

Enter the realm of the chosen...

Republic Bank

Visa Signature Credit Card



Republic Bank
We're the One for you!

Dear Valued Customer:

Welcome to the Republic Bank Visa International Signature Credit Card; a unique card that helps you get all the things that you want in life, at the very moment you want them most.

In consideration of the ultra high service levels we are committed to provide on a 24/7 basis, we have appointed a Personal Relationship Officer to attend to your account exclusively.

After hours, on public holidays and weekends we ask that you contact our Call Centre at 868 627 6000 where appropriate arrangements have been implemented to ensure your requests are handled in a speedy and effective manner.

You've entered the realm of the chosen.

Sincerely,

A handwritten signature in white ink, appearing to read 'Michelle Palmer-Keizer', with a stylized, flowing script.

Michelle Palmer-Keizer
General Manager
Group Marketing and Communications

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Republic Bank Visa International Signature Credit Card

Welcome to the prestigious, exciting and hassle-free world of Visa Signature. We are pleased to offer you the Republic Bank Visa International Signature Credit Card - a unique lifestyle card that helps you get all the things you want in life at the very moment you want them most. Enjoy a host of exclusive benefits as a tribute to all that you have worked to achieve in your life:

All the information you need is at your finger tips.

Did you lose your card?
Your luggage is taking too long to arrive?
Do you need to confirm your flight or send a gift?
Do you need airline, concert tickets etc.?

Don't worry! With your Republic Bank Visa International Signature Credit Card, you have access to the Visa Signature Assistance Centre from anywhere in the world, 24/7, 365 days a year. Immediate help is just a call away. Visa Signature Assistance Centre will help you with anything you might need while travelling, from sending flowers or finding the nearest ATM, to sending a new card or receiving an emergency cash advance.

Contact:

Local Service

- Your Signature Relationship Officer: 1 868 627-6000
- After hours, weekends and holidays: 1 868 627-6000

Overseas Assistance

- Visa Signature Assistance Centre
1+800-396-9665 (US and Canada)
1+303-967-1098 (collect call from anywhere in the world)

You can also contact them directly through their website at:

www.visa-signature.com

Personal Services and Value-Added Benefits

- Dedicated Customer Service hotline (1 868 627-6000)
- Around-the-clock Personal Assistant: Visa Concierge
- Exclusive website (www.visa-signature.com)

Value-added Benefits

- BalanceCover
- Free Aeropost Membership
- 20% discount at Colfire Insurance Company
- Exclusive Discounts with Hertz
- Hertz #1 Gold Club Membership

Travel and Insurance Benefits

- Auto Rental Insurance
- Baggage Delay
- Baggage Loss
- Extended Warranty
- Legal Expenses
- Price Protection
- Purchase Protection
- Travel Accident Insurance
- Insured Journey
- Trip Delay
- Trip Cancellation
- Visa Card Benefit Services
- Visa Concierge
- Visa Travel Information Service
- Visa Luxury Hotel Collection

Medical Benefits

- International Emergency Medical Services (IEMS)
- Hospital Cash

Rewards

- Republic Bank Bonus Points with every purchase

Emergency Services

- Emergency Card Replacement
- Emergency Cash Replacement

Personal Services

Personal Services and Value-Added Benefits

Dedicated Customer Service Hotline

After hours, weekends and holidays, a dedicated Customer Service hotline ensures you have access to personalised service 24 hours a day, 365 days a year. Call 1 868 627-6000.

Personal Assistant: Visa Concierge

Your Republic Bank Visa International Signature Credit Card provides you with exceptional services at no cost and in your language, so you can save valuable time and money. Simply contact your Personal Assistant Visa Concierge via telephone (number to the back of your card) or directly at the Visa Signature Assistance Centre.

For easier access, **visit www.visa-signature.com**, to communicate directly with your Personal Concierge and request any of the following services and many others that are available locally and in any place in the world.

Exclusive Visa Signature Web Page

Designed specially for our exclusive Visa Signature clients, this Internet site gives you access to the information you may need in English, Spanish and Portuguese, at any time of the day or night. When you visit the site for the first time at **www.visa-signature.com**, you will be required to register and generate your personal User ID. Once you have registered, you will obtain access to detailed information about the exceptional benefits and insurances that your Republic Bank Visa International Signature Credit Card provides.

This dynamic site is updated frequently to offer you the best opportunities to enjoy life and save money, www.visa-signature.com also provides access to the exclusive Signature Privilege offers, carefully selected to provide the maximum benefit and value when travelling and shopping. Through this Internet site you will be able to contact your Personal Assistant Visa Concierge, or to initiate the process to request the payment of any of the multiple insurances that Visa Signature provides.

BalanceCover

BalanceCover is an optional coverage plan that covers your credit card's outstanding balance and repays or reduces your credit card debt in case of death or disability.

Coverage from 18 - 70 years

- No occupational limits
- No medical exam
- Premium minimal - \$4.40 per \$1,000

Special conditions apply. Enroll today

More information available at www.republictt.com

Free Aeropost Membership

- US\$3.00 Flat Rate (per pound)
- US\$1.95 per pound (packages 35lbs and up)
- 24/7 Online Tracking
- Free Delivery (visit www.aeropost.com/rbl for more information)
- Free Smartphone App
- Free Returns

20% discount at Colfire Insurance Company

- Discount is applicable once the individual is paying with their Republic Bank Visa International Signature Credit Card for their full annual premium with COLFIRE and that the Cardholder is also the Insured.
- The cardholder's name must match the name on the insurance policy
- The discount is facilitated if the payment is made through a COLFIRE Branch
- Discount is applicable to private vehicle insurances

Please note however that COLFIRE policyholders are entitled to their Safe Driver Discount (NCD) and any other three (3) discounts they qualify for (Republic Bank Credit Card discount included).

Exclusive Discounts with Hertz Car Rental Company

UNITED STATES DISCOUNTS:

- 10% discount on Hertz Affordable Non-Resident inclusive of LDW rates (daily and weekly, all car classes)
- 10% discount on Hertz Affordable Non-Resident exclusive of LDW rates (daily and weekly, all car classes)
- 10% discount on Hertz Affordable standard daily, weekend and weekly rates (all car classes)
- 5% discount (or greater) on Hertz leisure daily, weekly, and monthly

INTERNATIONAL DISCOUNTS:

- 15% discount on affordable Europe rates (percent discount may vary per country).
- 10% discount on affordable Latin America rates.
- 10% discount in other participating international locations such as Australia, New Zealand, Africa, Middle East and 15% in Japan.

Be sure to have your Republic Bank Visa International Signature Credit Card and discount reference number (CDP 1649757) on hand when making your booking. Booking must be made through:

Lazzari & Sampson Limited

Tel: 623-8201

Email: cgonzalez@lasamltd.com / nali@lasamltd.com

Hertz #1 Gold Club Membership

The fast, easy way to rent a car around the world. Are you a frequent traveler? Here's the solution to your car rental needs. Hertz #1 Club Gold, our fastest, easiest way to rent a car! Available in 23 countries spanning four continents. Hertz#1 Club Gold ensures there's a car ready and waiting for you as soon as you step off the plane!

Your name and car locations are in lights, and your car is waiting in a weather-protected #1 Club Gold rental area. There are no long lines and this service is available at over 44 airports around the world. You just get in, show your driver's licence at the exit gate and drive off.

At over 1,000 other locations, you can enjoy expedited Gold counter service. Simply go directly to the specially designated Hertz#1 Club Gold counter, present your licence to the Hertz representative, take your keys and go. It's fast and easy.

Wherever your travels take you, count on Hertz#1 Club Gold. In the U.S., Canada, Europe, Israel, South Africa, Australia and New Zealand, count on Hertz #1 Club Gold for fast, easy car rentals. As a member, you will enjoy outstanding service and special benefits to help make the most of all your car rentals with us.

As a special offer to you, our Republic Bank Visa International Signature Credit Card cardholder, the one time membership fee of US\$60 is waived.

To enroll for this service and get more information contact

Hertz Sales Team
at Lazzari & Sampson Limited
24 Ana Street, Woodbrook
Tel: 623 8201
Email: ggonzalez@lasamltd.com / nali@lasamltd.com

Travel and Insurance Benefits

Auto Rental Insurance

Republic Bank Visa International Signature Credit Card cardholders with this benefit may obtain the Auto Rental Insurance, if this coverage is provided by the card issuer, at no additional cost each time they rent an automobile using their Visa card. The cardholder must decline the Collision Damage Waiver (CDW/LDW) or similar coverage offered by the auto rental company. Coverage is offered by Chartis AIG.

Eligibility

- The cardholder must use the Republic Bank Visa International Signature Credit Card to reserve and pay for the entire cost of the auto rental.
- All drivers authorised to operate the rental vehicle in accordance with the rental car agreement are covered.
- No person other than the cardholder or other authorised drivers shall have any legal or equitable right, remedy, or claims of insurance proceeds and/or damages under or arising out of this coverage.

If the cardholder is unable to decline the auto rental company coverage, the coverage will be "secondary" to the auto rental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for which the cardholder is responsible.

Coverage

The AIG Auto Rental Insurance covers Visa cardholders up to the actual cash value of the vehicle, the cost of repairs or replacement value of the rental vehicle while said vehicle is in the cardholder's possession.

The following specific costs are included in the policy:

- Damage due to collision.
- Theft of vehicle and related charges.
- Malicious vandalism charges.
- Loss due to accidental fire as long as the liability rests with the cardholder.

The following specific costs are not included in the policy (this is a summary of the exclusions; complete exclusions are contained in the policy on file with Visa International).

- Any obligation assumed by the cardholder under other agreements.
- Injury to any person or damage to any object that is inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived or paid by the auto rental company or its insurer.

- The cost of the insurance coverage purchased through the auto rental company.
- The operation and care of the vehicle contrary to the terms of the auto rental contract.
- Losses resulting from intentional acts, or losses arising from 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.
- Gradual wear and tear due to normal use or mechanical problems.
- Losses arising from any type of hostility (including war, invasion, rebellion or insurrection).
- Confiscation by the authorities.
- Vehicles that do not fit the definition of covered vehicles.
- For rental agreements in excess of 31 days there is no coverage after the 31st day.
- Leases and mini-leases.

What happens if the auto rental company insists that the cardholder buy its insurance?

The cardholder must ask the auto rental company representative to call the claims administrator toll free at the number assigned to the country, or collect from any country in the world. The claims administrator can provide a confirmation of coverage. The cardholder can also obtain a "certificate of coverage" from the issuer prior to travel.

Where and when is coverage effective?

This insurance is effective when the Visa cardholder rents a covered vehicle and the Visa card issuer provides the coverage. This coverage is available 24 hours a day and will remain in effect while the vehicle is in the possession of any of the drivers named in the contract. The coverage will cease as soon as the rental car is returned to the auto rental company. Vehicles rented for rental periods of more than 31 days are not covered after the 31st day.

What type of insurance coverage is provided?

This coverage is "primary" coverage. If the cardholder is unable to decline the auto rental company coverage, the coverage will be "secondary" to the auto rental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for which the cardholder is responsible.

Which vehicles are covered?

Most cars are covered, including:

- Some luxury cars such as BMW and Mercedes Benz.
- Some minivans designed to transport a maximum of ten passengers,

including the driver, and used exclusively to transport passengers

- Jeeps (4 x 4) provided they are not driven outside the government maintained roads.

If the cardholder has any question regarding a specific vehicle, he or she should call the claims administrator.

Rental cars not covered

Rental cars that are not covered include:

- Expensive and exotic cars, including but not limited to Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce.
- Very old automobiles (over 20 years old, or which were not manufactured in the last 10 years).
- Trucks, pick-up trucks for commercial use, motorcycles, mopeds, motor bikes, limousines, campers, trailers and recreational vehicles.

Are auto rental reservations arranged through the Visa Rewards Programme covered?

Yes, as long as a valid and verifiable rental car agreement has been issued to the cardholder, and the entire transaction is charged to the cardholder's eligible Visa card to pay for taxes and any other additional fees.

What should the cardholder do in the event of an accident or theft?

If a Visa cardholder is involved in an accident or the rental vehicle is stolen, he or she should call the claims administrator immediately. A representative will answer any questions the cardholder or the auto rental company representative may have, and will send the cardholder a claim form.

The auto rental company might require the cardholder to pay for damages with his Visa card. If this happens, the insurance company will reimburse the cardholder directly for the covered amount after the claim is processed.

The cardholder is required within 30 days after the accident or theft to notify the claims administrator via telephone call. A toll free number or worldwide collect number is available. Not doing so might result in denial of the claim.

What does the cardholder need from the auto rental company in order to submit a claim?

As soon as the accident occurs or the cardholder returns the rental vehicle, he or she must request the following from the auto rental company:

- A copy of the accident report and a completed claim form indicating the costs for which the cardholder is liable.
- A copy of the initial and final auto rental agreement (front and back).

- A copy of the repair estimate and final repair invoice.
- If available, two photographs of the vehicle showing damages.
- For claims including "loss of use" charges by the auto rental company, a copy of the daily utilization record for the loss period, if available.
- A copy of the police report (if any).

How is the claim submitted?

The cardholder must notify the incident to the claims administrator no later than 30 days following the accident or theft.

