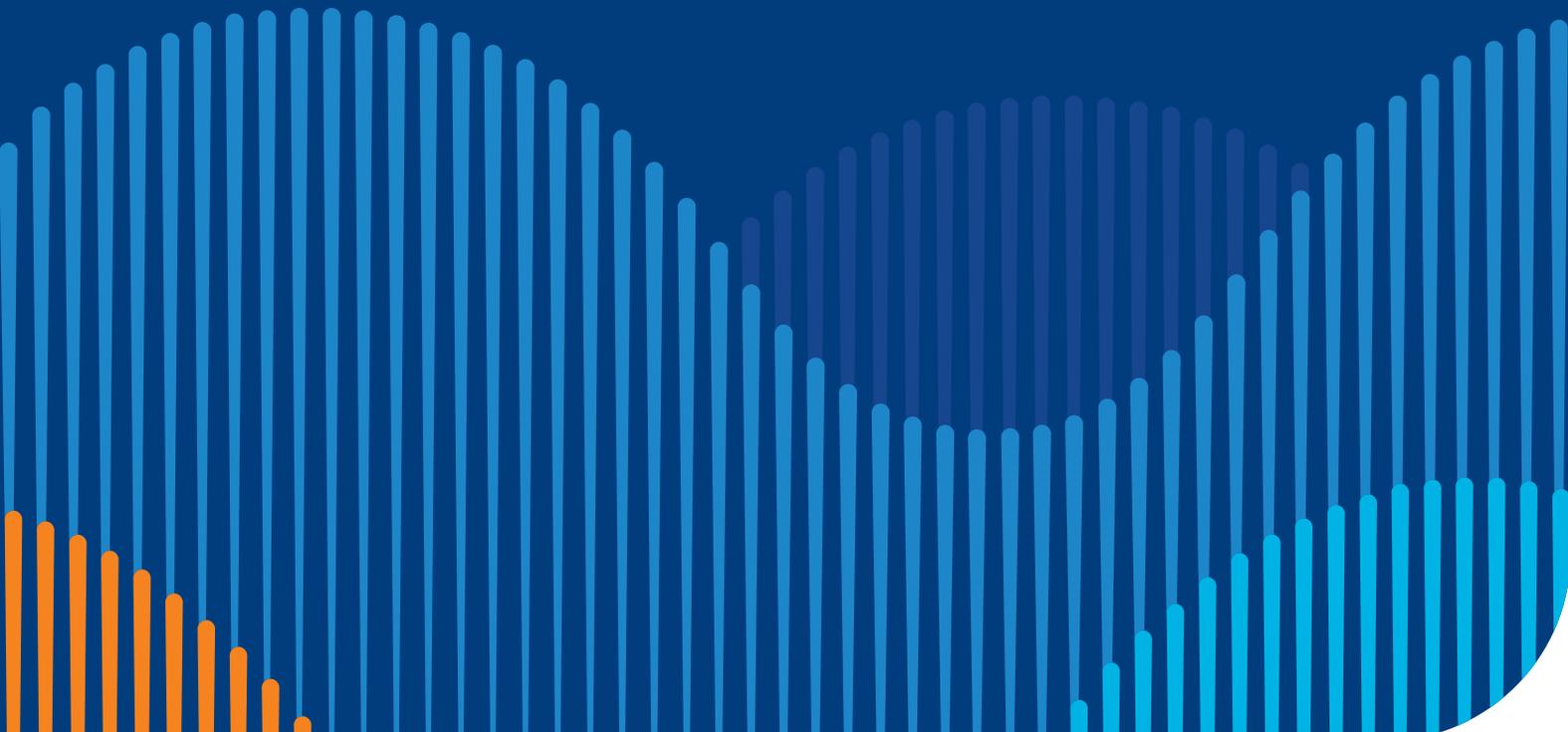


Rewards Program and Benefits

Banco Popular JetBlue Card



JETBLUE CARD

Welcome to the world of travel benefits offered by your new JetBlue Card. 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 JetBlue Card.
- 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.

