

INSURANCE AND BENEFITS GUIDE

MASTERCARD NOVEL

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Welcome to the world of travel benefits offered by your new Mastercard Novel. Discover everything your card has to offer and enjoy it even more, knowing you can count on these benefits.

Convenience

- Accepted at participating establishments around the world.
- Access to cash advances through participating automatic teller machines.
- Local service 24 hours a day, 7 days a week.
- Register in Mi Banco Mobile and save time managing your account from your cell phone.

Security

- Protection against unauthorized charges.
- Card replacement in case of unexpected situations.
- Contactless cards allow you to pay by simply bringing your credit card close to the terminal identified with the contactless symbol.
- Chip card technology provides an additional level of security and minimizes the risk of fraud for forgery when used in ATMs or points of sale that accept chip technology.
- On the Alert, a service that informs you about unusual credit card transactions by sending a text message or generating a call.
- Mi Banco Alerts, an optional service that allows you to schedule purchase alerts by text message every time your card is used.
- Mobile Wallets allows you to make payments by simply bringing your cell phone closer to participating payment machines. With this service, a virtual card number or token for each transaction replaces the card number, preventing the merchant or others from obtaining the card information.

Certain conditions and restrictions apply. For more information on how to keep your card protected, visit popular.com/en/security/cards.

Mi Banco Mobile App

Manage your account, make payments, and check balances at any time, from Mi Banco Mobile App on your cell phone, available on Apple's App Store and Google's Play Store.

Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/mobile.

Mi Banco Online

Through the desktop version, you could also:

- Receive your account statements electronically with the e-bill service.
- Request or change your personal identification number (PIN) to facilitate cash withdrawals through ATMs in any part of the world.
- Authorize an additional card from your account, as needed.

Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/online.

Other services available through our Customer Service Center

- Make balance transfers from other Financial Institutions to your Mastercard Novel.
- Request convenience checks to make payments or transfer balances.

Certain conditions and restrictions apply. For more information, please call 787.758.0505 or 1.800.981.9505.

Mastercard Services and Insurance Benefits

The information contained herein is provided solely for general informational purposes. It does not intend to be 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 Mastercard.

To file a claim or for more information on any of these services, please call the specific Mastercard Global Service™ toll-free number for your country 1-866-315-9843, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (español).

Definitions

"Card" refers to Mastercard® World card, Mastercard Novel

"Cardholder", "you", and "your" refer to a Mastercard® World Cardholder, who has an eligible Mastercard® World Account and whose name is embossed on the surface of the Mastercard® World card.

MasterCard Guide to Benefits - Benefits that are always with you.

The following provides detailed information about extensive insurance coverage and/or assistance services you are eligible for as a preferred cardholder. Please note each section may have specific Terms and Definitions you should review. All descriptions of insurance coverage and travel assistance are also subject to the General Terms & Definitions.

MASTERCARD GLOBAL SERVICE™

Available to Mastercard cardholders who are traveling outside their home countries, Mastercard Global Service

provides unprecedented emergency customer service—anytime, anywhere, and in any language. Mastercard Global Service gives eligible cardholders access to the following services:

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

CONCIERGE SERVICE

Talk to a concierge "live" by telephone. Mastercard Concierge offers global service, local expertise, all types of assistance, tailored to each cardholder's specific needs, and the fulfillment of an extensive range of requests by calling 1-866-723-4549, including:

- **Information:** For business and leisure trips, the concierge team can provide details and advice on travel destinations, business etiquette in foreign locations, passport and visa requirements, and weather. They can also provide information on tour dates, entertainment events, sports schedules, trade fairs and exhibitions, as well as restaurant recommendations in cities around the world.
- **Referrals:** If cardholders need help in locating trustworthy and reliable services, the concierges can refer them to business services (e.g. secretaries, courier services), local and home services (e.g. plumbers/electricians, babysitters, language schools, personal trainers, etc.), and professional services (e.g. doctors, dentists, legal services, vaccination, and ambulance services).
- **Travel Issues & Arrangements:** Making the travel experience stress-free is the concierges' goal, so they are fully equipped to assist with location & recovery of lost baggage (on any airline), location & forwarding of lost property, transportation arrangements (e.g. limo and helicopter booking), charters of yachts, aircraft and private trains, and property location and rental (short term).
- **Entertainment:** Our concierges are experts in arranging access to all types of entertainment events, from rock and pop concerts to ballet and opera, sports events, Broadway or West End shows, and all types of nightlife at home and abroad. They can also arrange for special access (e.g. private boxes or backstage visits) as well as attendance of premieres, and entrée to "impossible to get into" events and restaurants.
- **Gift Sourcing & Delivery:** Finding the perfect gift takes time, and sometimes global resources. Cardholders can leave that to the concierge team; they are experienced in searching locally and internationally for the perfect item and arranging its purchase and delivery restaurants.
- **Special Experiences:** The concierge team can support cardholders in investigating a range of special experiences, providing information on how to arrange cooking classes with professional chefs, golf lessons with PGA Tour professionals, flights in fighter jets, rental of private islands, safaris, and heli-skiing. *Restrictions and exclusions apply.

MASTERCARD TRAVEL & LIFESTYLE SERVICES*

Offers upgrades, free breakfast, early check-in/late check-out, and special amenities at 4 and 5-star hotels & resorts worldwide. Plus, exclusive savings and benefits on car rentals, air, tours, and cruises. Our Mastercard Hotel Guarantee and Lowest Rate Guarantee gives you the peace of mind you need on your vacation.