The cardholder within the time frame stated on the claim form, must fill out and sign the claim form and submit it accompanied by:

- A copy of the sales receipt showing that the full auto rental was reserved and paid with the cardholder's Visa card providing this coverage.
- All documentation the cardholder receives from the auto rental company (see the list above under section "What does the cardholder need from the auto rental company in order to submit a claim?") must be sent within the time frame stated on the claim form to:

Claims Administrator

VLAC Auto Rental Insurance Programme

Maipú 255 Piso 17

C1084ABE, Buenos Aires, Argentina

After the cardholder reports the damage or theft, the claim will remain open during a period of 12 months following the date of loss. During that period, the cardholder must support the claim as required. No payment will be made until the claims administrator has received all necessary documentation at its offices.

What else should the cardholder do?

In normal circumstances, the claim will be paid within a period of 15 days from the date the claims administrator receives all required documentation. However, as soon as the claim is paid, all rights against any person in connection with the damage or theft will be transferred to the insurance provider.

This means that the insurance provider will have the right to file suit on its own in the cardholder's name. The cardholder will assist the insurance provider in any way, as reasonably requested by the insurance provider, in order to help the insurance provider enforce any rights or recourse the insurance provider may have, including the execution of all documents required by the insurance provider to file suit in the cardholder's name.

General programme provisions

The cardholder will do his or her best to avoid or reduce any losses or damages to the property insured under this programme. Please keep in mind that the Insurance Provider will not apply this provision unreasonably to avoid a claim. If the cardholder makes any claim knowing it to be false or fraudulent 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. This insurance is subject to the terms and conditions described and includes certain restrictions, limitations and exclusions. AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International throughout the Latin America and Caribbean Region.

In the event of any discrepancy between the policy and the description of the programme, the policy will govern. This policy is on file at the offices of Visa International, Latin America and Caribbean Region.

If a cardholder needs to submit a claim or has any question regarding this programme, the cardholder should call the Assistance Centre at the toll free number assigned to his country. The Assistance Centre operates 24 hours a day, 365 days a year.

We are empowered to cancel or decline renewal of any Visa cardholder's insurance coverage. If we do so, the card issuer will give cardholders at least 60 days advance notice. If the Insurance company does not renew or cancels any coverage provided to Visa cardholders, cardholders will be notified at least 60 days prior to the date the policy expires. In the event a substantially similar coverage becomes effective without interruption, said notice will not be required. The Auto Rental insurance will continue to apply to rentals that were effective prior to the date of cancellation or non-renewal, provided all other terms and conditions of coverage are met.

Coverage area

Core benefit	Coverage area
Visa Signature	Worldwide*

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

Baggage Delay

As a Republic Bank Visa International Signature Credit Card cardholder, you, your spouse and dependent children under 23 years of age will each be automatically insured up to a maximum amount each for reasonable unavoidable expenses incurred for emergency replacement of essential items during an insured trip if during said insured trip the carrier delays delivery of your baggage, misdirects it or temporarily loses it for over four hours, or delivery of baggage is delayed as a result of the carrier's financial default.

The Insured must be a ticketed passenger on an aircraft operated by a scheduled airline.*

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees 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 rewards points, only tickets earned as direct result of charges made with an eligible Visa Card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty programme were generated by the use of the Visa card covered by the insurance.

* "Schedule Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, licence, or similar authorisation for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

Conditions

1. Written proof of carrier's delay in delivering the baggage must be submitted with the claim, in the form of the airline PIR (Property Irregularity Report) receipt, filled by you when the checked in baggage fails to arrive.
2. Delay of the insured trip must be longer than four hours.
3. Confiscation or seizure by customs or other governmental authority cannot be grounds for a claim to recover losses or expenses.
4. Only claims related to clothing or essential items purchased as a result of baggage delay will be considered if the items were purchased within four days from the actual date of arrival at destination.
5. Baggage that is allegedly delayed or lost must be formally claimed at the port of destination by immediately filing the appropriate documents with the carrier.
6. Benefit will be paid in excess of any reimbursement provided by the carrier for emergency replacement of essential items.
7. The insured must use a Visa card or cash for the purchase of the essential

items. Purchases made with a non Visa credit or debit card will not be covered.

8. Coverage applies to the outbound portion of the trip and does not cover the return portion. Coverage is intended to cover the cardholder when he is away from his/her place of residence.
9. The benefit will be a maximum of US\$100 per hour starting with the fifth hour, up to the benefit amount.

Specific definitions

Default means the carrier's inability to perform its contractual obligations to Insured.

Exclusions

We will not pay essential expenses incurred:

1. If you were provided similar alternative transportation within the excess stipulated in the benefits programme after the scheduled departure time of a flight that was reserved or within the excess stipulated in the benefits programme after actual arrival of the flight (in the case of a connection flight) or
2. If you do not check in according to your scheduled itinerary, except when said inaction is due to strike, industrial action or
3. If the delay is due to an industrial strike or action or mechanical/electrical malfunction or malfunction of the aircraft or vessel where you were scheduled to travel, which existed or for which advance notice was given on the start date or prior to the start date of the insured trip, or
4. If the delay is due to temporary or permanent suspension of the service of an aircraft or public transportation company by order or recommendation of any port authority or the civil aviation authority or any other similar entity in any country for which advance notice was given on the start date or prior to the start date of the Insured Trip, or
5. The carrier caused delays and the same carrier is able to repay the cost of expenses, or
6. If the delay resulted from a suspected bomb, bomb threat or bomb search, or
7. Flights returning to the original point of departure or to the city in which the Insured resides.

How do I submit a claim?

You must call the Visa Assistance Centre. The representative will answer any questions you may have and will send you a claim form. Once you submit the common carrier's claim forms and claim determination documents along with any other information required to support a claim, the insurance company will reimburse you directly, once the claim has been finalised.

You must notify the claims administrator within 30 days following the date of loss

or damage. Not doing so could result in the denial of your claim.

Once you receive the claim form, complete it and mail it with the following documentation:

- A copy of both your customer statement and common carrier ticket, as proof that the entire travel fare was purchased with your valid visa international card
- Written proof of common carrier's delay through the PIR (Property Irregularity Report).
- Detail of the costs incurred to replace essential items.

The documents requested above must be mailed within time frame stated on the claim form to:

Claims Administrator
Visa Common Carrier Baggage Delay Insurance
Maipú 255 Piso 17
C1084ABE, Buenos Aires, Argentina

If claims are paid by the company it is entitled to recover what was paid from other responsible parties or persons. Any party or person to or for whom the company makes payment must transfer to us his rights of recovery against any other party or person for the portion of the claim paid by the company. This party or person must do everything necessary to secure these rights and must do nothing that would jeopardize them.

General programme provisions

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of December 1, 2003, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is only intended to be a general informative statement of the coverage made available by Visa International throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your Visa International card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount

Core benefit	Benefit amount
Visa Signature	USD 500

Baggage Loss

As a Republic Bank Visa International Signature Credit Card cardholder with this benefit, you, your spouse and your dependent children under 23 years of age will each be insured automatically for an amount as decided by your issuer bank (see table below), for any baggage, that is lost due to theft or misdirection while in the care, custody and control of a common carrier, licenced for transport of passengers for hire. The insured must be a ticketed passenger on the common carrier and the full travel fare must be charged to your covered International Visa card. All claims need to be verified by the common Carrier.

What is a common carrier?

A common carrier is any land, water or air conveyance operated under a valid licence for the transportation of passengers for hire. Air travel must be as a ticketed passenger on an aircraft operated by a scheduled airline.*

*"Schedule Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, licence, or similar authorisation for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

What do I need to be eligible?

You must have a valid and active Republic Bank Visa International Signature Credit Card and use it to purchase the entire travel fare(s). The trip must be on or after the date of ticket purchase.

Are frequent flyer and rewards tickets covered?

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees 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 rewards points, only tickets earned as direct result of charges made with an eligible Visa Card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty programme were generated by the use of the Visa card covered by the insurance.

What happens if the luggage is lost on the return leg of the trip?

The loss is covered

What is the maximum amount I will be reimbursed?

The maximum benefit you will be reimbursed is up to the benefit amount, in excess of the amount paid or payable by (a) the common carrier responsible for the loss and (b) all other valid and collectible insurance in place.

How is the value of the amount claimed determined?

The company may elect: 1) the replacement cost; or 2) in the case of a pair or set, (a) repair or replace any part, to restore the pair or set to its value before the loss or (b) pay the difference between the cash value of the property before and after loss.

If you are reimbursed by the common carrier, will the coverage still be valid?

Yes. Valid claims for baggage and personal effects in excess of the common carrier reimbursement will be covered up to a maximum of the benefit amount.

What if I have other valid and collectible insurance?

Benefits for baggage and personal effects will be in excess of all other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, you will be reimbursed only for the excess of the amount of loss, over the amount of such other insurance and any applicable deductible.

What items are not covered?

Benefits will not be provided for any loss of animals, birds, or fish; automobiles or automobile equipment, boats, motors trailers, motorcycles, or other conveyances or their appurtenances (except bicycles while checked as baggage with a common carrier); household furniture; eyeglasses or contact lenses; artificial teeth or dental bridges; hearing aids; prosthetic limbs; musical instruments; money or securities; tickets or documents; perishables and consumable, jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur, cameras (including related camera equipment), computers and electronic equipment.

What conditions are excluded as valid reasons for coverage?

Benefits will not be provided for any loss resulting (in whole or in part) from: wear and tear or gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government or public authority; seizure or destruction under quarantine or custom regulation; radioactive contamination; usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence; transporting

contraband or illegal trade; mysterious disappearance; or breakage of brittle or fragile articles including radios, audio equipment and similar property.

What do I do if the common carrier loses my luggage while it is in their care, control and custody?

You must contact the common carrier first and file a claim with them. The airline will provide you with a PIR (Property Irregularity Report) or receipt, acknowledging your claim. As an International Visa cardholder, you will be reimbursed up to the maximum benefit amount, in excess of any other valid and collectible insurance or common carrier reimbursement paid or payable, for the cost of replacement of the baggage and contents, provided the common carrier verifies the loss. Once the common carrier determines the baggage lost, the claim you filed with them has been finalised, and the amount of the loss exceeds the common carrier's reimbursement and any other valid and collectible insurance; you must contact the Visa Assistance Centre, within 30 days of the loss.

What happens if the luggage is lost, I have been paid, but later recovered by the airline?

If the airline has paid for the baggage, the airline determines disposition. If AIG paid for the baggage, the cardholder should notify AIG of the finding, and AIG may reserve the right to claim the amount of money already disbursed.

What happens if the luggage is lost, then later recovered by the airline, and it is damaged with items missing or damaged?

There is no coverage for partial baggage loss; missing or damaged items. There is coverage for eligible contents only when the luggage is lost.

How do I file a claim?

You must call the Visa Assistance Centre. The representative will answer any questions you may have and will send you a claim form. Once you submit the common carrier's claim forms and claim determination documents along with any other information required to support a claim, the insurance company will reimburse you directly, once the claim has been finalised.

You must notify the Claims Administrator within 30 days following the settlement with the airline. Not doing so could result in the denial of your claim.

Once you receive the Claim Form, complete it and mail the following documentation:

- A copy of both your customer statement and common carrier ticket, as proof that the entire travel fare was purchased with your valid Visa International card.

- Common carrier claim settlement documentation and a copy of the PIR (Property Irregularity Report) or receipt, acknowledging your claim.
- Any other valid and collectible insurance or common carrier reimbursement paid or payable, for the cost of replacement of the baggage and contents, provided the common carrier verifies the loss.

The above must be mailed within the time frame stated on the claim form to:

Claims Administrator

Visa Common Carrier Baggage Loss Insurance

Maipú 255 Piso 17

C1084ABE, Buenos Aires, Argentina

If claims are paid by the company it is entitled to recover what was paid from other responsible parties or persons. Any party or person to or for whom the company makes payment must transfer to us his or her rights of recovery against any other part or person for the portion of the claim paid by the company. This party or person must do everything necessary to secure these rights and must do nothing that would jeopardize them.

General programme provisions

If you make any claim knowing it to be false or fraudulent in any respect, you will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your international Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount

Core benefit	Benefit amount
Visa Signature	USD 1,000

Extended Warranty

As a Republic Bank Visa International Signature Credit Card cardholder with this benefit you have Extended Warranty protection which doubles the free repair period under the original manufacturer's written repair warranty or store warranty up to one additional year on eligible products with manufacturer's warranties of three months or more, or three years or less. The item must be purchased entirely with your eligible Visa card.

How do I arrange for a repair?

Arranging for a repair is as easy as picking up the telephone. Call the Visa Assistance Centre for information regarding the repair.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your valid Visa card and it meets the terms and conditions of the programme.

What purchases are covered?

Items to be eligible must be purchased entirely with a valid Visa card and the eligible item must have an original manufacturer's written repair warranty valid in the country where purchased, or valid in the country where the item resides as long as the original warranty covers it.

What items are not covered?

- Boats, automobiles, and any other motorised vehicles and their motors or equipment.
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Real estate and items which are intended to become part of the real estate
- Items purchased for resale, professional, or commercial use
- Items with a manufacturer's original warranty or store warranty of less than three (3) months or more than three (3) years

Do I need to keep copies or receipts or any other records?

To file a claim, copies of your Visa receipt, the original manufacturer's written warranty, and any other applicable warranty information are required. You will need to retain copies of these records.

How do I file a claim?

Call the Visa Assistance Centre immediately, upon learning of a product failure.

Note: If you do not give such notice within 30 days after the product failure, your claim may be denied. The Visa representative will ask you for some pre claim information, direct you to an approved repair facility, and send you the appropriate claim form. This claim form must be completed, signed and returned with all the requested documentation within the time frame stated on the claim form. Unless, otherwise noted, the date of loss shall be the date you first notified the claims administrator.

