in the Program shall be your sole responsibility, and not our responsibility or the responsibility of any Merchant or the issuing bank. Merchants or the issuing bank may report information regarding the Program and your participation in it to tax authorities. Merchants and the issuing bank may not vary these Terms and Conditions as applied to the relationship between you and us and may not make any commitments that are binding on us.

fees or penalties that you incur on your Card, including fees and penalties that

may result from rebate reversals. Any tax liability resulting from your participation

Program Information: By enrolling or being enrolled in the Program, you agree to receive Program information via e-mail and to advise us of any change in vol e-mail address by providing updated information via the Program Web Site. Please note that we will use information regarding purchase transactions initiated with your enrolled Card(s) to provide you with reports via the Program Web Site as well as for other purposes as determined by MasterCard.

Fermination: You may terminate your participation in the Program at any time by notifying your issuing bank. There may be a delay of up to 30 days in effecting such termination, and reversals or adjustments of rebates may continue after termination, as determined in our discretion. We or your issuing bank may terminate your participation in the Program at any time, without notice unless required by law. We reserve the right to add or terminate any participating Merchant or any Offer without notice. Any terms, which by their nature should survive the termination of these Terms and Conditions, shall survive.

Change of Terms: We can add to, delete from, or change (each, a "change") the terms of these Terms and Conditions and/or the Program at any time. We will notify you of changes by posting the revised terms and conditions on the Program

Questions Regarding the Program: You should direct any questions related to the Program, Offers, any Program restrictions, or rebates to your issuing bank.

Disputes: Any disputes regarding Offers or rebates, or your ability to participate of receive them, may be determined by us, by your issuing bank, or Merchants. That resolution will be final and binding on you.

Additional Terms: Your issuing bank and Merchants may impose additional term on your participation in the Program. These Terms and Conditions are in addition to, and do not amend or replace, your card agreement with your issuing bank.

Miscellaneous: These Terms and Conditions will be governed by the laws of New York State, without regard to conflict of law principles. Any dispute arising out of or in connection with the interpretation or performance of these Terms and Conditions. that is not settled in accordance with the section of these Terms and Conditions entitled "Disputes", shall be finally settled by the Courts located in the City and State of New York, which shall have exclusive jurisdiction, YOU AND WE HEREBY WAIVE ANY RIGHT TO A JURY TRIAL. You may not assign your rights under these ferms and Conditions. We may assign our rights and obligations at any time. The invalidity of any provision of these Terms and Conditions will not affect the validity of the remaining portions. Any waiver by us of our rights under these Terms and Conditions is binding only if in a writing signed by us. The use of your issuing bank and merchant names and logos in the Program is by permission only.

MasterCard Easy Savings® Program - Participating Merchants Offer Details: Restrictions, conditions, and limitations apply. Visit the merchant detail pages for

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ou may have received an automatic rebate from Fuelman Network or Maintenance ocation or from MasterCard Easy Savings Hotel Network or from a participating Restaurant simply because you used your eligible MasterCard small business card at one of the these participating locations. If you are receiving such rebates, but have not fully registered in the Program, the financial institution that issues your

card has asked that MasterCard make your card eligible for this rebate. The terms and conditions of this tier of the Program are outlined below. If you would like to receive all the automatic rebates in the program, simply click the "Get More" button on the home page and sign up. There is no fee to register in the program.

## MasterCard Easy Savings Program - Participating Merchant Offer

Fuelman Network: Receive 1% rebate on gas purchases up to \$100.00 per transaction at participating Fuelman Network gas stations, offer valid on all purchases made at participating locations when paid with a Card enrolled in the Program, PIN-based debit transactions are not eligible. Participating locations subject to change without notice. Not all locations displaying Euelman signage may be participating in the Program. For a current list of participating locations, please use the MasterCard Easy Savings Merchant Locator

MasterCard Easy Savings Hotel Network: The rebate applies to all charges on your hotel folio, including room, tax, and incidentals. The rebate may not apply to amounts charged directly elsewhere in the hotel, such as restaurant and gift shop charges. Offer valid on all purchases made at participating U.S. hotels appearing on the hotel bill and paid for with an eligible card enrolled in the Program. Rebates are calculated on the first \$500.00 of each purchase transaction appearing on the hotel bill. For a list of participating U.S. hotels, please use the MasterCard Easy

Restaurants: Offer valid on all purchases made at participating restaurants including taxes and gratuities, when paid with an Fligible Bard enrolled in the Program. Offer is not combinable with any other discount, rebate coupon or offer. © 2012 MasterCard. MasterCard, MasterCard Easy Savings Program and the MasterCard brand marks are trademarks of MasterCard International Incorporated. All third party product and services names referenced herein are trademarks of their