JETBLUE CARD REWARDS PROGRAM

TrueBlue® is a frequent flyer program (the "Program") offered by JetBlue Airways Corporation ("JetBlue") and is not a product or program of Banco Popular. JetBlue is solely responsible for establishing the terms and conditions of your participation and points accumulation, retention, and redemption in the Program. Terms and conditions of the Program are published by JetBlue at jetblue.com and JetBlue reserves the right to change or cancel the Program and its rules at any time with or without prior notice.

Earning TrueBlue Points

Points are earned based on Net Purchases (Purchases less credits, returns and adjustments) made by you and/or any Authorized User of the Account as follows:

- You earn two (2) TrueBlue points for every one dollar (\$) on eligible Net Purchases on tickets, goods and services purchased directly from JetBlue ("JetBlue Purchases"). Eligible JetBlue Purchases are items billed by JetBlue as merchant of record booked through JetBlue channels (jetblue.com, JetBlue mobile applications, JetBlue reservations, JetBlue Vacations and JetBlue airport ticket counters).
- You earn one (1) TrueBlue point for every one dollar (\$) on Net Purchases made with the JetBlue Card everywhere else.

From time to time, we may offer bonuses of TrueBlue points or other incentives subject to specific terms and conditions provided with the offer. Balance Transfers, Cash Advances (including cash equivalent Transactions such as, but not limited to, the use of your card to obtain money orders, traveler's checks, foreign currency and lottery tickets), TelePago, Fees, Interest Charges and unauthorized / fraudulent Purchases do not earn TrueBlue points. Banco Popular may make changes or modify the points earn rate through Purchases made with your JetBlue Card.

Points earned will be posted by JetBlue to the primary cardholder's TrueBlue membership account in 4 to 6 weeks

following earning activity. Banco Popular is not responsible for awarding the TrueBlue points to your TrueBlue member account or for arranging or providing any goods or services related to the use of the TrueBlue points, for any delay, failure, or refusal by JetBlue to award or redeem TrueBlue points, or for any decision by JetBlue to revoke or cancel TrueBlue points or membership in the TrueBlue program. Banco Popular has no liability in case of disagreement over issuance of TrueBlue points or your right to possess TrueBlue points.

Redeeming TrueBlue Points

JetBlue manages the Program including redemption. You can obtain information regarding the redemption options available by visiting jetblue.com or calling 1-800-JETBLUE (538-2583).

Important Information about TrueBlue Points

TrueBlue points awarded to your TrueBlue membership account do not expire as long as the Program continues, and your JetBlue Mastercard remains open, active, and in good standing. There is no limit to the total TrueBlue points you can earn using your Card. In the event of any abusive, internet gambling or fraudulent activity, as determined by us in our sole discretion, we reserve the right to make adjustments of TrueBlue points, and/or to close your JetBlue Mastercard at any time. All TrueBlue points earned by the primary cardholder and/or any Authorized User, through use of the Card, will be transferred to the primary cardholder's TrueBlue membership account after the close of each billing statement.

Your JetBlue Mastercard account is subject to the TrueBlue Program terms and conditions, located at jetblue.com, which includes expiration and forfeiture policies. You can view a summary of your TrueBlue points earned through the use of your JetBlue Mastercard on your monthly billing statement. Your total TrueBlue points Program balance is available by visiting jetblue.com or calling 1-800-JETBLUE (538-2583).

You may not earn TrueBlue points through the use of the JetBlue Card during a billing cycle in which any of the following occur:

- You, or any Authorized User, engage in any illegal activity through the use of your card or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.
- You fail to make the Minimum Payment due by the Payment Due Date.
- Your JetBlue Card becomes delinquent or in default under your Cardmember Agreement with us.

Additional Benefits

50% Savings on Inflight Food and Drink Purchases

Cardholders in good standing will qualify for a 50% savings on eligible inflight food and drink purchases. Eligible purchases include the inflight purchase of cocktails, beer, wine, and meals on JetBlue-operated flights when Purchased with the JetBlue Card. These savings will appear as a statement credit within 4 to 6 weeks after the Transaction is posted in your Account.