Gift recipients of eligible items are also covered.

However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form
- Your Visa receipt
- The itemised store receipt
- A copy of the original manufacturer's written warranty and any other applicable warranty
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bins and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

All claims must be fully substantiated.

How will I be reimbursed?

Visa Extended Warranty protection will pay the authorised repair facility directly for repairs, or if this is not possible, will reimburse the cardholder once a claim has been filed and approved up to a maximum amount per incident with a maximum annual limit for all claims. Only valid and reasonable repairs made at the manufacturer's authorised repair facility are covered.

In either case, the provider's payment, replacement, or repair made in good faith will fulfill the provider's obligation under the programme coverage.

Do I have to file with my own insurance company?

If you have purchased a service contract or extended warranty contract, the Visa Extended Warranty protection is secondary to that coverage.

General programme provisions

This protection provides benefits only to you, the cardholder, and to whomever receives the eligible gifts you purchase with your Visa card. You shall use diligence and do all things reasonable to avoid or diminish can loss or damage to property protected by this programme. The provider will not unreasonably apply this provision to avoid claims.

Once you report an occurrence, a claim file will be opened and shall remain open for six months from the date of the loss or damage. No payment will be made on a claim that is not completely substantiated in the manner required by the claims administrator within six months of the date of product failure.

The provider in issuing this service contract relies on the truth of statements made in the declarations and/or application of each cardholder and service contract holder. Each cardholder and contract holder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder or policyholder.

If you make any claim knowing it to be false or fraudulent – including, but not limited to, the cost of repair services – no coverage shall exist for such claim and your benefits any be canceled in accordance with the laws and regulations of your local country of residence.

After the provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the provider to the extent of the cost of the provider's payment to you. You shall give the provider any assistance necessary to secure its rights and remedies including the execution of all documents – and the provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty days after we receive proof of loss. No legal action against us may be brought more than two years after the time for giving proof of loss. Further, no legal action may be brought against us unless all the terms of this service contract have been complied with fully. This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This programme guide is a summary of benefits and is not a service contract. In the event of any conflict between this programme guide and the service contract, the service contract will govern. The service contract is on file at the offices of the sponsor and the obligor by country under the extended warranty benefit.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

This service is provided to cardholders at no additional cost and is in effect for purchases made up to the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on the date the policy is terminated. Coverage, as described in this programmes guide, may be canceled, non-renewed, changed, or modified at any time, at the option of Visa. Your financial institution will provide 30 days advance notice in the event of such cancellation, non-renewal, or change.

Benefit amount

Core benefit	Benefit amount
Visa Signature	USD 5,000 per incident/maximum of USD 10,000 per account per year

Legal Expenses

As a Republic Bank Visa International Signature Credit Card cardholder with this benefit, you, your spouse, and your dependent children under 23 years of age will be insured automatically up to USD 1,000 for legal expenses as the result of false arrest or wrongful detention by any government or foreign power which are incurred during the course of an insured journey, if the trip is more than 150 kilometers from your permanent place of residence.

A journey is considered insured if the full travel fare has been purchased with a valid and active International Visa card and does not exceed a maximum duration of 60 days.

What do I do if, while on my insured journey, I am falsely arrested or wrongfully detained by any government or foreign power?

Contact the Visa Assistance Centre, if you do not opt to seek your own legal counsel, the representative will assist you in referring a lawyer. If you are found to be not guilty by a court of law, the company will insure you for legal expenses up to USD 1,000.

What do I need to be eligible?

You must possess a valid and active International Visa Card and use it to purchase the entire travel fare(s).

Are frequent flyer and rewards tickets covered?

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees 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 rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty programme were generated by the use of the Visa card covered by the insurance.

What is not covered?

Loss resulting from:

- Any act of declared or undeclared war.
- Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy;

- 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 their beneficiaries;
- Participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
- Participation in contests of speed using a motorised vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
- Service in the military, naval or air service of any country;
- Being under the influence of drugs, alcohol or other intoxicants unless prescribed by a physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose;

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa International.

How do I file a claim?

You must call the Visa Assistance Centre and request a claim form.

You must notify the claims administrator within 30 days following the date of the false arrest or wrongful detention. Not doing so could result in the denial of your claim.

Once you receive the claim form, complete it and mail it along with the following documentation:

- Copy of both your customer statement and common carrier ticket (s), as proof that the entire travel fare was purchased with your valid Visa International card
- Copy/copies of all trial documentation substantiating Verdict
- Fully itemised legal bills

The above must be mailed within 90 days to:

Claims Administrator
Visa Legal Expenses Insurance
 Maipú 255 Piso 17
 C1084ABE, Buenos Aires, Argentina

General programme provisions

If you make any claim knowing it to be false or fraudulent in any respect, you will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by

Visa International throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your Visa International card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount

Optional benefit	Benefit amount
Visa Signature	Up to USD 1,000

Price Protection

The Visa Price Protection programme helps you get the best price you can find on most products you buy with your Republic Bank Visa Signature Credit Card with this benefit. Simply pay for the entire cost of the product with your card and if, within 30 days of the date you purchased the product, you see either a printed advertisement or non-auction internet advertisement for the same product (same model number and same model year) by the same manufacturer, in the same market*, for a lower price, we will refund you the difference, up to the benefit amount per item (and per account per twelve month period).

*Same market is defined as same country and within 100 kilometers of point of purchase. For the US, it will mean the 48 contiguous states. Alaska, Hawaii and other US territories will be treated separately.

There is a maximum of 4 claims on any one type of item per member per twelve-month period. Advertisements must be published or posted after the date you purchase your product with your card to qualify for Visa Price Protection coverage. Coverage automatically ends 30 days after the date you purchase the product. No registration is necessary.

All claims must be initiated within 4 calendar days of discovery of a printed advertisement or non-auction internet advertisement showing the lower price.

This coverage is secondary, over and above any amount due from any valid merchant lowest price guarantee.

Products eligible for coverage

Subject to the exclusions below, new consumer products, not intended for commercial or professional use or purchased for resale, paid for entirely with your card whether for your own use or given as a gift, qualify for the Visa Price Protection programme.

Important definitions

Administrator: Visa Claims Administrator; Maipú 255, Piso 17 – C1084ABE, Buenos Aires, Argentina.

Auction: An Internet site where items are sold through price bids, price quotes, or where prices fluctuate based on the number of people purchasing, or interested in purchasing, a product. This includes both sites where people compete against one another for an item(s) by bidding up the price and where the price decreases as the number of people purchasing the product increases.

Card: Means any Republic Bank Visa Signature Credit Card.

Non-auction internet advertisements: Advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within 30 days after the date you purchased the product and must be for the identical item (same make, model number, and same model year). The printed version of the Internet advertisement must include the merchant's internet address and customer service 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 newspaper, magazine, store circular, or catalog which state the authorised dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within 30 days after the date You purchased the product and must be for the identical item (same make, model number, and same model year).

Store: Means the same store location where the product was originally purchased, not including other stores or properties in the chain.

You, your, or cardholder: Means an individual with an open international Visa credit card account in good standing.

We, us and our: Means Chartis, Inc.

What is not covered

The Visa Price Protection programme does not apply to:

- Any products purchased from an Internet site whose primary purpose is not the sale of merchandise.
- Products purchased for commercial use, professional use, or resale;
- Merchandise for which claims have not been initiated within 4 calendar days of discovery of an internet site advertising the lower price or publishing of a printed advertisement showing a lower price;
- Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not you knew the items were used, antique, recycled, previously owned, rebuilt, or remanufactured;
- Customised, unique and one of a kind items;
- Jewelry, collectibles, art, antiques, special order, or rare one-of-a-kind items;
- Layaway 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 out-of-business sales,” “cash only” or “close out” advertisements, items shown on price lists or price quotes, cost savings as a result of manufacturer’s coupons or free items, or where the advertised price includes a bonus or free offers, special financing, installation or rebate, or one of a kind or other limited offers;
- Services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
- Consumables or perishables;
- Watercraft; motorised vehicles (including but not limited to snowmobiles, airplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- Labor of any kind, including labor on new parts eligible for this programme;
- Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
- Live plants or animals;
- Stuffed or mounted animals; animal and fish trophies; objects preserved through taxidermy, mummification, or other preservation methods;
- Airline tickets (or transportation tickets of any kind), travelers cheques, 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 philatelic property.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation and delivery;
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates;
- Delay, loss of use, loss of market, interruption of business or any other indirect or consequential loss or damage;
- Pharmaceutical and other medical products, optical products and medical equipment;
- Any items acquired illegally;
- The price difference from an advertisement outside of country of purchase and more than 100 kilometers from point of purchase or in a Duty Free zone within regional coverage scope.
- Any price difference found with an item sold as a special deal available only to the members of specific organisations or anywhere not open to the public, such as clubs and associations, other than those available with your payment card.

How to file a claim

For a printed advertisement

- Save the printed advertisement for the same item by the same manufacturer at a lower price by a retailer located within the country of purchase and within 100 kilometers of point of purchase (excluding shipping/handling and sales tax, if any).
- Contact Visa Assistance Centre within 4 calendar days of discovery of a printed advertisement or non-auction internet advertisement showing the lower price, for a claim form and filing procedures by either:
 - Contacting the Visa Assistance Centre or via email at **LACclaim@ap-visa.com**
 - Writing the programme administrator at:
Visa Claims Administrator
Maipú 255 Piso 17
C1084ABE, Buenos Aires, Argentina
- Fill out the claim form and return with all required documentation within the time frame stated on the claim form. You will be asked to provide the following information:
 - A legible copy of Your original itemised and dated product receipt;
 - A legible copy of the account statement showing the product purchase;
 - A copy of the Printed Advertisement which shows the date of the advertisement, dealer or store name, the product (including model number), and sale price;
 - Any other documentation we may reasonably request.
- Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum amount per item and per account per twelve month period.

For a non-auction internet advertisement

- You must initiate a claim by contacting the Visa Assistance Centre or by email at **LACclaim@ap-visa.com** within 4 calendar days of your discovery of the non-auction internet advertisement in order to receive the benefits of the Visa Price Protection programme. You will be asked to provide the Internet address where the advertisement appeared. The programme administrator will send you a claim form.
- Fill out the claim form and return with all required documentation within the time frame stated on the claim form. You will be asked to provide the following information:
 - A legible copy of your original itemised and dated product receipt;
 - A legible copy of the account statement showing the product purchase;

- A copy of the non-auction internet advertisement which shows the date the advertisement was posted, merchant name, web site address, customer service telephone number, the product (including model number), sale price, and, if applicable, shipping, handling and other like charges;
 - Any other documentation we may reasonably request.
- Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum amount per item and per account per twelve month period.
 - It is a condition of this coverage that you, as often as may be reasonably required by us, will submit, and within your power cause others to submit, to examinations under oath and will produce for examination all writings, books of account, bills, invoices and vouchers, or certified copies thereof, at such reasonable time and place as we may designate and will permit extracts and copies thereof to be made.

General programme provisions

This programme description is not a policy or contract of insurance.

To qualify for the Visa Price Protection programme, your account must be open and in compliance with the terms of your Visa card agreement. We reserve the right to alter the terms of the Visa Price Protection programme. No benefits will be provided in the event of fraud.

No person or entity other than the Visa cardholder shall have any legal or equitable right, remedy or claim under or arising out of this coverage. No rights or benefits provided to Visa cardholders under the Visa Price Protection programme may be assigned without the prior written consent of the programme administrator. Any assignment or transfer without the prior written consent of the programme administrator shall be null and void.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount

Core benefit	Benefit amount
Visa Signature	USD 500 per item – Maximum of USD 2,000 per account per 12 – month period

Purchase Protection

Republic Bank Visa International Signature Credit Card cardholders with this coverage can benefit from the security and safety offered through Visa Purchase Protection, an insurance programme. If something you bought with your card is damaged or stolen within 45 days of purchase, chances are you're protected. Most new purchases are covered against theft or damage for a full 45 days from the date of purchase.

To get coverage

- Visa Purchase Protection insurance is for most items you purchase entirely with your card for yourself or to give as gifts.
- Purchases need not be registered

The kind of coverage you receive

- 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), Visa Purchase Protection will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card, subject to the limits expressed below.
- This benefit extends to the item's owner (i.e. when a purchase is made for a business, the business claims the benefit).

What is covered?

- Most items you buy entirely with your card are covered for a full 45 days from the date of purchase indicated on your credit card statement. Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to a maximum amount per cardholder account per twelve month period.
- Items you purchase with your card and give as gifts are also covered, subject to the same conditions.
- Coverage for stolen or damaged 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 damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

What is not covered?