To take advantage of any World Elite® travel benefits described here, you must

book through Carlson Wagonlit Travel, MasterCard's designated travel agent fo MasterCard Travel Services and must reserve and pay in full for reservations. including deposit and final payment, with a valid World Flite MasterCard card. All travel must be booked and commenced before a benefit expires. To check a benefit's expiration, go to our website www mastercard com/travelservices/terms and-conditions.html or contact your travel advisor by calling the number on the back of your card. All benefits and offers are subject to availability and are subject to change or cancellation without notice. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Multiple World Elite travel benefits provided by MasterCard Travel Services may be booked, but such benefits may not

be combinable with a travel service provider's other offers. If a booking is made through CWT with a supplier that is not participating in the World Elite benefits program, then CWT will offer rates negotiated by CWT and/or those available to CWT in the Global Distribution System. If within twenty-four (24) hours of a **Cardholder's** original reservation through CWT with a supplier that is not participating in the World Elite benefits program, CWT is notified by cardholder of a lower publicly-available rate that meets the exact booking criteria for the same supplier, then CWT will contact the applicable Supplier (including hotel, cruise line, car rental, tour company, airline or other) in an attempt to procure that same lowe rate for the Cardholder, or, alternatively, the Cardholder will be allowed to cancel his or her reservation, provided the Cardholder was not informed at the time of booking that the reservation was non-refundable. Cardholder acknowledges that, with respect to airfares booked in some jurisdictions. Cardholders may not be Wagonlit Travel, MasterCard, World Flite MasterCard issuers and benefit travel service allowed to cancel a reservation after twenty-four (24) hours have elapsed from providers are not responsible for printing or typographical errors. MASTERCARD, Cardholder's original reservation. For purposes of the foregoing, discount or WORLD ELITE and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. All rights reserved.

negotiated rates not available to the general public, such as closed memberships auction sites, phone only rates and same day mobile only rates are not considered publicly available rates.

Blackout dates and additional terms, conditions and restrictions may apply. Specific

travel benefits are not available for certain card programs. Please visit www. mastercard.com/worldelitetrayel or contact one of our program travel advisors for additional program details and terms and conditions. Airline booking and other fees may apply. Carlson Wagonlit Travel, MasterCard, World Elite MasterCard issuers and travel service providers are not responsible for printing or typographical errors Travel related services are provided by or through one or more travel service providers and such travel service providers and benefits, as well as the terms and conditions contained herein, are subject to change at any time by MasterCard without notice. All benefits are subject to availability. The goods and services

described herein are offered and provided by third party merchants and MasterCard is not responsible for any losses related to the offer fulfillment or use of the goods or services. MASTERCARD, WORLD ELITE, MASTERCARD TRAVEL SERVICES and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated, All rights reserved

To take advantage of World Flite commercial air benefits, all must be reserved and ticketed through Carlson Wagonlit Travel, MasterCard's designated travel agent for MasterCard Travel Services and full payment must be made with a valid World Elite MasterCard, Travel commencement dates vary by airline. Tickets are non-transferable non-endorsable and may be non-refundable depending on the class of service ticketed All travel must originate in the U.S., Mexico, Puerto Rico or the U.S. Virgin Islands. Benefit is valid for one-way or roundtrip travel provided travel originates in a qualifying U.S., Mexican, Puerto Rican or U.S. Virgin Islands gateway, Any deviations or changes in routing by personal choice of the cardholder after ticketing will be at the cardholder's expense. Non-participating carriers must be ticketed and priced separately. Tickets can only be issued the same day as the departure date if World Elite Program inventory is available and if the applicable airline allows electronic ticketing. Otherwise, same-day reservation, ticketing and departures are not allowed. Flectronic tickets will be issued for all itineraries unless paper tickets are required by the airline. If paper tickets are required by airline, an overnight or two-day delivery fee for delivery of the paper ticket to the cardholder will be the responsibility of the cardholder. If the cardholder requests a paper ticket in lieu of an electronic ticket, cardholder will be responsible for airline paper ticket fee and also for overnight or two-day delivery fee for delivery of the paper ticket to the cardholder, U.S. Cardholders may also be responsible for an airline ticket transaction fee on all tickets purchased through MasterCard World Elite Travel Services up to \$20.00 USD per ticket; the fee may not be limited to World Elite Air Program tickets. Multiple World Elite travel benefits provided by MasterCard World Elite Travel Services may be booked, but such benefits may not be combinable with a travel service provider's other offers. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Program is subject to change or cancellation without notice. All travel must be completed on flights operated by the participating carrier, unless otherwise noted. World Flite Air Program seat allocations and destinations may be

