expertise is local, allowing us to offer all types of assistance, tailored to each cardholder's specific needs, and fulfill an extensive range of cardholder requests, including:

- **Information:** For business and leisure trips the concierge team can provide details and advice on travel destinations, business etiquette in foreign locations, passport and visa requirements, and weather. They can also provide information on tour dates, entertainment events, sports schedules, trade fairs and exhibitions, as well as restaurant recommendations in cities around the world.
- **Reminders:** Cardholders can register all of their special dates – including anniversaries, birthdays, expiration of documents, renewal of insurance policies, holidays – and be sure never again to forget an important day or deadline.
- **Referrals:** If cardholders need help in locating trustworthy and reliable services, the concierges can refer them to business services (e.g. secretaries, courier services), local and home services (e.g. plumbers/electricians, babysitters, language schools, personal trainers, etc.), and professional services (e.g. doctors, dentists, legal services, vaccination and ambulance services). The concierges have these details, and much more, at their fingertips.
- **Travel Issues & Arrangements:** Making the travel experience stress-free is the concierges' goal, so they are fully equipped to assist with location & recovery of lost baggage (on any airline), location & forwarding of lost property, transportation arrangements (e.g. limo and helicopter booking), charters of yachts, aircraft and private trains, and property location and rental (short term). All designed to let cardholders focus on enjoying their travel time.
- **Entertainment:** Our concierges are experts in arranging access to all types of entertainment events, from rock and pop concerts, to ballet and opera, sports events, Broadway or West End shows, and all types of nightlife at home and abroad. They can also arrange for special access (e.g. private boxes or backstage visits) as well as attendance of premieres, and entrée to "impossible to get into" events and restaurants.
- **Gift Sourcing & Delivery:** Finding the perfect gift takes time – and sometimes global resources. Cardholders can leave that to the concierge team; they are experienced in searching locally and internationally for the perfect item and arranging its purchase and delivery. And our gift to the cardholder is total peace of mind.
- **Special Experiences:** The concierge team can support cardholders in investigating a range of special experiences, providing information on how to arrange cooking classes with professional chefs, golf lessons with PGA tour professionals, flights in fighter jets, rental of private islands, safaris and heli-skiing. Figuring out "how to" is more than half the challenge; our concierges make it easy.

Mastercard Airport Experience provided by LoungeKey

Mastercard Airport Experiences provided by LoungeKey is offered to all Mastercard Black™ cardholders. Cardholders can use their payment card, and supporting Mastercard Airport Experiences provided by LoungeKey website and Smartphone app, to enjoy a variety of benefits in a seamless way, as follows:

- 1,100+ LoungeKey lounges in more than 600 airports, regardless of airline, frequent flyer membership, or class of ticket
- Membership for international travelers to certain lounges within Mastercard's exclusive airport lounge network
- Unique experiences and offers in dining, retail and spa outlets within the airport
- Mastercard Airport Experiences provided by LoungeKey offers Mastercard Black™ cardholders with the opportunity to relax, refresh, and enhance their airport experience as they wait for their flight.



MasterAssist™ Black

MasterAssist Black includes everything MasterAssist Plus covers, and also covers emergency medical evacuation and cash for hospital charges. Trip must be paid in full with the Mastercard Black credit card. Medical expenses apply only internationally/ outside of Cardholder's Home Country.

Who is covered: Cardholder, spouse/domestic partner, and dependent children whether traveling together or separately. Covered up to 60 consecutive days.

Medical expenses: Up to US\$ 150,000. Other benefits available at different limits.

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.

Mastercard Summary of Benefits for Consumer Credit



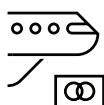
MasterRental™*

Master Rental pays for damages to a rental vehicle due to collision, theft, accidental fire and vandalism when the cardholder initiates and pays for the entire rental transaction with a Mastercard® Black Card and declines CDW/LDW from the rental company.

Black: US\$ 75,000 (worldwide) up to 60 consecutive days.

Platinum: US\$ 75,000 (worldwide) up to 31 consecutive days.

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.



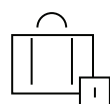
Trip Inconvenience*

Trip Inconvenience provides coverage for delayed offered on a primary basis or cancelled trips before they commence with coverage in excess of common carrier's liability coverage. Trip must be paid in full with the Mastercard® Black/Platinum card.

Black: Trip Cancellation up to US\$ 3,000 and Trip Delay up to US\$ 200 (over 4 hours).

Platinum: Trip Cancellation up to US\$ 1,500 and Trip Delay up to US\$ 100 (over 4 hours).

Restrictions and exclusions apply. For more information, please refer to the terms and conditions



Luggage Protection*

Luggage Protection reimburses Insured persons when luggage they check in for travel on a common carrier is delayed or lost. Trip must be paid in full with the Mastercard® Black card. Assistance to track lost luggage is also available.

Lost Luggage up to US\$ 3,000 and Delayed Luggage up to US\$ 600 (over 4 hours). Coverage is offered on a primary basis (independent of the number of "checked" luggage).

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.