- Lost items and items which mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Unlocked or unattended (left in public sight, out of arm's reach, lacking

- care, custody or control by cardholder or responsible party), items stolen from any location or place open to the general public or community for use or membership. Public places shall not include the following: the covered person's place of employment, elementary or secondary school, places of worship.
- Items lost, stolen, damaged or miss-delivered while under the care and control of a third party or common carrier (including but not limited to airlines, the postal service, or other delivery services).
 - Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse.
 - Items that you damage through alteration (including cutting, sawing, shaping).
 - Used, antique, collectibles of any kind (including but not limited to trading cards, beanie babies, etc.), recycled, previously owned, rebuilt, remanufactured, product guarantees (for example, glass breakage) or "satisfaction guaranteed" items.
 - Motorised vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories. Coverage will apply to motorised equipment used solely for the upkeep and maintenance of a business, but not for commercial use.
 - Land, buildings (including but not limited to homes and dwellings), permanently installed items, fixtures, or structures.
 - Travelers cheques; tickets of any kind; negotiable instruments; bullion; rare or precious coins; philatelic and numismatic property; cash or its equivalent.
 - Damage caused by vermin.
 - Plants, animals, consumables and perishables.
 - Items purchased for resale, professional or commercial use.
 - Professional services (including but not limited to the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including but not limited to information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
 - Application programmes, operating software, and other software.
 - War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; illegal activity or acts.
 - Inherent product defects.
 - Radioactive contamination.
 - Acts of God (including but not limited to flood, hurricane and earthquake).
 - Items stored at any construction site.
 - Items under rent, lease or borrowed, for which you will be held responsible.
 - Items stolen from, in or upon automobiles, where there are no signs of forced entry or the items were in plain view.
 - Items stolen from, in or upon other vehicles or common carriers, whether being used as a business or not; including but not limited to airplanes, trains, boats, cruise ships, RVs, or other private common carriers.

- Shipping and handling expenses or installation, assembly related costs;
- Losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
- Losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure.
- Items damaged due to normal course of play (such as, but not limited to sporting or recreational equipment)

How to file a claim

Keep receipts for items you buy with your card. You'll need them to file a claim.

1. Call the Visa Assistance Centre to get a claim form. You must report the claim within 30 days of the incident, or we will not be able to honor your claim.
2. Submit the following documentation as proof of loss, including but not limited to:
 - Signed claim form
 - Visa credit/debit statement
 - Visa credit/debit receipt
 - Itemised store receipt
 - Report from police or appropriate authority
 - Copy of repair estimate or repair bill
 - Copy of the declarations page of any applicable insurance policy including homeowner's, renter's or auto insurance.
 - Return all required documentation within the time frame stated on the claim form or we will not be able to honor the claim.
3. The programme administrator will decide whether to have the item repaired or replaced or to reimburse you up to the amount paid for the item.

General programme provisions

This programme description is not a policy or contract of insurance.

To qualify for the Visa Purchase Protection programme, your account must be open and in compliance with the terms of your Visa card agreement. Visa reserves the right to alter the terms of the Visa Purchase Protection programme. No benefits will be provided in the event of fraud.

No person or entity other than the Visa cardholder shall have any legal or equitable right, remedy or claim under or arising out of this coverage. No rights or benefits provided to Visa cardholders under the Visa Purchase Protection programme may be assigned without the prior written consent of the programme administrator. Any assignment or transfer without the prior written consent of the programme administrator shall be null and void.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

The programme administrator is:

Visa Claims Administrator

Maipú 255 Piso 17

C1084ABE, Buenos Aires, Argentina

Benefit amount

Core benefit	Benefit amount
Visa Signature	Coverage is limited to USD 5,000 per event and up to USD10,000 per cardholder acct. per 12 month period

Travel Accident Insurance

Republic Bank Visa International Signature Credit Card cardholders, their spouses and dependent children under 23 years of age with this benefit will be automatically covered worldwide against accidental bodily injuries, which are the sole cause of loss of life or dismemberment while traveling, boarding or descending from an aircraft operated by a scheduled airline* licenced to carry passengers for hire on a regularly scheduled flight, or a maritime or land conveyance operated by a licenced common carrier duly authorised to transport passengers, provided the full travel fare has been paid with the cardholder's valid Visa card.

*"Scheduled Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, licence, or similar authorisation for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

Cardholders are also entitled to this coverage when using a means of transportation, such as bus, authorised to transport passengers from the commercial carrier's plane, if this is included in the ticket price or if the airport provides that type of transportation within its facilities.

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees 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 rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered, the bank will have to send a letter to guarantee that the points acquired in the loyalty programme were generated by the use of the Visa card covered by the insurance.

If body injuries cause death or dismemberment, including loss of sight, speech and hearing, benefits will be paid as described below:

Loss	Percentage of benefit payable
Accidental loss of life	100%
Loss of both hands or both feet, or the sight of both eyes, or speech and hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye	100%
Accidental loss of one hand or one foot, or the sight of one eye, or speech or hearing in both ears	50%
Accidental loss of index finger and thumb on same hand	25%

If the Insured has multiple losses as the result of one accident, the company will pay the single largest benefit amount applicable, the death benefit will be paid to the beneficiary designated by the Insured, or if there is no such designation, to the first surviving beneficiary scheduled on the policy, as follows:

- Spouse*, or, if none.
- Children**, in equal shares, or, if none.
- Parents, in equal shares, or, if none.
- Siblings, in equal shares, or, if none.
- Executor or administrator appointed by local courts.

*Spouse means legal husband or wife or domestic partner legally recognized in the country where the card is issued of the named cardholder or insured.

**The benefit amount for children is subject to local regulations.

For losses resulting from the Insured person being unavoidably exposed to the elements due to an accident, the benefits will be payable as if resulting from an injury, loss must occur within 365 days of the accident.

The company will pay the benefit for loss of life if the body of an insured person cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger, then it shall have suffered loss of life within the meaning of the policy.

This insurance does not cover losses caused by

1. Insured emotional trauma, mental or physical illness, pregnancy, childbirth or abortion, bacterial or viral infection (except for bacterial infection caused by the accident or by the accidental consumption of a bacteria-contaminated substance, or any physiological dysfunction;
2. Suicide, suicide attempt or self-inflicted wounds;
3. War, whether declared or not, war does not include guerilla acts;
4. Wounds suffered by the insured while traveling in a taxi, or getting in or out of it.

General programme provisions

All coverage described herein is subject to change or cancellation without notice, This insurance is effective the later of July 1, 1997, the date your card issuer elected this coverage, or the date of issuance of your card and will cease on the date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International throughout Latin America and Caribbean Region, In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your international Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document,

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

If you have question regarding this programme, contact the Visa Assistance Centre.

If you wish to file a claim, please send the completed form with the required documentation to the benefit administrator to the following address:

AIG Property Casualty, Inc.
c/o AXA Assistance
Maipú 255 Piso 17
C1084ABE, Buenos Aires, Argentina

Beneficiaries should give notice of the loss within 90 days, or “as soon as reasonably possible”.

Upon receipt of complete and acceptable proof of loss for a valid claim, the company will send payment to the insured within ten (10) business days”.

Benefit amount

Core benefit	Benefit amount
Visa Signature	USD 1,000,000

Insured Journey

As a Republic Bank Visa International Signature Credit Card cardholder with this benefit, you, your spouse, and your dependent children under 23 years of age, will each be insured automatically up to the benefit amount as provided by your card issuer against accidental bodily injuries that are the sole cause of death** or dismemberment arising from an accident that occurs during an insured journey.

A trip is considered an insured journey if (a) the full travel fare has been purchased with a valid international visa card; (b) travel is more than 150 kilometers from the eligible person's permanent place of residence; and (c) the maximum duration of any one trip is no more than 60 days. The coverage of an insured journey begins when you disembark from the common carrier at the destination of your insured journey (as designated on your ticket) and ends when you board the common carrier for departure (as designated on the return portion of your ticket).

This insurance does not provide common carrier coverage during travel to and from an insured journey. This coverage is meant to complement and not duplicate the common carrier coverage on your international Visa card

What do I need to be eligible?

You must possess a valid and active International Visa card and use it to purchase the entire travel fare(s).

Are frequent flyer and rewards tickets covered?

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees 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 rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty were generated by the use of the Visa card covered by the insurance.

What is the benefit?

If accidental bodily injury results in death or dismemberment within 365 days, including loss of sight, speech and hearing, the following benefits will be paid:

Loss	Percentage of Benefit Payable
Accidental loss of life	100%
Loss of both hands or both feet, or the sight of both eyes, or speech and hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye	100%
Accidental loss of one hand or one foot, or the sight of one eye, or speech or hearing in both ears	50%
Accidental loss of index finger and thumb on same hand	25%

For losses resulting from the insured person being unavoidably exposed to the elements due to an accident, the benefits will be payable as if resulting from an injury. Loss must occur within 365 days of the accident.

The company will pay the benefit for loss of life if the body of an insured person cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger, then it shall have suffered loss of life within the meaning of the policy.

If the insured has multiple losses as the result of one accident, the company will pay the single largest benefit amount applicable. The death benefit will be paid to the beneficiary designated by the insured, or if there is no such designation, to the first surviving beneficiary scheduled on the policy.

What is not covered?

Loss resulting from:

1. Suicide, attempted suicide, or intentionally self-inflicted injuries
2. Sickness, bacterial infection (except bacterial infection caused by an injury or if death results, from accidental consumption of a substance contaminated by bacteria),
3. Any act of declared or undeclared war;
4. Congenital anomalies and conditions arising out of or resulting there from;
5. Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy;
6. 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 their beneficiaries;
7. Participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;

8. Participation in contests of speed using a motorised vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
9. Service in the military, naval or air service of any country;
10. Being under the influence of drugs, alcohol or other intoxicants unless prescribed by a Physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose;
11. Either directly or indirectly any injury, sickness, death, loss or expense attributable to HIV (Human Immunodeficiency Virus) and/or an HIV related sickness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused;
12. Any loss that is covered by the common carrier insurance benefit on your International Visa card.

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa International.

General programme provisions

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa International throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your international Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount

Optional benefit

Visa Signature	\$500,000
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Trip Delay

As a Republic Bank Visa International Signature Credit Card cardholder with this benefit, you, your spouse and your dependent children under 23 years of age, will each be insured automatically up to the benefit amount for reasonable expenses if your covered trip is delayed for more than four hours which is caused by a covered hazard provided the full travel fare has been charged to your International Visa card. Coverage is in excess of any other applicable insurance.

What do I need to be eligible?

You must possess a valid and active International Visa card and use it to purchase the entire travel fare(s).

Are frequent flyer and rewards tickets covered?

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees 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 rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty programme were generated by the use of the Visa card covered by the insurance.

What is a common carrier?

A common carrier is any land, water or air conveyance operated under a valid licence for the transportation of passengers for hire.

Which are the covered hazards?

- For delays caused by equipment failure, your Visa card will cover the expenses incurred as a result of any sudden, unforeseen breakdown in the common carrier's equipment that caused a delay or interruption of the trip.
- For delays caused by inclement weather, your Visa card will cover you in the case of any severe weather condition which delays the scheduled arrival or departure of a common carrier.
- For delays caused by a strike, your Visa card will cover the expenses incurred as a result of any labor disagreements that interfere with the normal departure and arrival of a common carrier.

What expenses are covered as a result of a delay?

You will be covered for the reasonable additional expenses, such as meals and lodging, which were necessarily incurred as the result of the aforementioned

covered hazards, and which were not provided by the common carrier or any other party free of charge. The maximum benefit of USD 100, USD 200 or USD 300, depending on the coverage, is the total benefit payable regardless of the number of or length of the delays.

What is not covered?

You will not be covered for any delay due to an insured covered hazard which was made public or known to the insured prior to the departure of the covered trip.

How do you file a claim?

You must call the Visa Assistance Centre within 30 days following the date of the insured trip delay. The representative will answer any questions you may have and will send you a claim form. The completed claim form and supporting documentation (listed below) must be returned within 90 days of the date of the trip delay to:

Claims Administrator
Visa Trip Delay Insurance
Maipú 255 Piso 17
C1084ABE, Buenos Aires, Argentina

Not doing so could result in the denial of your claim. The insurance company will reimburse you directly, once the claim has been finalised.

Claims documentation

- A copy of both the charge statement and the common carrier ticket as proof that the full travel fare has been charged to your International Visa card.
- Additional information may be required

General programme provisions

Although the provider will not unreasonably apply this provision to avoid claims, the cardholder is expected to be conscientious and reasonable in a sincere effort to avoid or diminish any loss to that which is protected by this programme.

If you make any claim knowing it to be false or fraudulent in any respect, you will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on the date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa Inc. throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your International Visa card has been issued, the US Dollar benefit amounts

shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount

Optional benefit	Benefit amount
Visa Signature	USD 100

Trip Cancellation

As a Republic Bank Visa International Signature Credit Card cardholder with this benefit, you, your spouse and your dependent children under 23 years of age will be each insured automatically up to the benefit amount for travel and/or accommodation expenses for which you have paid in advance with your International Visa card and for which you are legally liable and which are not recoverable from any other source if a covered trip is cancelled between the date of payment of travel and/or accommodation expenses and the date of commencement of the covered trip, in the event of:

1) serious injury, serious illness, or unexpected death, of you, your traveling companion or immediate family member; 2) if your place of residence or business has been rendered uninhabitable for 10 days or less prior to your trip as a result of accidental damage; or 3) if your presence is being required by the police following burglary or attempt thereat your place of residence or business. A trip is considered insured if the full travel fare has been purchased with a valid and active Republic Bank International Visa Signature card. Pre-existing conditions are not covered. Coverage is in excess of any other valid and collectible insurance.

What do I need to be eligible?

You must possess a valid and active International Visa card and use it to purchase the entire travel fare(s).

Are frequent flyer and rewards tickets covered?

All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees 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 rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty were generated by the use of the Visa card covered by the insurance.

Who is considered my traveling companions?

A traveling companion is a non-immediate family member who is booked to accompany you on the covered trip.

Who is considered part of my immediate family?

Your legal spouse, children, children-in-law, siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian, ward, step or adopted children, step-parents, aunts, uncles, nieces, and nephews, who reside in your home country of residence.

What is considered serious injury or sickness?

