

HOME CREDIT

Your Guide to Benefits

For questions or assistance 24 hours a day, 365 days a year, call the Benefit Administrator at 1-800-VISA-911 or call collect outside the U.S. at 303-967-1096. The Visa toll-free numbers for calls from outside the United States can be found at the end of this Guide or online at https://usa.visa.com/dam/VCOM/download/personal/security/gcas_general_numbers.pdf

For questions regarding your credit card account, log in to the My Home Credit mobile app, or call the number on the back of your card.

Your Guide to Card Benefits ("Guide") describes the benefits in effect as of 6/14/18. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records.

How do I know if I qualify for Visa Signature Benefits or Visa Classic Benefits?

Check the lower right corner of your card. Match the Visa logo on your card with the Visa logos in the images below.



This logo represents a Visa Signature Credit Card.



This logo represents a Visa Classic Credit Card.

Which benefits do I qualify for?

Cardholder Benefit	Visa Signature	Visa Classic
Auto Rental Collision Damage Waiver	✓	✓
Roadside Dispatch	✓	✓
Cardholder Inquiry Service	✓	✓
Emergency Card & Cash Disbursement	✓	✓
Lost & Stolen Card Assistance	✓	✓
Travel & Emergency Services	✓	
Signature Concierge	✓	
Signature Perks	✓	
Warranty Manager	✓	

For your convenience, benefits exclusive to Visa Signature cardholders will be marked with  symbol.

Auto Rental Collision Damage Waiver

What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement. If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle. If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; cargo vans; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

What types of rental vehicles are not covered? (continued)

- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

What else is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone or damage to anything 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
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value"
- Expenses reimbursable by your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the rental vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)
- Theft or damage reported more than forty-five (45) days* from the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Where am I covered?

This benefit is available in the United States and most foreign countries. However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

1. Initiate and complete the entire rental transaction with your eligible Visa card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 804-673-1164. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

What do I need from the auto rental company in order to file a claim? (Continued)

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form. Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.eclaimsline.com

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim. After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

*Not applicable to residents of certain states.

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW (Continued)

benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2013 (Stand 04/16)

ARCDW-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.

Emergency Cash Disbursement and Card Replacement

Lost, stolen or damaged card? Need emergency card or cash?

Visa credit cardholders can get an emergency cash advance disbursed or a card replaced within one business day, or in some cases, within 24 hours, after approval.

Benefit at a glance

- Call Visa's global customer service team ("VISA Global Customer Care Services") at 1-800-847-2911 for assistance with a card replacement and/or an emergency cash disbursement.
 - Toll-free-numbers are available 24 hours a day, seven days a week.
- Benefit details

How do I get emergency cash?

A Visa Global Customer Care Services associate at 1-800-847-2911, or call one of our global toll-free-numbers and we'll work with you and your financial institution for approval and Visa will arrange a convenient location for you to collect the emergency cash.

How do I get my card replaced?

If your card is lost, stolen or damaged, a Visa Global Customer Care Services associate (1-800-847-2911) or call one of our global toll-free-numbers and we'll work with you and your financial institution for approval and Visa will arrange direct delivery of your card to you or a collection location will be identified.

Lost or Stolen Card Reporting

Assistance is a phone call away

Enjoy peace of mind knowing that if your Visa card is ever lost or stolen, assistance is only a phone call away.

Benefit at a glance

- Call Visa Global Customer Care Services at 1-800-847-2911 (within the U.S. or Canada) if your card has been lost or stolen.
- For the hearing impaired, please call 1-800-TDD-1213 in the US or Canada or 1-305-278-4285 or 1-512-865-2002 in all other countries.
- Toll-free numbers are supported 24 hours a day, seven days a week.
- Peace of mind from Visa Global Customer Care Services.

Benefit details

With this service, reporting a lost or stolen card is simple. Just call Visa Global Customer Care Services at 1-800-847-2911, or call one of our global toll-free numbers and a Visa representative will work with you to notify the appropriate parties and replace your card.

Cardholder Inquiry Service

Product and service information at your fingertips

This service provides customer phone support for general inquiries and provides product or service information to all Visa cardholders.

Benefit at a glance

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information.
- Product and service information at your fingertips.
- Customer service available in all major languages.

How it works

This service provides customer phone support for general inquiries and provides product/service information for Visa cardholders. Visa Global Customer Care Services team provides information regarding general account or card benefit questions.

Roadside Dispatch

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch (continued)

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location - we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until police arrive.) You have the convenience of one toll-free phone number and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll-free when you need us. 1-800-847-2869.

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

¹Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weight 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your Issuer shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your Issuer provides any assurances as to the ability of the Service Provider to make such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.

Warranty Manager



What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple toll-free call. Services include Warranty Registration and Extended Warranty Protection.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States.

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call 1-800-551-8472, if outside the United States call collect at one of our toll-free numbers. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases are not covered?

Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle

Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty

Items purchased for resale, professional, or commercial use

Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans

Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence

Computer software

Medical equipment

Used or pre-owned items

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

How do I file a claim?

Call the Benefit Administrator at 1-800-551-8472, if outside the United States call collect at one of our toll-free numbers immediately after the failure of a covered item. Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.cardbenefitservices.com

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it within ninety (90) days of the product failure along with the following documents:

- Your Visa card receipt
- The itemized store receipt
- A copy of the original manufacturer's written U.S. 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 bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair order

Please note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents

What about repairs?

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

ADDITIONAL PROVISIONS FOR WARRANTY MANAGER SERVICE

This benefit applies only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

The benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VWMGR 10K-50K-3YR – 2013 (04/14)

WM-O

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

Please Note: Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and how can they help me?

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note:** The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.

- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. **Please Note:** All costs are your responsibility.

- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please Note:** All costs are your responsibility.

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **Please Note:** All

What are the specific services and how can they help me? (continued)

costs are your responsibility.

• **Emergency Ticket Replacement** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. **Please Note:** All costs are your responsibility.

• **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. **Please Note:** You are responsible for the cost of any replacement items shipped to you.

• **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **Please Note:** All costs are your responsibility.

• **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please Note:** All costs are your responsibility.

• **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional Provisions For Travel And Emergency Assistance Services

The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM #VTEAS – 2013 (Stand 04/14)

TEAS-O

Signature Perks & Signature Concierge

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Your Visa Signature credit card gives you instant access to dozens of everyday benefits, once-in-a-lifetime experiences, fine wine and food events, and complimentary 24-hour Visa Signature Concierge*. All in addition to the My Home Credit rewards points you already earn. For more details, go to visa.com/signature.

Home Credit cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services are subject to availability. See full terms of service at visasignatureconcierge.com.

Visa Global Customer Assistance Services Toll-free Numbers



Cardholders traveling in any of the following countries can report their Visa cards lost/stolen and request emergency services by using the following toll-free numbers. (Callers in certain countries dialing these numbers including the collect number from mobile or hotel phones might be charged fees. Visa will not be responsible for any fees incurred).

If the country you are in is not listed, or if you experience difficulties using any of the toll-free numbers; please call collect at +1-303-967-1096 (Collect calls are placed using the local operator)

For the hearing impaired, please call 1-800-TDD-1213 in the US or Canada or 1-305-278-4285 or 1-512-865-2002 in all other countries.

Legend: Δ Await second dial tone

* Netherlands Antilles

BOLD indicates dial format change or access codes that must be dialed before the actual toll-free number.

Les titulaires de cartes voyageant dans les pays suivants peuvent utiliser les numéros verts ou le numéro en PCV indiqués ci-dessous pour signaler le vol ou la perte de leurs cartes Visa (dans certains pays, des frais peuvent s'appliquer si un téléphone portable ou un téléphone d'hôtel est utilisé pour appeler les numéros gratuits ou le numéro en PCV. Visa ne sera pas responsable pour ces frais).

Si le pays où vous vous trouvez ne figure pas sur cette liste, ou si vous rencontrez des difficultés pour appeler l'un des numéros verts, vous pouvez appeler à frais virés le +1-303-967-1096. (Appels à frais virés sont composés en utilisant l'opérateur local)

Pour les malentendants, veuillez appeler 1-800-TDD-1213 aux États Unis ou au Canada. Dans tous les autres pays, veuillez appeler 1-305-278-4285 ou 1-512-865-2002.

Légende: Δ Attendre la seconde tonalité

* Antilles néerlandaises

Les mots en **CARACTÈRES GRAS** indiquent soit une modification du numéro, soit qu'il est nécessaire de faire un code d'accès avant de composer le numéro vert.

Tarjetahabientes que viajan a los siguientes países pueden reportar sus tarjetas Visa robadas/extraviadas y solicitar servicios de emergencia llamando a los siguientes números gratuitos. (Puede ser que hayan cargos adicionales cuando se llame a estos números por cobrar o por cobros revertidos de un teléfono celular o de un hotel. Visa no se responsabiliza por dichos cargos).

Si el país de donde usted llama no está en la lista, o si tiene problemas marcando los números gratuitos, por favor llame por cobrar o por cobros revertidos al +1-303-967-1096 (Llamadas por cobrar o por cobros revertidos se deben hacer por medio de la operadora local)

Deficientes auditivos, favor ligar para 1-800-TDD-1213 para Estados Unidos e Canadá, o en otros países, ligar para 1-305-278-4285 ou 1-512-865-2002.

Leyenda: Δ Espere al segundo tono antes de marcar

* Antillas Holandesas

Los **números más oscuros** indican un cambio en el formato para marcar o son códigos de acceso que se deben marcar antes del teléfono gratuito.