Hotel Stay Guarantee*

- Cardholders who experience problems with their 3-star or higher rated hotel can contact a Lifestyle Manager, 24/7, who will work directly with the hotel to resolve the issue.

Lowest Hotel Rate Guarantee*

- For Cardholders who book a qualifying prepaid hotel rate then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, we will refund the difference.

Luxury Hotels & Resorts Portfolio*

- Room upgrade, early check-in/late check-out (upon availability), with complimentary daily breakfast at over 2,000 properties worldwide.
- Amenity credits, \$50 for 4-star properties and \$100 for 5-star properties.

TEN Group is Mastercard's designated travel agency for this service.

*Terms and conditions apply.

MASTERRENTAL™ - CDW

MasterRental™ is a smart way to save money and receive valuable insurance coverage when you rent a vehicle with an eligible MasterCard® card. The Reward Points also apply, if all taxes and additional charges are paid with your MasterCard® World card or with the Reward Points associated with your MasterCard® card.

When you rent a vehicle using your Mastercard® World card, coverage will be provided for damages to the Rental Car caused by collision with another object, overturn, Theft, Vandalism, accidental fire, and physical damage as a result of hail, lightning, flood, or other weather-related causes. For claims instructions, please refer to the section "How to File a Claim".

Who is Covered

Mastercard® World Cardholders and those designated as Authorized Drivers in the Rental Agreement.

To Get Coverage

- Initiate the transaction under your name and pay for the entire Rental Company's security deposit using your Mastercard® World card and sign the Rental Agreement.
- Authorized Drivers whose name(s) appear as a driver on the Rental Agreement will also be covered;
- Pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your Mastercard® World card and/or points earned by a Rewards Program as defined herein associated with your eligible Mastercard® World card prior to picking up or immediately upon the return of the Rental Car; and
- You must Decline any/all partial or full collision damage insurance or similar collision damage and loss damage waiver (CDW/LDW) offered by the Rental Company.

Length and Scope of Coverage:

Coverage begins when you pick up the car and ends when you turn it in, limited up to thirty-one (31) consecutive days, worldwide. Coverage is not provided where prohibited by law. Cardholder may have difficulty utilizing the benefits of Master Rental in some countries or with some rental agencies. Cardholder should contact the Rental Company before making arrangements.

The Kind of Coverage you Receive:

- Master Rental provides a maximum benefit amount up to \$75,000 per incident.
- Master Rental provides "primary" insurance coverage for cardholders or Authorized Drivers that are legally liable and allowed by law for charges to a Rental Company per the Rental Agreement for damages caused by the Rental Car's collision with another object; or Theft of the Rental Car; or overturn; accidental fire; or Vandalism; or physical damage as a result of hail, lightning, flood, or other weather-related causes.
- Back-to-back renewal Rental Periods are covered as long as the Insured Person returns to the Rental Agency from which the Rental Agreement was issued and applies for a new contract.
- Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.
- Coverage shall also extend to a loss caused by or resulting from Acts of Terrorism.
- Benefits are provided for Reasonable and Customary towing charges, due to a covered loss, to the nearest qualified repair facility.

Coverage Conditions/Limitations:

Coverage is provided for the "lesser" of:

- the contractual liability assumed by the Insured Person with the Rental Company up to the Actual Cash Value, subject up to the maximum benefit amount of \$75,000; or
- the Reasonable and Customary charges of repair or replacement, towing charges; and
- Loss of Use charges for a reasonable period while the Rental Car is being repaired as supported by a class and location specific fleet utilization log.

Which vehicles are covered (Rental Car)

- All land motor vehicles with four or more wheels, which the eligible Insured Person has rented during the Rental Period, as of time shown in the Rental Agreement.
- Coverage is provided for vans only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less.
- Luxury and exotic cars that meet the definition of a Rental Car are covered up to the maximum benefit amount of \$75,000.

Which vehicles are not covered (Excluded Vehicles):

- All trucks (except Sport Utility Vehicles with Four Wheels unless specifically designed for and off-road use), pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, trailers, motorbikes, motorcycles, and any other vehicle having fewer than four wheels; antique cars (cars that are over 20 years old or have not been manufactured for at least 10 years), limousines or any leased vehicles.

For any questions, to confirm coverage of a particular vehicle or to file a claim please call the specific Mastercard Global Service™ toll-free number for your country 1-866-315-9843, or call direct, or collect to the United States at: 1-636-722-8883 (English); 1-636-722-8882 (español).

Key Terms and Definitions:

Authorized Driver: means the person(s) traveling with the cardholder and whose name(s) appear as an eligible driver in the Rental Agreement.

Rental Agreement: means the entire contract an eligible Insured Person receives when renting a Rental Car from a Rental Company that describes in full all terms and conditions of the rental transaction, as well as the responsibilities of all parties under the contract.

Rental Car: means a land motor vehicle with four or more wheels, which the eligible Insured Person has rented

during a Rental Period, as of time shown in the Rental Car Agreement. A van is covered, only if they are standard vans with standard equipment and are designed with a seating capacity of nine (9) passengers or less. Leased vehicles are not a Rental Car.

Rental Period: means up to 30 consecutive days.

Disclaimer: The information in this document is provided solely for the purpose of providing general information. It is not intended to be a complete description of all the terms, conditions, limitations, exclusions, or other provisions of any insurance or program benefit provided by, or for Mastercard, or issued to Mastercard.