You will be covered for injury or sickness, which first manifests itself or is contracted between the date of payment of travel and/or accommodation expenses and the date of commencement of the covered trip, and is certified as being dangerous to life by a legally qualified medical practitioner and requires the treatment of a physician.

What is considered a pre-existing condition?

Pre-existing condition for an injury means a condition for which medical care, treatment, or advice was recommended by or received from a physician or which was first manifested or contacted preceding the effective date of coverage. Pre-existing condition for a sickness means a condition occurring during the ninety (90) day period prior to and including the individual effective date of insurance for which treatment by a licenced physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care, or treatment. A condition that is controlled (not exhibiting symptoms or requiring an adjustment of treatment or medication) throughout the ninety (90) day period by the taking of prescription drugs or medications and travel restrictions are not advised by a licenced physician, then the medical condition will not be considered a pre-existing condition

What is not covered?

1. Claims arising from:

- The default of any: a) provider of transport; b) agent of such provider; c) agent acting for the policyholder or an Insured;
- Regulations made by any government or public authority;
- Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a covered trip was booked;
- Delay due to the withdrawal from service temporarily or permanently of any common carrier on the orders or recommendations of any port authority or the aviation agency or any similar body in any country;
- Depression or anxiety, mental or nervous disorder, alcohol or drug abuse addiction or overdose;
- Elective cosmetic or plastic surgery, except as a result of an accident;
- Pregnancy and all related conditions;
- Any pre-existing condition.

2. Either directly or indirectly any injury, illness, death, loss or expense attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related

illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused.

3. Is directly caused by or directly results from:

- Any business or financial contractual obligations of the insured person, or his/her traveling companion or immediate family member
- Change of plans or disinclination of the insured person, or his/her traveling companion or immediate family member to travel on the particular covered trip

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa.

How do I file a claim?

You must call the Visa Assistance centre within 30 days following the date of the covered trip cancellation. The representative will answer any questions you may have and will send you a claim form. The completed claim form and supporting documentation (listed below) must be returned within 90 days of the date of the trip cancellation to:

Claims Administrator
Visa Trip Cancellation
Maipú 255 Piso 17
C1084ABE, Buenos Aires, Argentina

Not doing so could result in the denial of your claim. The insurance company will reimburse you directly, once the claim has been finalised.

Claims Documentation:

- Statements from attending physician and other medical records which confirm the serious injury, serious sickness or unexpected death to you, your immediate family member or traveling companion.
- In case of serious injury, serious sickness or unexpected death to a traveling companion, copies of travel tickets and hotel accommodations are required to evidence companion travel.
- Substantiation of non-recoverable, pre-paid, covered trip related travel/ accommodation expenses charged to your valid International Visa card.
- Original common carrier ticket
- Documentation substantiating; (a) burglary or attempt thereof of your place of residence or business or (b) your presence is required following burglary or attempted threat at your place of residence or business.

General programme provisions

Although the provider will not unreasonably apply this provision to avoid claims, the cardholder is expected to be conscientious and reasonable in a sincere effort to avoid or diminish any loss that is protected by this programme.

If you make any claim knowing it to be false or fraudulent in any respect, you will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on that date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa Inc. throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your International Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG and/or 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 which would expose AIG and/or corresponding reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount

Optional benefit	Benefit amount
Visa Signature	Up to USD 2,500

Visa Card Benefit Services

Through the Visa card benefits service centre (VCBS) Visa provides 24-hour access to card related benefits services to Visa LAC cardholders traveling around the world or at home.

Customers can call VCBS using a worldwide network of toll-free telephone numbers to obtain services. Once a call is answered, customer service associates assist the customer in one of 3 core languages: English, Spanish, and Portuguese.

Through VCBS, Visa provides information on:

- The Visa benefits associated to the cardholder's Visa card.
- Provides insurance certificates of coverage.
- Transfers to the benefit experts for claims and emergency medical assistance.
- Transfer to the Visa Rewards programme experts.
- Transfer to the Personal Concierge assistants.
- Assist personnel at the bank's branches and call centre agents with card benefits information.

Visa Concierge

The Visa Concierge service is available 24 hours per day, 365 days per year, to help cardholders to send gifts, purchase tickets and tours, rent vehicles, make reservations for theatre plays or provide any other information or assistance that cardholders may need, anywhere in the world.

Eligibility

In order to be eligible for the services and benefits described below, you must be a Visa Platinum, Visa Signature, or a Visa Infinite cardholder. We encourage you to review the benefits of your Visa card with your bank for further details.

The Visa Concierge service can assist with the following requests:

Travel information and arrangements. Visa Concierge can help you plan your trip from start to finish with anything related to travel such as airport transfers, hotel reservations and booking, city tours, auto rental, etc. as well as make recommendations to your itinerary and help you figure out your best travel options.

Cultural information. Provides information on local city events and attractions such as concerts, theater and sporting events overseas. Also provides information on your destination prior to travel including essential cultural information such as protocol and etiquette.

Restaurant referrals and reservations. Access to a broad network of distinctive dining restaurants domestically or while traveling overseas. If you are looking for that special restaurant with a panoramic view for a unique dining experience, we can refer you to the proper facility and assist with reservations when available. We will assist cardholders with information on restaurants such as location, type of cuisine, hours of 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 tickets arrangements and pre-paid dining arrangements.

Business service referrals and arrangements. While the Visa cardholder is traveling, Concierge service can help by providing: interpretation or referrals to translators, business equipment rental (computer, cellular phone, etc.), essential cultural information such as protocol and etiquette.

Golf course referrals and reservations. Visa 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 such

as out of print books, art objects, and specialty items. We can make arrangements for delivery if chosen items to the destination of choice of the cardholder.

Travel arrangements and luxury transportation. We can provide bus and taxi services and train schedules at the cardholder's request. Personal assistant can also provide cardholders with referrals and assist with arrangements for luxury car rental or or any other luxury transportation.

Specialty service referrals. While the cardholder is planning a trip or is overseas, we can help by providing referrals to interpreters, dog walkers and health and fitness facilities.

Cost of the assistance services provided

Cardholder will be responsible for all costs and expenses related to cardholder's Concierge request. All expenses will be debited, in some cases in advance of purchase, to cardholder's, irrespective of the success of the search and/or cardholder's acceptance of the goods and/or services arranged on cardholder's behalf.

Concierge specialists will seek cardholder's authorisation prior to arranging a service; in some instances written authorisation may be required.

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

- Items will be purchased and/or delivered in accordance with national and international regulations;
- Cardholder is at all times responsible for customs and excise fees and formalities;
- AXA Assistance recommends that they be insured for mailing and shipping and accepts no responsibility for any delay, loss, damage or resulting consequences

AXA Assistance cannot undertake any request we consider to be:

- for re-sale, professional or commercial purposes;
- virtually impossible or unfeasible;
- subject to risk, i.e., illegal sources;
- a violation of the privacy of another person;
- a violation of national and international laws;
- unethical and/or immoral;
- price-shopping for discounted items.

Visa Concierge reserves the right to decline or stop working on a request at any time and will not be liable for any consequences if the request involves illegal activity. If a request is declined, we will alert the cardholder and endeavor to offer an alternative. Visa Concierge will endeavor to use at all times providers which are professionally recognized and in Visa Concierge's experience reliable; in instances where a requested service can only be provided by a provider which does not meet this criteria, Visa Concierge will inform cardholder of the potential risks. Should cardholder nevertheless wish to utilise the services of such a provider, Visa Concierge accepts no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.

Visa Concierge service is provided by AXA Assistance USA. AXA Assistance USA accepts no liability arising from any provider that does not fulfill his obligations to the cardholder.

Visa Travel Information Services

The travel assistance service will make a wide range of services available to cardholders who are over 100 miles from their home, except in the case of pre-trip assistance.

This service is provided around the clock, 365 days a year. It can be accessed through their bank or by calling the assistance centre directly.

Assistance prior to travel

Provide information about destinations, ATM location, exchange rates, passport, Visa requirements, health requirements, immunizations.

Assistance during travel

Medical assistance: information about and access to physicians, dentists, local hospitals and others.

Emergency legal assistance: referrals to attorneys, embassies and consulates in case cardholder is arrested, involved in a car accident or needs legal counseling.

Urgent ticket replacement: arrange for a ticket replacement, delivery of new ticket or refund for lost ticket.

Emergency message services: available 24 hours to receive and send urgent messages.

Lost baggage assistance: this service will assist the cardholder in coordinating with the airline all necessary arrangements to track the lost baggage.

Emergency transportation assistance: in a medical emergency, will assist cardholder in making necessary arrangements for the emergency transportation to his home or the nearest medical centre. In case of death, will make arrangements for the return of his remains back to his country. cardholder will be responsible for all costs.

Prescriptions: will assist in the purchase of prescribed medicines.

Delivery of valuable documents assistance: will help replace documents for cardholder at cardholder's expense.

Visa offers travel assistance services at no additional charge to the cardholder.

The cardholder is responsible for any medical, legal and transportation costs, cash advances or other services or items provided.

Visa Luxury Hotel Collection

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

What is it?

Visa Luxury Hotel Collection comprises of some of the worlds most intriguing and prestigious properties, a hand-selected portfolio developed exclusively for Visa Platinum, Visa Signature, and Visa Infinite cardholders. Gathered together by Visa invitation and appraised annually, all properties, from boutique gems to world-famous hotels, provide guests an exclusive, unique collection of benefits, specially designed to offer an unparalleled experience.

Exclusive benefits

Visa Luxury Hotel Collection offers Visa Platinum, Visa Signature and Visa Infinite cardholders the most complete benefit programme for the world's best hotels:

- The best available rate
- Automatic room upgrade upon arrival, when available
- Complimentary continental breakfast
- 3PM check-out, when available
- VIP Guest status
- US\$25 food or beverage voucher
- Free in-room Internet

Reservations throught the website www.visaluxuryhotelcollection.com 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.

Medical Benefits

International Emergency Medical Services (IEMS)

Section A. Introduction

A.1. About this guide

This document is intended to be used as a guide for quick reference on the International Emergency Medical Services ("IEMS" or the "IEMS Programme" or the "Programme" or the "benefit(s)") offered to Visa cardholders and their beneficiaries, as defined in the terms and conditions. Here, the cardholder will find information on emergency medical services, including the complete terms and conditions in Section B, as well as a complete list of definitions in Section C. The IEMS Programme is offered during an eligible trip, as defined in the Terms and conditions. AXA Assistance USA, Inc. ("AXA") is the service provider to Visa and Visa is a client of AXA and its services. AXA acts on behalf of Visa cardholders and their beneficiaries, with no obligation to make any payments in their favor.

A.2. General provisions of the IEMS Programme

How do I submit a request?

The cardholder, the one designated by the cardholder or the cardholder's representative, as applicable, should contact customer service immediately but, in any case, within the time limit established for each of the benefits provided, even if not yet in possession of the documents that will support the claim form. Delayed communication may result in the loss of benefit.

The customer service operator will answer any of the cardholder's questions and send a claim form to the cardholder, the beneficiary or any other person acting on behalf of the cardholder or beneficiary.

Upon receiving the claim form, the cardholder, the one designated by the cardholder or the cardholder's representative, as applicable, must complete the claim form and return it to the address indicated below, along with the documentation required for each offered benefit. These documents must be submitted within 90 days from the initial contact with customer service to the address below:

AXA Assistance USA, Inc.

703 Waterford Way, Suite 390

Miami, FL 33126

USA

There are circumstances outside of AXA's control that could affect the provision of the services or benefits mentioned in this guide. When possible and if legally permitted, AXA will make reasonable efforts to provide services or benefits available to attend the beneficiary and resolve the emergency.

Important! Benefits and services described herein are not available for travel or other services related to Cuba, Iran, Syria, North Korea and Sudan. AXA is a company based in the United States of America. Laws of the United States prohibit AXA from providing services or related benefits in violation of United States or other international sanctions laws. Services or benefits related to Cuba, Iran, Syria, North Korea and Sudan, including but not limited to the payment of claims, are not available.

Existing restrictions in the countries of Cuba, Iran, Syria, North Korea and Sudan are strictly enforced and no exceptions are allowed. Please be aware of restrictions of services and benefits related to international sanctions laws before planning your trip. If you have any questions as to the availability of services prior to your trip, please contact us at our customer service centre telephone numbers 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries) and calls can always be made by collect call.

Converting amounts into foreign currency

All amounts mentioned in this guide are presented in US dollars. Any payment made under the IEMS Programme will be issued in the local currency of the individual/entity receiving payment. The currency exchange rate used will be the rate at the time the services are rendered.

Section B. International Emergency Medical Services Terms and Conditions

Introduction

We recommend that you read "Section A. Introduction" above before reading the section below. In addition, the reading of "Section C, Definitions for the benefits described in this guide" is fundamental for the understanding of the concepts used hereinbelow, as well as for knowledge of the exclusions that apply to this benefit. Please note the definitions below are applicable for the benefits described in the terms and conditions.

The international emergency medical services benefit will be offered to beneficiaries up to the limit of the benefit, during an eligible trip. The beneficiaries will use the benefit, either when traveling internationally together or separately.

In order to use this benefit, the beneficiaries must have purchased the international ticket with an eligible Visa card issued in Latin America and the Caribbean Region and must provide proof of purchase of the international ticket. In addition, the benefits provided in these Terms and Conditions are only valid for an eligible trip for up to sixty (60) consecutive days from the departure of country of residence or country of card issuance of such eligible trip.