\$50 Statement Credit After Purchasing a JetBlue Vacations Package

For each calendar year that you purchase a JetBlue Vacations package of fifty dollars (\$50) or more with your JetBlue Mastercard at jetbluevacations.com or 1-844-528-2229, you will receive a fifty dollar (\$50) statement credit on your Account. Your purchase must be \$50 or more, less returns and credits, to receive this benefit. Limit of one \$50 statement credit per calendar year per Account. Your JetBlue Mastercard will be billed for the full price of the JetBlue Vacations package. The \$50 statement credit will appear within 6 to 8 weeks after the qualifying transaction is posted. You will not be eligible to receive the statement credit if your JetBlue Mastercard is closed or in default under your Cardmember Agreement at the time of fulfillment.

JetBlue and TrueBlue are trademarks of JetBlue Airways Corporation.

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 Elite card, JetBlue Card

"Cardholder", "you", and "your" refer to a Mastercard® World Elite cardholder, who has an eligible Mastercard® World Elite JetBlue Eleva Account and whose name is embossed on the surface of the Mastercard® World Elite 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'll 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.

MASTERCARD RENTAL™ – CDW

MasterRental™ is a smart way to save money and receive valuable insurance coverage when you rent a vehicle with an eligible World Elite 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 Elite 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 Elite 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 Elite 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 Elite JetBlue Co-brands card and/or points earned by a Rewards Program as defined herein associated with your eligible Mastercard® World Elite 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 sixty (60) 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 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 of the 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 60 consecutive days.

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TRIP INCONVENIENCE

Mastercard® World Elite cardholders may benefit from the peace of mind knowing that travel and accommodation expenses paid in advance are covered if a trip is unexpectedly cancelled or delayed.

Who is Covered

Mastercard® World Elite cardholders, their Spouse/Domestic Partner and Dependent Children.

To Get Coverage

Coverage is provided when the entire cost of the Common Carrier Conveyance passenger fare has been charged to your Mastercard® World Elite card; or has been acquired with points earned by an eligible Rewards Program associated with your Mastercard® World Elite card (i.e. mileage points for travel). To be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your Mastercard® World Elite card and/or with reward points associated to your Mastercard® World Elite card. Coverage is effective only if the trip is purchased before the Insured Person becomes aware of any circumstances that could lead to the cancellation of his/her journey.

The Kind of Coverage you Receive

Trip Cancellation Coverage: Benefits may be provided for trips that are cancelled due to an unexpected death, Serious Injury or Sickness of the Insured Person, the Insured Person's Traveling Companion, or immediate family member(s) of the Insured Person.

- This coverage provides benefits up to \$3,000 for loss of travel and/or accommodation expenses paid in advance by the Insured Person; and
- For which the Insured Person is legally liable, and which are not recoverable from any other source before the date of commencement of the journey.
- **Excess Coverage** - These benefits supplement the Common Carrier Conveyance's liability for Trip Inconvenience and what is covered under the cancellation policies for the accommodation(s) paid in advance.
- The Covered Trip must be cancelled before it commences.

Trip Delay Coverage: Is defined as the event where the departure of the Common Carrier Conveyance in which the Insured Person had arranged to travel is delayed for at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person. This benefit is offered on a primary basis. This insurance covers all necessary, Reasonable and Additional Expenses, such as meals and refreshments, hotel expenses and / or airport transfer expenses incurred as a result of a delay of at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier Conveyance in which the Insured Person had arranged to travel.

Coverage Conditions/Limitations

This insurance covers loss consequent up to \$200 upon the delay of the Common Carrier Conveyance due to the following:

- delay of a Common Carrier Conveyance caused by inclement weather, which means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier Conveyance; or
- delay caused by equipment failure of a Common Carrier Conveyance, which means any sudden, unforeseen breakdown in the Common Carrier Conveyance's equipment that delays the scheduled arrival or departure of a Common Carrier Conveyance; or
- delay due to an unforeseen strike or other job action by employees of a Common Carrier Conveyance, which means any labor disagreement that delays the scheduled arrival or departure of a Common Carrier Conveyance.
- This benefit is offered on a primary basis.

