MasterCard Standard Credit Card Program

Description of Coverage

Important information. Please read and save.

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, call 1-800-MC-ASSIST or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at 1-636-722-7111.

"Card" refers to MasterCard Standard Credit card
"Cardholder", "you", and "your" refer to a MasterCard Standard credit Cardholder, who has an eligible MasterCard Standard Account and whose name is embossed on the surface of the MasterCard Gold Credit card.

Selection of benefits on your MasterCard card may vary by card issuer. Please refer to your issuing financial institution for more details.

MasterCard Global Service

MasterCard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, Emergency Card Replacement,** and **Emergency Cash Advance**.

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for unauthorized transactions on your account. In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-MC-ASSIST** (1-800-622-7747).

When out-of-country and in need of assistance, you can easily reach a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide.

Some of the key toll-free MasterCard Global Service telephone numbers are:

Country	Toll Free Number
Germany	0800-819-1040
Argentina	0800-555-0507
Brazil	0800-891-3294
Chile	1230-020-2012
Colombia	01-800-912-1303
Spain	900-97-1231
France	0-800-90-1387
Italy	800-870-866
Mexico	001-800-307-7309
Peru	0-800-50587
Portugal	800-8-11-272
Puerto Rico	1-800-307-7309
United Kingdom	0800-96-4767
Venezuela	0800-1-002-902

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at **www.mastercard.us/_assets/docs/GlobalServiceTollfreeNumbers.pdf** or call the United States collect at **1-636-722-7111**.

ATM Locations:
Call **1-877-FINDATM or contact the MasterCard Global Service Center** to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator. You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

ACCOUNT AND BILLING INFORMATION

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement.

General Provisions and Disclaimers

***General*:** These benefits and services are effective for eligible MasterCard cardholders effective **January 1, 2016.** This document supersedes any guide or program communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by MasterCard or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. The appointed service provider for non-insurance services and benefits provided to cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilization of the Cardholder benefit program.

***Cancellation*:** MasterCard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between MasterCard International and the Insurance Company; or will be terminated on the date your MasterCard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterTravel that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy(ies).

***Valid Account*:** (1) Your MasterCard card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your MasterCard card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.

Confidentiality and Security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

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