In the event that the beneficiary cannot provide a proof of purchase of the international ticket bought with an eligible Visa card issued in Latin America and the Caribbean Region or such other required documentation, customer service will only coordinate the medical assistance for the beneficiary and will not cover any expenses related to the IEMS.

B.1. What is covered under IEMS?

The IEMS benefit covers the following:

1. Medical assistance services

- a. Emergency medical expenses, which are incurred for treating an accident or medical emergency.
- b. Emergency dental treatment expense, which arises from an accidental injury to healthy and natural teeth incurred during an accident or medical emergency that requires immediate treatment for temporary relief of pain and acute suffering.
- c. Prescription expenses prescribed by a licenced physician which are incurred for treating an accident or medical emergency which is covered under IEMS.

2. Transportation and accomodation services

- a. **Emergency medical evacuation:** Should the beneficiary's medical emergency require an emergency medical evacuation, due to a lack of appropriate medical facilities at the site where the accident or medical emergency occurred, customer service will coordinate the emergency medical evacuation and the appropriate benefits will be applied to the usual, reasonable and customary expenses incurred for the emergency medical evacuation to the nearest medical facility equipped to provide the adequate emergency treatment.
- b. **Repatriation of mortal remains:** In the event of the beneficiary's unexpected death during an eligible trip, our customer service will secure the proper governmental authorisations and pay for the usual, reasonable and customary expenses to preserve and bring the beneficiary's mortal remains and the required country of residence casket for repatriation of the mortal remains to the beneficiary's country of residence. The costs of a funeral are excluded.
- c. **Repatriation of beneficiary:** If it is determined by our customer service that it is medically necessary for the beneficiary to be admitted to a medical facility in the beneficiary's country of residence, customer service will coordinate and the appropriate benefits will be applied to the usual, reasonable and customary expenses incurred for the repatriation to a medical facility equipped to provide the adequate treatment to the beneficiary in the country of residence.
- d. **Early return or extended stay:** In the event there is an additional charge imposed by the transportation company for a ticket change requested for the early return or the extended stay of the beneficiary due to the death, medical emergency or accident of a different beneficiary when traveling

together, this benefit will cover the cost of changing the international ticket to an international ticket comparable to the travel arrangements of the original itinerary. If there is no way to change the international ticket, this benefit will cover the costs of a new international ticket comparable to the travel arrangements of the original itinerary. This benefit only covers the return of the applicable beneficiary to the country of residence. Customer service must pre-approve or coordinate and make all the necessary arrangements to bring the beneficiary home.

- e. **Return of an elderly dependent or economic dependent:** In the event that the beneficiary is hospitalised in a foreign country, except the country of residence or country of card issuance, for more than five (05) days during an eligible trip, this benefit covers the cost of changing the ticket to a ticket comparable to the travel arrangements of the original itinerary of the elderly dependent or economic dependent and for a roundtrip ticket for another individual (escort) to accompany the elderly dependent or economic dependent back to the country of residence or country of card issuance. Travel arrangements for the escort will be made in the same class of service as the original itinerary of the elderly dependent or the economic dependent.
- f. **Convalescence:** In the event the beneficiary needs convalescence as a result of a covered hospitalisation due to an accident or medical emergency, this benefit will cover the costs of up to a maximum five (5) nights of comparable accommodations where the beneficiary was staying during the eligible trip when the accident or medical emergency occurred. Customer service must pre-approve or coordinate and make all the necessary arrangements. If the beneficiary does not contact customer service prior to such convalescence, beneficiary will only be reimbursed for the usual, reasonable and customary charges of the comparable accommodations.
- g. **Companion to bedside:** In the event the beneficiary is hospitalised for more than five (5) days (and is covered under this benefit) and is traveling alone, this benefit will cover the costs of a ticket for an individual designated by the beneficiary accommodations to travel or stay with the beneficiary and the costs of accommodations up to a maximum five (5) nights of comparable accommodations where the beneficiary was staying during the eligible trip. Customer service must pre-approve or coordinate and make all the necessary arrangements. If the beneficiary does not contact customer service prior to such arrangements, the beneficiary will only be reimbursed for the usual, reasonable and customary charges of the comparable accommodations.

Please be aware that the benefit amounts for the IEMS are different and the specific amounts are set forth in Section B. 2 below.

There are circumstances outside of AXA's control that could affect the provision of the services or benefits mentioned in this guide. When possible and if legally permitted, AXA will make reasonable efforts to provide services or benefits available to attend the beneficiary and resolve the emergency.

Important! Benefits and services described herein are not available for travel or other services related to Cuba, Iran, Syria, North Korea and Sudan. AXA is a company based in the United States of America. Laws of the United States

prohibit AXA from providing services or related benefits in violation of United States or other international sanctions laws. Services or benefits related to Cuba, Iran, Syria, North Korea and Sudan, including but not limited to the payment of claims, are not available.

Existing restrictions in the countries of Cuba, Iran, Syria, North Korea and Sudan are strictly enforced and no exceptions are allowed. Please be aware of restrictions of services and benefits related to international sanctions laws before planning your trip. If you have any questions as to the availability of services prior to your trip, please contact us at our customer centre telephone numbers 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries) and calls can always be made by collect call.

When are the IEMS benefits offered?

The benefit will be granted for incidents during an eligible trip which have occurred up to the 60th (sixtieth) day from the departure date of the country of residence or country of card issuance. Should the beneficiary be hospitalised, the benefit will be extended until the earlier of the following, whichever comes first:

- the maximum limits of the benefit are reached; or
- the BENEFICIARY is discharged from the hospital.

How do you access the IEMS?

The cardholder, the person designated by the cardholder or the cardholder's representative must contact customer service immediately or within no more than 30 days of the occurrence of the accident or medical emergency. Delayed communication with customer service may result in the loss of the benefit.

What are the main characteristics of the IEMS benefit?

- This benefit is available anywhere in the world, except for the country of residence of the beneficiary or the country of card issuance; and
- The benefit is valid for an eligible trip for up to sixty (60) consecutive days from the departure date of the country of residence or the country of card issuance.

What happens if the medical emergency is so severe that it results in death or requires an emergency medical evacuation?

In the event of the beneficiary's death during an eligible trip, our customer service will secure all of the necessary permits and the appropriate benefits will be applied to the costs of repatriation of the mortal remains and the necessary casket for the return of the beneficiary's remains to his/her country of residence. The costs of a funeral are excluded. In the event of an emergency medical evacuation, if a licenced physician certifies that the seriousness or nature of the beneficiary's illness or injury requires an emergency medical evacuation and provided that this emergency medical evacuation is approved and authorised

by customer service upon consultation with the licenced physician, our customer service will secure all of the necessary permits and arrangements and the appropriate benefits will be applied to the cost of an emergency medical evacuation.

Does the emergency medical evacuation need to be pre-approved?

Yes, the emergency medical evacuation must be approved and authorised by customer service upon consultation with the licenced physician in charge, who will certify that the accident or medical emergency requires the emergency medical evacuation. The beneficiary must obtain pre-approval from our customer service, who will then make arrangements for the emergency medical evacuation. The beneficiary's medical condition must require immediate evacuation from the place of accident or medical emergency to the nearest hospital equipped to provide the medical treatment he/she needs; and/or if after being treated at a local hospital, his/her medical condition requires transport to the nearest qualified medical facility or to his/her country of residence for further hospitalisation.

What type of transportation will be provided in the event of an emergency medical evacuation?

Any means of air, land or sea needed to transport the beneficiary during an emergency medical evacuation will be provided. Special transportation includes, but is not limited to, air ambulances, land ambulances and/or private cars.

Does the repatriation of the beneficiary need to be pre-approved?

Yes, the repatriation must be approved and authorised by customer service upon consultation with the licenced physician in charge, who will certify that the accident or medical emergency requires the repatriation. The beneficiary must obtain pre-approval from our customer service, who will then make arrangements for the repatriation. The beneficiary's medical condition must require continued inpatient care at a hospital equipped to provide the medical treatment he/she needs in his/her country of residence.

What type of transportation will be provided in the event of repatriation?

Any means of air, land or sea needed to transport the beneficiary during an emergency medical evacuation will be provided. Special transportation includes, but is not limited to, air ambulances, land ambulances and/or private cars.

Is pre-approval required in the case of a Repatriation of Mortal Remains?

Yes, our customer service must be contacted and provided that the claim is approved, customer service will make all of the arrangements for the repatriation of mortal remains.

Is pre-approval required in the case of an early return?

Yes, our customer service must be contacted and provided that the claim is approved, customer service will make all of the arrangements for the transport of the beneficiary and the appropriate benefits will be applied to the costs incurred by the beneficiary.

How can the cardholder obtain a certificate of benefits (called "Schengen Certificate") during an eligible trip to European countries that participate in the Schengen Treaty?

The cardholder has two options to obtain a Schengen Certificate: (i) the cardholder may call our customer service to request a Schengen Certificate, which will be sent within 48 hours of the request by fax or email at no additional cost to the cardholder; or (ii) the cardholder may obtain a Schengen Certificate through the Visa product website with the registration of the cardholder. In this case, the Schengen Certificate will be emailed to the cardholder, when the cardholder completes the form. The IEMS Programme meets all of the requirements of the decision of the Council of European Union for obtaining a Schengen visa.

Will the beneficiary have to pay for all of his/her medical expenses?

At the time the beneficiary contacts our customer service due to an accident or medical emergency, our customer service will coordinate the services provided and when possible, the appropriate benefits will be applied to all of the covered medical expenses.

Payment or reimbursement of covered medical expenses by our customer service on behalf of the beneficiary is only possible when all of the following requirements are met:

- a. the beneficiary paid for his/her international ticket with an eligible Visa card issued in Latin America and the Caribbean Region
- b. customer service is notified when the medical services are rendered or within thirty (30) days of the accident or medical emergency if prior approval from customer service is not required under the terms and conditions of this benefit; and
- c. all required documentation is provided to customer service within ninety

(90) days from the date medical services were rendered.

Certain restrictions may apply based upon the location of the accident or medical emergency and/or the requirements of the medical provider.

In the event the beneficiary is unable to or chooses not to, contact customer service, he/she should contact a licenced physician or a licenced and authorised hospital, pay for the medical services provided and submit the itemised bill to customer service for consideration for reimbursement.

What hospitals are approved to provide the IEMS benefit?

Hospitals approved to provide the IEMS benefit are those that:

- hold a valid licence (if required by law);
- have as their primary business the treatment and care of ill or injured people;
- maintain a staff of one or more physicians available at all hours;
- provide 24-hour nursing services and have at least one registered nurse at all hours;
- have organized facilities for diagnostics and surgery, whether on location or in facilities made available to the hospital as a result of a previous negotiation; and
- are not, except incidentally, a clinic nursing home, retirement home or place of convalescence for the elderly or a facility operated as a centre for treating drug and/or alcohol addiction.

B.2 What is the amount of the IEMS benefit?

In the event of a medical emergency or accident during the course of an eligible trip, a beneficiary has access to the benefit amounts for the applicable services set forth below:

Medical assistance services

- a. Emergency medical expenses
- b. Emergency dental treatment
- c. Prescription expenses

Visa Signature

Medical assistance service will have a maximum benefit amount not to exceed USD 100,000 per beneficiary

Transportation and accomodation services

- a. Emergency medical evacuation
- b. Repatriation of mortal remains
- c. Repatriation of beneficiary
- d. Early return or extended stay of the beneficiary
- e. Early return of elderly dependent or economic dependent
- f. Convalescence

g. Companion to bedside

Visa Signature

Transportation or accommodation service will have a maximum benefit amount not to exceed the aggregate amount of USD 100,000 per medical emergency or accident

In the event the beneficiary has valid insurance or any other coverage under another programme, all of the beneficiary's expenses must be paid by his/her insurance or any other coverage under another programme before the beneficiary can use the IEMS benefit. The treatment must be received upon the recommendation of a licenced physician. In addition, the IEMS benefits are subject to the limitations and exclusions set forth below in Section B.3.

B.3 What is not included in the IEMS?

Limitations and exclusions:

1. Any chronic illness known by the individual at the time of the accident or medical emergency or a related consequence of a chronic illness.
2. Any pre-existing condition known by the individual at the time of the accident or medical emergency or a related consequence of a pre-existing condition.
3. Any medical emergency resulting from an eligible trip undertaken against medical advice or occurring while a pre-existing condition was being treated outside of the beneficiary's country of residence or country of card issuance.
4. Treatment, complications or side effects resulting from the ingestion of drugs for a psychological illness; treatment of a psychological illness; consultation and treatment determined by a psychiatrist or psychologist; illness, injuries and expenses arising from the use of narcotics, drugs or medication taken without a prescription; and treatment of alcoholism or any type of drug addiction and any complications arising therefrom including, but not limited to, services or programmes for treating alcoholism and drug addiction.
5. Any complication due to pregnancy, childbirth, miscarriage or abortion, including those that occur during the first trimester of pregnancy.
6. Treatment of any self-inflicted illness or injury, such as suicide or attempted suicide and any consequences thereof, which occurred when the beneficiary was in a sound or unsound state of mind.
7. Being under the influence of illegal drugs, medication that is not taken as directed or narcotics, except when they have been prescribed by a licenced physician.
8. Treatment and/or complications due to the Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS) and AIDS Related Complex (ARC). Treatment of sexually transmitted diseases.
9. Any chiropractic treatment; homeopathic treatment; acupuncture, occupational therapy, physical therapy.