Flight Delay

Delayed flights are inevitable. With your Mastercard® Platinum you can turn the wait into a pleasant moment thanks to Flight Delay Pass, which provides unlimited access at no cost to more than 1,100 VIP lounges in more than 600 airports around the world if your flight is delayed over an hour and a half.

Enjoying this benefit is very easy:

1. Register your flight and your contact information before the original departure time at fdp.mastercard.com/platinum

2. Mastercard will monitor the status of your flight and send you an email with the entrance passes to the VIP lounge in case your flight is delayed an hour and a half or more

3. Just show your " Flight Delay Pass " passes to enter the VIP lounges



Boingo Wi-Fi for Mastercard Cardholders

Boingo Wi-Fi for Mastercard Cardholders is a card benefit that offers:

- Fast, easy-to-use, premium quality Wi-Fi at over 1 million hotspots worldwide
- Access at locations including airports, hotels, coffee shops, restaurants, inflight and more
- Connection on up to four devices including mobiles, tablets and laptops
- 24/7 customer support via email, phone, chat and social media



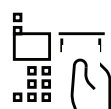
Mastercard Travel Rewards

In order to help you fully enjoy your shopping experience while traveling to the United States and other countries around the world, you can look to Mastercard Travel Rewards. Through this program you can access promotions and exclusive discounts at luxury brands that we have carefully selected for you.

Mastercard Travel Rewards is integrated into your Platinum or Black credit card and will allow you to receive credit rewards automatically in the account statement of your Mastercard card used to make the purchase. Choose from a variety of partners merchants in the following list of countries and start enjoying these benefits.

United States | Brazil | United Kingdom | France | Italy | Australia | Japan | Singapore | Hong Kong | Thailand | United Arab Emirates

Q&A: <https://mtr.mastercardservices.com/en/faq>



ATM Robbery and Assault Protection

The ATM Robbery & Assault Protection replaces stolen cash and/or provide benefit in case of death during an Assault while using your Mastercard® Black card at an ATM.

Stolen cash coverage up to US\$ 1,000 per occurrence/up to US\$ 3,000 per 12 month period. Accidental death coverage US\$ 10,000.

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.

Mastercard Summary of Benefits for Consumer Credit



Extended Warranty*



Cardholders can benefit from the security and safety offered through the Extended Warranty coverage, knowing that most of the purchases made using their Mastercard Black Card are protected beyond the original manufacturer's or store brand warranty.

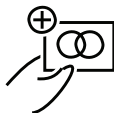
This coverage extends the terms of the original manufacturer's or store brand warranty up to one (1) year for covered purchases that cease to operate satisfactorily and required repairs during the period covered.

If an optional Warranty plan is purchased with the item (in addition to the manufacturer's original or store brand Warranty), the manufacturer's original or the store brand Warranty, whichever is applicable, will be extended for up to one (1) additional year after both the original or store brand Warranty plus the optional Warranty coverage period end, provided the combined Warranty periods do not exceed three (3) years.

- Gold: up to US\$ 200 per occurrence / US\$ 400 per 12 months.
- Black: up to US\$ 2,500 per occurrence / US\$ 5,000 per 12 months.

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.

MasterAssist™ Plus



MasterAssist Plus reimburses medical expenses, hotel convalescence, emergency family travel costs, and more. The trip must be paid in full with the Mastercard® Platinum Card

Medical expenses apply only internationally/ outside of Cardholder's Home Country.

Who is covered: Cardholders, spouse/domestic partner and dependent children whether traveling together or separate. Covered for up to 31 consecutive days.

Medical Expenses: up to US\$ 25,000 (€ 30,000 in Schengen territories). Other benefits available at different limits.

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.

Purchase Protection*



Black: The Purchase Protection coverage provides reimbursement for the theft and/or accidental damage of purchase items, up to ninety (90) days after purchase. The cover purchases must have been made entirely with your Mastercard® Black Card. Up to US\$ 5,000 per occurrence / US\$ 20,000 per year. Coverage up to ninety (90) days from the date of the purchase (indicated on your store receipt).

Platinum: The Purchase Protection coverage provides reimbursement for the theft and/or accidental damage of purchase items, up to forty five (45) days from the date of purchase. The cover purchases must have been made entirely with your Mastercard® Platinum card.

Up to US\$ 5,000 per occurrence / US\$ 10,000 per year. Coverage up to forty-five (45) days from the date of the purchase (indicated on your store receipt).

Gold: The Purchase Protection coverage provides reimbursement for the theft and/or accidental damage of purchase items, up to forty five (45) days from the date of purchase. The cover purchases must have been made entirely with your Mastercard® Gold card.

Up to US\$ 200 per occurrence / US\$ 400 per year. Coverage up to forty-five (45) days from the date of the purchase (indicated on your store receipt).

Standard: The Purchase Protection coverage provides reimbursement for the theft and/or accidental damage of purchase items, up to forty five (45) days from the date of purchase. The cover purchases must have been made entirely with your Mastercard® Standard card.

Up to US\$ 100 per occurrence / US\$ 200 per year. Coverage up to forty-five (45) days from the date of the purchase (indicated on your store receipt).

Restrictions and exclusions apply. For more information, please refer to the terms and conditions.