



Insurance and Benefits Guide

Your new Visa Corporate Purchasing

VISA CORPORATE PURCHASING CARD

Welcome to the Benefits and Insurance Guide for your new **Visa Corporate Purchasing Card**. This card streamlines business spending, giving you control and visibility over expenses, plus access to benefits and insurance that support efficient operations.

CONVENIENCE

- Global acceptance in millions of merchants around the world.
- Local service 24 hours, 7 days a week.
- Save time managing your account online with Commercial Credit Card Manager platform.

COMMERCIAL CREDIT CARD MANAGER (CCCM) to:

- View current activity and download transactions.
- Make payments to the commercial credit card.
- Set up email alerts.
- Add and cancel employee cards.
- Adjust individual cards' credit limits, including limits on transactions and purchases by categories.
- Manage temporary limits of individual credit cards.

Visit popular.com/en/business/cards-management/ and sign up for free. Your access level depends on your profile as user and/or administrator on the CCCM platform. For information contact the Business Banking Center at 787.756.3939, or your Relationship Officer.

SECURITY

- Protection against unauthorized charges.
- Emergency card replacement.
- Contactless cards allow you to pay by simply bringing your credit card close to the terminal identified with the contactless symbol.
- On the Alert, a service that monitors transactions made with your credit card to alert you of any unusual pattern of use. If we detect any irregular pattern, you may receive a call or text message from our automated system to confirm that the transaction identified was done with your consent.

Lost or Stolen Card Reporting

Emergency assistance that helps the cardholder immediately block their card and initiate the replacement process in case of loss or theft.

What does this service do?

1. Immediate blocking of lost or stolen cards to prevent misuse.
2. Direct contact with the issuing bank to initiate card replacement.
3. Request an emergency card, if applicable.
4. Access to an emergency cash advance, if applicable.

How it works?

- Cardholders can call Visa Global Customer Service (GCAS).
- The service operates 24 hours a day, 7 days a week, anywhere in the world.
- Visa coordinates with the issuing bank to respond quickly.

Card replacement and emergency cash service

Visa provides 24-hour emergency services to **Visa Corporate** cardholders worldwide. Customers can call the Visa Support Center using a global network of toll-free numbers to receive card emergency services.

Centribal Service

1. What's the benefit?

Visa Corporate Cardholders may access Centribal's specialized technology, digital security, and sustainability services, depending on the Visa Eligible Card used to register for the Service, as described below ("Benefit").

2. What are the Visa Eligible Cards?

- To be considered a "Visa Eligible Card", the payment credential must be cumulatively:
- Visa-branded (prepaid, credit or debit) Business, Corporate and specialized (Purchasing, Agro, Cargo and Fleet) Commercial payment credential.
 - Issued by an institution that (i) follows all the applicable legislation and (ii) is a Visa payments system's member ("Issuer").
 - Activated, that is, has made at least one transaction in the three (3) months prior to the intention to use the Benefit.

3. Who can redeem the Benefit?

All Visa Corporate Cardholders who have a Visa Eligible Card ("Eligible Cardholder").

4. What services will Eligible Cardholders be able to use as part of the Benefit?

Through Centribal's platform, Eligible Cardholders may access the following services ("Services" or each a "Service"). The Benefit shall be used in favor of the equipment owned by the Eligible Cardholder legal entity.

Technology Support and Services:

- Remote technical assistance: support to help Eligible Cardholders diagnose and resolve problems with devices (e.g., mobile phone, laptop, personal computer), social networks, internet use and device configuration and use.
- Internet connectivity: velocity and coverage assessment to identify speed optimization options.

Digital Security:

- Network and web vulnerability assessments and reports: help with analyzing and detecting security vulnerabilities.
- Security: option to install antivirus software in selected devices.

Sustainability Services:

- Carbon footprint report: collects and reports information related to direct and indirect CO2 emissions, with access to a customized reduction plan.
- Energy efficiency assessment: questionnaires to identify/analyze energy use to determine usage improvement and cost reduction possibilities.

5. How do Eligible Cardholder access the Benefit?

Following these steps:

1. Log on to www.beneficioslac.centribal.com.
2. Register with company and Eligible Card information.
3. Create a log in and password.

Final Section of Legal Disclosures

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

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. They are not operated by Banco Popular of Puerto Rico. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern.

This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/ or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions law or regulation.

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

Benefit amounts are identified in US Dollars. In countries where required, indemnity or reimbursement payments will be made in national currency and in a single installment using the exchange rate indicated on the credit card statement provided by the cardholder as proof of expenses incurred or purchase, if applicable, or in the case where expenses or purchase were made in cash in the local currency, the exchange rate will be according to the Central Bank or corresponding entity on the date on which the payment to the service provider or purchase was made.

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 brochure is a summary of coverage. This document does not represent or constitute an Insurance Policy and/or an Insurance Contract. The benefits described in this document are subject to all the terms, conditions and exclusions of the Policies issued by the subscribers, which can be modified or amended at any time without notifying cardholders or insured individuals. This document replaces all those benefits and/or available coverage descriptions which have been previously handed to cardholders.

Some services that are not insurance and are offered to you free of charge may entail additional costs, which will be your responsibility. If after reading this brochure you have any doubts regarding coverage and services, you can contact the Visa Customer Service Center at 1-800-613-4314 or toll free at 410-581-6050.