10. Any treatment or service provided by rehabilitation institutions or treatment centres, geriatric institutions or treatment centres and by institutions that are not hospitals including, but not limited to, thermal baths, spas and hydrotherapy clinics.
11. Any dental or orthodontic treatment, except in the event of emergency dental care.
12. Diagnostic exams or tests that are part of a routine physical examination or scheduled treatment, including, but not limited to: vaccines; routine eye and ear exams; optometry and vision correction; eyeglasses; contact lenses; hearing aids and any kind of maintenance or adjustment thereof; prosthetics; purchase or rental of humidifiers, atomizers, walkers or canes, inhalers, exercise equipment or similar equipment.
13. Cosmetic plastic surgery, except for reconstruction surgery performed as a result of an accident or medical emergency.
14. Organ transplants or the transport thereof.
15. Foot treatments including, but not limited to, calluses, corns, flat feet, weak arches, congenital disease and any type of prosthesis.
16. Treatment of sexual dysfunction or sexual issues. Services or care related to male or female sterilization. Services or care related to birth control.
17. Any treatment that is not related to an accident or a medical emergency.
18. Any kind of service or care received by the beneficiary related to weight control or the treatment of obesity, whether in the form of diet, liquid injection, medication or surgery of any kind.
19. Treatment of any medical emergency, accident or incidental expenses resulting directly or indirectly from the beneficiary's involvement in wars, revolutions, civil unrest, conspiracies, riots, public disturbances, force majeure, strikes, acts of sabotage, civil or international wars, riots, terrorism or any criminal or illegal activity, whether as a principal, aid or in any other capacity, including, but not limited to, physical fights initiated by the beneficiary.
20. Any type of hotel, restaurant, taxi, cellular or any other telephone or data charges related or not with a medical emergency or accident.
21. Bank fees and taxes assessed on bank wire transactions.
22. Any costs of medical care and/or medical treatment incurred by the beneficiary after the end of the eligible trip, related or unrelated to an accident or medical emergency, that appeared or were diagnosed while the beneficiary was traveling.
23. Work-related diseases or their consequences.
24. Any treatment or service that is not specifically provided for under this benefit.
25. Medical records fees.
26. The costs of a funeral.
27. Any medical treatment, medical check or medical service known prior to the commencement of the eligible trip or medical expenses incurred where

travel has been undertaken for the specific purpose of securing medical treatment.

28. Treatment of a medical emergency or accident resulting from the practice of either a sport or activity, whether professional or amateur or any other sport or activity that may pose a risk to the beneficiary's life, whether or not resulting from the beneficiary's own irresponsibility, lack of skill or lack of experience, including, but not limited to:
 - a. Skydiving
 - b. Paragliding
 - c. Hang-gliding
 - d. Driving off-road vehicles
 - e. Mountaineering
 - f. Winter sports not practiced in a resort and under normal safety conditions
 - g. Car racing
 - h. Motorcycle racing and any type of races except for footraces
 - i. Hot air balloon riding
29. Treatment of a medical emergency or accident resulting from the failure to abide by the laws, rules, regulations or normal safety standards applicable where the medical services were rendered.

There are circumstances outside of AXA's control that could affect the provision of the services or benefits mentioned in this guide. When possible and if legally permitted, AXA will make reasonable efforts to provide services or benefits available to attend the beneficiary and resolve the emergency.

Important! Benefits and services described herein are not available for travel or other services related to Cuba, Iran, Syria, North Korea and Sudan. AXA is a company based in the United States of America. Laws of the United States prohibit AXA from providing services or related benefits in violation of United States or other international sanctions laws. Services or benefits related to Cuba, Iran, Syria, North Korea and Sudan, including but not limited to the payment of claims, are not available.

Existing restrictions in the countries of Cuba, Iran, Syria, North Korea and Sudan are strictly enforced and no exceptions are allowed. Please be aware of restrictions of services and benefits related to international sanctions laws before planning your trip. If you have any questions as to the availability of services prior to your trip, please contact us at our customer centre telephone numbers 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries) and calls can always be made by collect call.

B.4 How do I submit a claim?

The cardholder, the person designated by the cardholder or the cardholder's representative must contact our customer service immediately or within thirty (30) days of the date of the accident or medical emergency. Delayed communication may result in the loss of benefit.

Timeframe for submitting documentation: no more than ninety (90) days from the date the medical services were rendered.

The documents required for compensation of the emergency medical services benefit are:

- Copy of your eligible Visa card statement, copy of the international ticket for air, sea or land transportation related to the eligible trip and proof that it was paid for in its entirety with the cardholder's eligible Visa card issued in Latin America and the Caribbean Region.
- Copy of all itemised invoices provided by your medical service provider or any other provider.
- Copy of receipts provided by your medical service provider.
- Proof of travel dates.
- Proof of payment from valid primary insurance or any other coverage under another programme.
- Copy of all medical reports, including the name and address of the medical facilities used and the physicians who provided the services.
- Claim form, duly completed.
- In the case of repatriation of mortal remains, a notarised copy of the death certificate.

Please submit electronic copies of all the above mentioned documentation to the Customer Service Visa Assistance Centre at visa_iemsclaims@axa-assistance.us. Or, if you prefer, send the documentation via courier to the address below:

AXA Assistance USA, Inc.

703 Waterford Way, Suite 390
Miami, FL 33126
USA

Account and Billing Information

Important: the cardholder must contact the financial institution that issued his/her eligible Visa card directly for questions related to his/her account, such as account balance, line of credit, billing information (including exchange rates used to calculate transactions), commercial disputes or information on any other services or benefits not described in this guide. The telephone number for your financial institution can be found on the back of your Visa card or located on your monthly statement.

General programme provisions

All of the IEMS benefits described herein are subject to change or cancellation. Therefore, this document may be altered from time to time and you must contact customer service or your financial institution to ensure that you have the most current information. The IEMS benefits are effective at the commencement of the eligible trip and will cease in sixty (60) days from the date of the eligible trip or at such time the eligible trip is completed.

The IEMS benefit is not an insurance contract or insurance policy and is intended to be a general informative statement of the IEMS benefits made available by Visa International Service Association throughout Latin America and the Caribbean Region. No legal action may be brought after one (1) year from the time AXA Assistance USA has notified the beneficiary of the decision regarding the application of the IEMS benefits.

The IEMS benefits are administered by: AXA Assistance USA, Inc.

If you need to submit a claim or have questions regarding this programme, call the Visa Assistance Centre, 24 hours a day, 365 days a year, at (800)-396-9665 (USA and Canada) and (303) 967-1098 (other countries) and can always be made by collect call.

PLEASE NOTE: the IEMS benefits described above do not apply to all international Visa cards in Latin America and the Caribbean Region. Please check with your financial institution to determine if the IEMS benefit applies to your international Visa card.

Section C. Definitions for the benefits described in this guide

Accident: means a sudden, unexpected, uncontrollable and unexpected physical event that happens to the beneficiary during an eligible trip.

Airline company: company listed in the Official Airline Guide (OAG) or in the ABC World Airways Guide and that has a licence, certificate or similar authorisation for the regular air transportation issued by the competent authorities of the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes flight schedules and service fees to passengers for flights between airports at regular and specific schedules.

Beneficiary: the cardholder, his/her spouse and children considered economically dependent.

Cardholder: individual who holds an active and eligible Visa card, issued in his/her name in Latin America and the Caribbean Region, as holder or additional holder.

Chronic illness: means any condition, medical encounter or incident that either (i) exists over time and is unresolved or recurrent; or (ii) is thought to be resolved or cured; or (iii) is known to the patient; or (iv) for which a condition has been diagnosed, treated or required a change of medication or dosage; and, which occurred at any time prior to an eligible trip and has been clinically documented by a licenced physician. Chronic illness includes any relapse or periods of convalescence. Examples of chronic illnesses include, but are not limited to, heart attacks with a history of hypertension or high cholesterol or diabetes; bowel obstructions with a history of previous abdominal surgeries, such as ruptured appendix; acute bronchitis or pneumonia in a patient with chronic bronchitis or COPD; Stroke in a patient with a history of atrial fibrillation; stroke in a patient with a history of hypertension, high cholesterol or diabetes; brain or other internal bleeding in a patient being treated with anti-coagulants; Fractures involving an old fracture site or prosthesis; osteopenia or osteoporosis;

COPD; Asthma; Kidney stones in a patient with a history of kidney stones; colitis; gout; diverticulitis in a patient with a history of diverticulosis or diverticulitis; sciatica; cardiac stroke; peripheral vascular disease in a patient with a history of atherosclerosis; arthritis; gallstones; severe infections in patients with impaired immune conditions or on immunosuppressive drugs; Recurrence of any cancer including in remission; Deep vein thrombosis or pulmonary embolism in a patient with a condition known to predispose to thromboembolism, such as cancer, recent major surgery, lower extremity or hip fracture.

Claim form: document to be supplied by customer service, upon notification of an incident or request for benefit, which must be completed and returned together with all required documents within the deadlines for each of the benefits presented.

Consequence(s) or related consequence: means any complication(s) or effect(s) related to a pre-existing condition or chronic illness that may have any contribution to the medical emergency.

Convalescence: means when a beneficiary is hospitalised up to 5 (five) days and must remain, under medical advice in a hotel (outside of their country of residence) before medically released from his/her licenced physician).

Country of card issuance: means the country in Latin America and the Caribbean Region where a beneficiary had his/her eligible Visa card issued by a financial institution.

Country of residence: means the country in which the beneficiary keeps his/her effective, fixed and permanent home and main place of residence and to which the beneficiary intends to return.

Customer service: communication channel and available facilities (equipment, systems and staff) whose purpose is to provide an interface between Visa and customers. Customer service can be accessed through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries) and can always be made by collect call.

Economic dependents: cardholder's unmarried children who are under 23 years of age and who both: (a) reside with the cardholder or are under his/her responsibility; and (b) are financially supported by the cardholder. This definition includes the cardholder's stepchildren.

Elderly dependent: cardholder's parent(s) who is at least 70 years of age and who is financially supported by the cardholder.

Eligible trip: means an itinerary, outside of the beneficiary's country of residence and country of card issuance, which is international and which satisfies one of the following characteristics:

- Full amount of the international ticket were paid to a transporation company with an eligible Visa card; or
- The international tickets were purchased by redeeming points from a loyalty programme, provided that the boarding fee and possible taxes due have been paid with an eligible Visa card; or
- If no boarding fee or taxes are levied, the tickets were purchased by

redeeming points obtained through utilization of a valid Visa rewards programme.

In addition, the benefits provided in this terms and conditions are only valid for an eligible trip for up to sixty (60) consecutive days from the departure date of country of residence or country of card issuance of such eligible trip.

Eligible Visa card: For the IEMS benefit the following cards are eligible: Visa Platinum, Signature or Infinite card issued by a financial institution in Latin America and the Caribbean Region; any other Visa card where a financial institution in Latin America and the Caribbean Region has purchased the IEMS benefit.

IEMS: International Emergency Medical Services.

Latin America and the Caribbean Region: means the region comprises of the following countries: Antigua, Argentina, Aruba, Bahamas, Barbados, Bermuda, Bolivia, Brazil, Belize, Cayman Islands, Chile, Colombia, Costa Rica, Curacao, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, Trinidad and Tobago, Uruguay and Venezuela.

Licensed physician: means a professional with a degree in medicine or doctor of osteopathy qualified to provide medical services or perform surgeries in accordance with the laws of the country where these professional services are performed. This definition excludes chiropractors, physical therapists and homeopathic and naturopathic therapists.

Means of transportation: any means of transport operated by a transportation company under a valid licence for paid transportation of passengers, including:

- **Air:** aircraft operated by an airline company, duly authorised by the competent authorities to operate regular scheduled flights; and
- **Land and sea:** all those included in this definition, with the exclusion of (i) rental vehicles, except those that have been rented by a transportation company for paid transportation of passengers; (ii) taxis, (iii) car rental companies' transfers, hotels or parking outside the boundaries of the airport.

Medical emergency: a sudden, unforeseen and urgent medical condition that requires immediate medical services or treatment or surgical treatment to relieve acute pain and suffering during an eligible trip and which may prevent the eligible trip's completion, for which the beneficiary seeks treatment and for which eligible medical services are paid for in accordance with the terms and conditions of these benefits.

Pre-existing condition: means any condition or other medical encounter or incident that is known to the patient and that has been clinically documented, diagnosed or treated by a licensed physician or a condition which required a change of medication or dosage within 180 days prior to the commencement of an eligible trip.

Rewards programme: means a programme developed/offered by any Visa card and its issuing bank from Latin America and the Caribbean Region allowing the cardholder to obtain value (mileage points, cash, etc.) and redeem rewards (goods, trips, etc.) under any Visa rewards programme or any frequent traveler's

rewards programme or additional tickets on which all taxes and fees have been charged at the time of issuance of a ticket paid with any Visa card.

Spouse: person related to the cardholder by marriage or common-law marriage, under the applicable local laws in the cardholder's country of residence or country of card issuance.

Transportation company: company that operates a means of transportation, including an airline company.

Usual, reasonable and customary charges: means that the benefit to the beneficiary will include medical emergency treatments, supplies and services that are medically necessary, provided that they do not exceed the typical or standard charges for similar medical emergency treatments, supplies or services in the community or the locality where the medical emergency treatment is provided.

Hospital Cash

As a Republic Bank Visa International Signature Credit Card cardholder with this benefit, you, your spouse and dependent children under 23 years of age will each be eligible to receive a daily benefit of up to USD 100 or USD 250, depending on the coverage selected by the card issuer, as an inpatient in a hospital due to injury and sickness that occurs during the course of an insured journey, if the trip is more than 150 kilometers from your permanent place of residence.