Key Terms and Definitions:

Common Carrier Conveyance: means any land, water or air conveyance operated under a valid and in good standing license for the transportation of passengers for hire for which a ticket has been obtained.

Injury: means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this policy is in effect.

Reasonable and Additional Expenses: means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which are not provided by the Common Carrier Conveyance or any other party free of charge.

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LUGGAGE PROTECTION

MasterCard® World Elite cardholders can benefit from peace of mind knowing that expenses incurred as a result of delayed and lost luggage are covered, and expert assistance is available to help you find your lost luggage.

Who is Covered:

Mastercard® World Elite cardholders, their Spouse/Domestic Partner and Dependent Children, whether traveling together or separately.

To Get Coverage:

Coverage is provided when the entire cost of the Common Carrier Conveyance passenger fare has been charged to the eligible Mastercard® World Elite card and/or has been acquired with points earned by a Mastercard Rewards Program associated with the Mastercard® World Elite card (i.e. mileage points for travel). To be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible Mastercard® World Elite card and/or with reward points associated to your Mastercard® World Elite card.

The Kind of Coverage you Receive

Assistance Services:

- Expert assistance services are provided for tracking and locating lost Luggage.
- Provides phone and document submission related assistance services, such as filing claims, determining necessary appropriate actions, contacting proper authorities of the Common Carrier Conveyance, etc.
- We will be responsible for keeping you informed of the status and location of the Luggage as information is available and will communicate with you on an on-going basis (at least once every 24 hours) until a final outcome has been determined.
- We will ensure the Luggage is shipped to your destination or your home.
- If the Luggage is determined to be unrecoverable, we will help you file claims and other necessary actions that may need to be taken.
- These benefits are offered on a primary basis.

To obtain assistance services provided through Luggage Protection, please call **1-866-252-7491 in the United States**. If you are unable to access the toll-free number, **please call collect 1-212-345-3514**. You may also call direct or collect to the Mastercard® Global Service in the United States at: 1-636-722-8883 (English); 1-636-722-8882 (español); or call the Mastercard® Global Service toll-free number in your country 1-866-315-9843.

Delayed Luggage Benefits: If your Luggage is delayed beyond four (4) hours after the actual arrival time at the intended destination, you will be eligible to receive up to \$500 in reimbursement for expenses incurred for purchases of essential clothing or requisites as a result of Luggage delay (independent of the number of "checked" luggage). Coverage is considered only for Reasonable and Additional Expenses, including prescription drugs, incurred between four (4) hours and four (4) days after the actual arrival time at the intended destination. This applies to Delayed Luggage on any Covered Trip; domestic or international, even in the Insured Person's city of permanent residence.

Lost Luggage Benefits: If your Luggage is lost and determined to be unrecoverable by the Common Carrier Conveyance, your Luggage is insured up to \$1,200 (Independent of the number of "checked" luggage). This applies to Luggage on any Covered Trip; domestic or international.

Coverage Conditions/Limitations

- Your Luggage must be properly checked with and under the possession, care, custody and control of the Common Carrier Conveyance during a Covered Trip.
- Insurance coverage and assistance services are provided to you for Covered Trips, worldwide.
- A Covered Trip shall be deemed to have commenced when the Insured Person boards Common Carrier Conveyance transportation for the purpose of going on such trip; leaves the initial point of departure; and continues until such time as the Insured Person alights from Common Carrier Conveyance transportation for the purpose of returning from such trip.
- Luggage, which appears to be delayed or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the Common Carrier Conveyance.
- It must be determined (and verified) to be delayed or unrecoverable by the Common Carrier Conveyance.
- Lost electronic equipment is subject to a limit up to \$500 per item, not to exceed the maximum benefit amount.
- For Delayed Luggage, receipts of incurred expenses will be required if the expenses for Reasonable and Additional Expenses go over \$200 and up to the maximum sum insured of \$500.

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