Country	Phone Number	Country	Phone Number	Country	Phone Number
Anguilla	1-800-847-2911	Germany	0800-811-8440	Poland	0-0-800-111-1569
Antigua	1-800-847-2911	Gibraltar	8800-877-3745966	Portugal	800-8-11-824
Argentina	0800-666-0171	Greece	00-800-11-638-0304	Puerto Rico	1-800-847-2911
Aruba	800-1518	Grenada	1-800-847-2911	Romania	0 808-03-4288 Δ888-557-4416
Australia	1-800-125-440	Guam	1-800-847-2911	Russia	8 10-800-110-1011 Δ866-654-0164
Austria	0 800-200-288 Δ800-892-8134	Guatemala	1-800-999-0115	Russia	363-2400 Δ866-654-0164
Bahamas	1-800-847-2911	Guyana	159 Δ1-855-477-1390	(Moscow and St. Petersburg only)	
Bahrain	800-006	Honduras	800-0123 Δ800-847-2911	Russia	8 495-363-2400 Δ866-654-0164
Barbados	1-800-847-2911	Hong Kong	800-96-7025	(Outside Moscow)	
Belgium	0800-1-8397	Hungary	06-800-17682	Russia	8 812-363-2400 Δ866-654-0164
Belize	811 or 555 Δ800-847-2911	India	000-800-100-1219	(Outside St. Petersburg)	
Bermuda	1-800-847-2911	Indonesia	001-803-1-933-6294	Saba*	1-800-847-2911
Bolivia	800-10-0188	Ireland, Republic of	1-800-55-8002	Saint Eustatius*	1-800-847-2911
Bonaire*	001-800-847-2911	Israel	1-80-941-1605	Saint Kitts	1-800-847-2911
Brazil	0800-891-3680	Italy	800-819-014	Saint Lucia	800-238-5517
British Virgin Islands	1-800-847-2911	Jamaica	0-800-847-2911	Saint Maarten*	1-800-847-2911
Bulgaria	00-800-0010 Δ888-557-4446	Japan	00531-11-1555	San Marino	800-819-014
Cambodia	1-800-881-001 Δ888-710-7783	Jordan	1-880-0000 Δ888-557-4442	Saudi Arabia	1-800-10 Δ866-654-0129
Canada	1-800-847-2911	Kazakhstan	8 800-121-4321 Δ888-557-4447	Senegal	800-103-072 Δ888-557-4451
Cayman Islands	1-800-847-2911	Kenya	866-654-0162	Singapore	800-110-0344
Chile	1230-020-2136	Latvia	8000-02288	Slovakia	0 800-000-101 Δ800-406-9970
China (South)	10-800-110-2911	Lebanon	01-426-801 Δ866-654-0130	South Africa	0800-990-475
China (North)	10-800-711-2911	Liechtenstein	0800-89-4732	South Korea	00798-11-908-8212
Colombia	01-800-912-5713	Luxembourg	0800-2012	Spain	900-99-1124
Costa Rica	0-800-011-0030	Macedonia	0800-94288 Δ888-557-4458	Sweden	020-795-675
Croatia	0-800-220-111 Δ866-654-0125	Malaysia	1800-80-0159	Switzerland	0800-89-4732
Curaçao*	001-800-847-2911	Mauritius	01-120 Δ866-654-0165	Taiwan	00801-10-3008
Czech Republic	800-142-121	Mexico	001-800-847-2911	Thailand	001-800-11-535-0660
Denmark	80-010277	Monaco	0800-90-1179	Trinidad and Tobago	1-800-847-2911
Dominica	1-800-847-2911	Montserrat	1-800-847-2911	Turkey	00-800-13-535-0900
Dominican Republic	1-800-847-2911	Morocco	002-11-0011 Δ866-654-0163	Turks and Caicos	0-1-800-847-2911
Ecuador	1-999-119	Netherlands	0800-022-3110	Ukraine	800-502-886 Δ888-557-4445
or 1-800-225-528 Δ800-847-2911		Nevis	1-800-847-2911	United Arab Emirates	8000-021 Δ866-654-0112
Egypt (Cairo only)	2510-0200 Δ866-654-0128	New Zealand	0800-44-3019	United Kingdom	0800-89-1725
Egypt (outside Cairo)	02-2510-0200 Δ866-654-0128	Norway	800-12052	United States	1-800-847-2911
El Salvador	800-6921	Panama	001-800-111-0016	Uruguay	00-0411-940-7915
Estonia	800-12001 Δ800-406-9982	Paraguay	008-11-800 Δ800-599-1137	U.S. Virgin Islands	1-800-847-2911
Finland	0800-11-0057	Perú	001-800-890-0623	Venezuela	0800-1-002167
France	0800-90-1179	Philippines	1-800-1-111-9015	Vietnam	1 201-0288 Δ888-710-7781