A journey is considered insured if the full travel fare has been purchased with your active and valid International Visa card. The confinement must be recommended by a physician. The insured journey cannot exceed a maximum duration of 60 days. Pre-existing conditions are not covered. The total benefit provided for the insured is 365 days, lifetime.

What do I need to be eligible?

You must possess a valid and active International Visa card and use it to purchase the entire travel fare(s).

What conditions are necessary for coverage?

- As an inpatient, you must be confined to a hospital for at least one full day.
- You must be charged for charged room and board by the hospital.
- A day is a period of 24 consecutive hours.
- One period of confinement is a hospital confinement due to the same injury or sickness the hospital must: (a) hold a valid licence (if required by law); (b) operate primarily for the care and treatment of sick or injured persons; (c) have a staff of one or more physicians available at all times; (d) provide 24-hour nursing service and have at least one registered professional nurse on duty at all times; (e) have organized diagnostic and surgical facilities, either on premises or in facilities available to the hospital on a pre-arranged basis; and (f) not be, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and / or alcohol treatment centre.
- The physician must be a licenced practitioner of the healing arts acting within the scope of their licence.
- The attending physician may not be: (a) an insured person; (b) an insured person's spouse; or (c) a person who is a child, parent, or sibling to an insured person or an insured person's spouse.

What is not covered?

Claims arising from:

- Any pre-existing condition.
- Hospitalisation in insured person's home country of residence.
- Pregnancy and resulting childbirth, miscarriage or disease of the female organs of reproduction.
- Routine physical exams.
- Cosmetic or plastic surgery, except as a result of injury.
- Any mental or nervous disorder or rest cures.
- Intentionally self-inflicted injuries.
- Suicide while sane; attempted suicide while sane.
- Any act of declared or undeclared war.
- Either directly or indirectly any injury, sickness, death, loss or expense attributable to hiv (Human Immunodeficiency Virus) and/or an HIV related sickness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused.
- Congenital anomalies and conditions arising out of or resulting there from.

This is a summary of the exclusions. Complete exclusions are contained in the policy on file with Visa International.

How do I file a claim?

You must call the Visa Assistance Centre. The representative will answer any questions you may have as well as send you a claim form. Submit the following documentation to the address as shown below:

- Claim form along with a copy of your Visa statement evidencing purchase of the full travel fare.
- A copy of the common carrier ticket.
- A copy of the hospital bill.
- A signed authorisation releasing medical records and information pertaining to your period of confinement.

You must notify the claims office within 30 days following the date of your discharge from the hospital and file a claim within 90 days. Failure to do so could result in the denial of your claim. Mail the completed form along with necessary documentation to:

Claims Administrator
Visa In-Hospital Indemnity Insurance
Maipú 255 Piso 17
C1084ABE, Buenos Aires, Argentina

General programme provisions

Although the provider will not unreasonably apply this provision to avoid claims, the cardholder is expected to be conscientious and reasonable in a sincere effort to avoid or diminish any loss or damage to that which is protected by this programme.

If you make any claim knowing it to be false or fraudulent in any respect, you will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

All coverage described herein is subject to change or cancellation without notice. This insurance is effective the later of January 1, 2001, the date your bank elected this coverage, or the date of issuance of your card and will cease on the date the policy is terminated.

This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa throughout Latin America and Caribbean Region. In some instances, according to the provisions of the locally admitted policy issued in the jurisdiction where your Visa card has been issued, the US Dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

AIG and/or 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 which would expose AIG and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Benefit amount as decided by the issuer bank

Optional benefit

Visa Signature

USD 100 - USD 250

Rewards

Republic Bank Bonus Points Programme

Earn bonus points every time you use your Republic Bank International Visa Signature Credit Card to make purchases. The Republic Bank Bonus Points Programme gives you the ability to earn Bonus Points on every purchase made with your credit card, both locally and internationally.

Earning Bonus Points

Whether it's groceries, clothing, gas or general shopping, every TT\$50 / US\$15 you spend using your Republic Bank International Visa Signature Credit Card earns you 1 Bonus Point.

- The value of each point is \$0.40.
- Minimum redemption amount is 50 points.

Earn Super Bonus Points

Shop at participating Super Bonus Merchants and you immediately earn Value-added benefits and Super Bonus Points. Your Super Bonus Points have extra special value, and are accumulated at a much faster rate! Points are earned at varying rates as determined by the participating merchants.

- **5 Super Bonus Points** at Southern Wholesale Stores Limited. The maximum Super Bonus Points that can be accumulated per annum is 13,000.
- **5 Super Bonus Points** at Mc Eneaney Motors and Classic Motors (parts & service). The maximum Super Bonus Points that can be accumulated per annum is 5,000.

How can I redeem my points?

Redeeming your Bonus/Super Bonus Points is easy!

- **Bonus Points**
 - Simply present your certificates when making your next purchase at any redemption merchant (listed on the reverse of the certificate) and receive free or valuable discounts on goods and services.
- **Super Bonus Points**
 - Just visit the participating merchant from which you earned your Super Bonus Certificate and redeem your Super Bonus Points towards your next purchase.

Your valid Republic Bank Credit Card must be presented at the time of redemption of Bonus/Super Bonus Points Certificates.

Redeem your Bonus Points for value at participating merchants and get rebates on:

- Travel
- Auto - Parts & Service
- Pharmaceutical and Medical Supplies
- Insurance
- Gym Membership & Accessories
- Groceries
- Furniture, Appliance & Household Accessories
- Hardware Supplies
- Membership Warehouse Shopping
- Utilities
- Merchandise at Department Stores
- Shoes
- Jewellery & Cosmetics
- Women's Clothing
- Fine Gifts/Perfumery
- Toys/Children's Clothing
- Electronics

Value-Added Benefits

Use your Republic Bank Credit Card at participating merchants and get these exclusive benefits:

- 20% discount on your motor insurance premium at COLFIRE.

Start using your Republic Bank Credit Card for all of your regular and special expenses, and receive these exciting benefits from the Republic Bonus Points Programme!

Programme Rules and Conditions

1. Your valid Republic Bank Credit Card must be presented at the time of redemption of Bonus Points Certificates.
2. Bonus Points are issued against actual purchases and are not earned on cash advances, balances, late fees, annual fees, over-limit fees or finance charges.
3. Your account must be in good standing – accounts more than ninety (90) days past due will not earn Bonus Points or Super Bonus Points.
4. Minimum redemption for Bonus Points is 50 points. You can combine any number of Bonus certificates to receive rebates or discounts on purchases.
5. Minimum redemption for Super Bonus Points is 500 Super Bonus Points. You may also combine Super Bonus Points Certificates from different Republic Bank Credit Cards in your name to receive rebates or discounts on new purchases – once the certificates are earned from the same merchant.

6. Certificates are issued on a quarterly basis in February, May, August and November and are valid for 3 years from the date of issue. They are mailed out within one month of the issue date.
7. Certificates can be redeemed at any of the participating redemption merchants shown on the reverse of the certificates or as advised to you from time to time.
8. Certificates are redeemable for rebates or discounts on purchases and services but not for cash and can be combined in accordance with prevailing rules.
9. Certificates cannot be partially redeemed. They must be redeemed in full.
10. Certificates lost or stolen are not replaceable.
11. Certificates are not transferable.
12. Certificates that have expired are no longer valid and are not replaceable.

General Information

- To receive free airline tickets, cardholders must make reservations through participating travel agents at least six weeks in advance. All flights are subject to seat availability at the time of booking.
- The cardholder is responsible for any personal tax liability related to participation in the Republic Bonus Points Programme. The cardholder is also responsible for payment of any excess baggage charges, departure taxes, Value-added taxes and other charges that may have been assessed by government authorities or otherwise, as a result of reward redemption under the Republic Bonus Points Programme.
- Republic Bank Limited and participating merchants are not responsible for the performance of each other's obligations and are not liable in any way for the failure of any other party to perform. In particular, Republic Bank Limited is not liable for any defect in or unavailability of the goods or services available through this programme.
- Republic Bank Bonus Points may not be used in conjunction with any other coupon offer or discount.
- Republic Bank Limited will cancel a certificate if, in the opinion of the Bank, it is illegible, previously redeemed, mutilated, misprinted, altered in any way or not issued in accordance with the terms and conditions of the Republic Bonus Points Programme.
- The Republic Bonus Points Programme and its benefits are offered at the sole discretion of Republic Bank Limited. Republic Bank Limited reserves the right to cancel, change or temporarily suspend the Republic Bank Bonus Points programme at any time without notice. This could result in the cancellation of any outstanding certificates.

- The Republic Bonus Points Programme is a service provided through Republic Bank Limited. In the event of fraud, abuse of Programme privileges or violation of the Programme rules (including any attempt to sell, exchange or transfer Republic Points or any instrument exchangeable for Republic Points), Republic Bank reserves the right to cancel your membership in the Programme. This could result in the cancellation of any outstanding certificates issued to you.

The supply of this service is in conformity with the provisions of the Code of Banking Practice. Information on current interest rates, fees and charges applicable to this and any other service is available on request at any branch of the Bank.

Emergency Services

Emergency Card Replacement and Emergency Cash Replacement

Through the Global Customer Assistance Service (GCAS) programme, Visa provides 24-hour emergency services to Visa cardholders around the world. Customers can call GCAS using a worldwide network of toll-free telephone numbers to obtain card related emergency services. Once a call is answered, customer service associates assist the customer in one of 9 core languages.

Associates also have immediate access to an international translation service to help translate calls in other languages. Through GCAS, Visa provides lost stolen card reporting, emergency card replacements, and emergency cash disbursements.

Emergency Card Replacement

This service provides emergency card replacements for all Visa card products to Visa cardholders traveling internationally or within North America, usually within 24 hours. Visa contacts the issuer for authorisation, provides cardholders with Visa emergency card replacement, provides stand-in emergency card authorisation using guidelines provided by issuer, and provides a sophisticated global distribution network of courier/embossing hubs, product replacement centres, and emergency service locations.

Emergency Cash Replacement

This service provides emergency cash to Visa cardholders traveling internationally or within North America, usually within hours. Provides cash disbursement delivery anywhere in the world through the use of strategically placed emergency service locations. Visa contacts the issuer for authorisation of emergency cash, provides cardholders with emergency cash, provides stand-in emergency cash authorisations within the guidelines provided by issuers.

This service is easily accessible to Visa cardholders from anywhere in the world, any time of the day, automatically extending the reach of an issuer's own customer service. By calling a unique, centralized, and easy-to-remember toll-free number, or through one of our collect numbers from anywhere around the world.

General Provisions

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa International, Latin America and Caribbean Region. If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in the jurisdiction where your Visa card has been issued will govern. The plan is underwritten by:

Country	Company
Argentina	La Meridional Compañía Argentina de Seguros, S.A.
Bolivia	AIG Chile Compañía de Seguros Generales S.A.
Brasil	AIG Seguros Brasil S.A.
Chile	AIG Chile Compañía de Seguros Generales S.A.
Colombia	AIG Seguros Colombia S.A.
Ecuador	AIG Metropolitana Compañía de Seguros y Reaseguros S.A.
El Salvador	Chartis Seguros El Salvador S.A.
Guatemala	AIG Seguros Guatemala S.A.
Honduras	American Home Assurance Company - Honduras
Jamaica	Chartis Jamaica Insurance company Limited
Mexico	AIG Seguros Mexico, S.A. de C.V.
Panama	AIG Seguros Panamá, S.A.
Paraguay	AIG Chile Compañía de Seguros Generales S.A.
Peru	AIG Chile Compañía de Seguros Generales S.A.
Puerto Rico	AIG Latin America I.I.
Uruguay	AIG Seguros Uruguay S.A.
Venezuela	C.A. de Seguros American International
Other countries	New Hampshire Insurance Company

Listed underwriting companies (except those marked with +) are member companies of AIG Property Casualty, Inc., 175 Water Street, New York, NY 10038.

AIG PC member companies provide security in the form of reinsurance for any non-member company listed.

If you need to submit a claim or have questions regarding this programme, contact the claims administrator, 24 hours a day, 365 days a year at **LACclaim@ap-visa.com** or call the customer service telephone number on the back of your Visa card.

Important Notice

The description of these programmes and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. 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 document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not guarantee policies. Described insurances are subject to terms and conditions and include certain restrictions, limitations and exclusions and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card programme, customer agreement, card benefits and features and other disclosures and issuer practices are in full compliance with all applicable federal, state and local laws, regulations and other legal requirements. Issuers should review the card benefits programme with their legal counsel to ensure that the card benefits programme and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this programme, including any such programmes provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department.

Benefit 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.

Welcome to the realm of the chosen.

DISCLAIMER: The information in this brochure is for the general guidance and benefit of our customers. Please note that while Republic Bank makes every effort to ensure the accuracy of the content at the time of publication, errors may occur from time to time. Therefore, Republic Bank accepts no responsibility in any way whatsoever for any errors or omissions relating to the information contained in this brochure. You should seek professional advice before acting on the information herein. Republic Bank and its affiliates specifically disclaim any liability, which may be incurred as a consequence, whether directly or indirectly, of the use and/or application of any of the contents of this brochure. Republic Bank reserves the right to adjust the terms and conditions stated in this brochure.



Republic Bank
We're the One for you!

Revised January 2016

Information on current interest rates, fees and charges applicable to this and any other service are available upon request at any branch of Republic Bank.