limited on specific airlines and departures and are subject to availability. If a booking is made through CWT with a supplier that is not participating in the World Flite benefits program, then CWT will offer rates negotiated by CWT and/or those available to CWT in the Global Distribution System. If within twenty-four (24) hours of a Cardholder's original reservation through CWT with a supplier that is not participating in the World Elite benefits program, CWT is notified of a lower publiclyavailable rate that meets the exact booking criteria for the same supplier, then CWT wi contact the applicable Supplier (including hotel, cruise line, car rental, tour company, airline or other) in an attempt to procure that same lower rate for the Cardholder, or, alternatively, the Cardholder will be allowed to cancel his or her reservation, provided the Cardholder was not informed at the time of booking that the reservation was nonrefundable. The Parties acknowledge that, with respect to airfares booked in the U.S., Cardholders may not be allowed to cancel a reservation after twenty-four (24) hours. For purposes of the foregoing, discount or negotiated rates not available to the general public, such as closed memberships, auction sites, phone-only rates and same day mobile-only rates are not considered publicly available rates. All tickets will be subject to all government fees, taxes and other charges which must be paid at the time of ticketing with the cardholder's World Flite MasterCard. Additional terms and condition may apply. The goods and services described herein are offered and provided by third narty merchants and MasterCard is not responsible for any losses related to the offer fulfillment or use of the goods or services. Please contact your MasterCard Travel and conditions may apply. The goods and services described herein are offered and Services travel advisor for additional program details and terms and conditions. Carlson provided by third party merchants and MasterCard is not responsible for any losses

### Private Jet Program Benefits:

To take advantage of Private Jet Program benefits, you must book through Carlson Wagonlit Travel, MasterCard's designated travel agent for MasterCard Travel. World Elite MasterCard cardholders must reserve and pay in full for reservations, including deposit and final payment, with a valid World Elite MasterCard, Multiple World Elite travel benefits provided by MasterCard Travel Services may be booked, but such benefits may not be combinable with a travel service provider's other offers. Savings benefit may be redeemed multiple times and is available on new bookings only. If a booking is made through CWT with a supplier that is not participating in the World Elite benefits program, then CWT will offer rates negotiated by CWT and/or those available to CWT in the Global Distribution System. If within twenty-four (24) hours of Cardholder's original reservation through CWT with a supplier that is not participating

in the World Flite henefits program, CWT is notified of a lower publicly-available rate your travel advisor by calling the number on the back of your card. The World Flite that meets the exact booking criteria for the same supplier, then CWT will contact shipboard credit will be applied to the first two full-fare paying passengers sharing a the applicable Supplier (including hotel, cruise line, car rental, tour company, airline stateroom. Shipboard credits do not apply to third and fourth passengers sharing the or other) in an attempt to procure that same lower rate for the Cardholder, or, same stateroom. Single occupancy stateroom is eligible for one onboard credit per alternatively, the Cardholder will be allowed to cancel his or her reservation, provided stateroom. All fares are per person, cruise only and double occupancy unless otherwise the Cardholder was not informed at the time of booking that the reservation was nonspecified. Onboard credit may not be combined with other offers. Benefits are subject refundable. The Parties acknowledge that, with respect to airfares booked in the U.S. to change at any time without prior notice. Blackout dates, stateroom category, select Cardholders may not be allowed to cancel a reservation after twenty-four (24) hours itineraries, fare and other restrictions may apply. Shiphoard credits will apply to one For purposes of the foregoing, discount or negotiated rates not available to the general segment only on back-to-back and multi-segment itineraries. World Flite shipboard public, such as closed memberships, auction sites, phone only rates and same day credits cannot be used for casino charges charged to a cardholder's shipboard mobile only rates are not considered publicly available rates. Savings benefit is subject account, are not combinable with any other shiphoard credits and cannot be applied to to change or cancellation without notice. Reservation is subject to aircraft availability. the cost of the cruise, port charges, gratuities or other fees. All reservations are subject Additional terms, conditions and restrictions may apply. The goods and services to the terms and conditions outlined in the Passage Contract for each applicable cruise described herein are offered and provided by third party merchants and MasterCard line. Other restrictions and limitations may apply depending on cruise line and category is not responsible for any losses related to the offer, fulfillment or use of the goods or of cabin. If a booking is made through CWT with a supplier that is not participating in services. Please contact your MasterCard Travel Services travel advisor for additional the World Elite benefits program, then CWT will offer rates negotiated by CWT and/ program details and terms and conditions. Carlson Wagonlit Travel. MasterCard. or those available to CWT in the Global Distribution System. If within twenty-four (24) World Elite MasterCard issuers and benefit travel service providers are not responsible hours of a Cardholder's original reservation through CWT with a supplier that is not for printing or typographical errors, MasterCard, World Elite, MASTERCARD TRAVEL participating in the World Elite benefits program, CWT is notified of a lower publicly-SERVICES and the MasterCard Brand Mark are registered trademarks of MasterCard available rate that meets the exact booking criteria for the same supplier, then CWT will

### Hotels and Resorts Portfolio Renefits

related to the offer, fulfillment or use of the goods or services. Please contact your

MasterCard Travel Services travel advisor for additional program details and terms and

conditions, Carlson Wagonlit Travel, MasterCard, World Elite MasterCard issuers and

benefit travel service providers are not responsible for printing or typographical errors.

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To take advantage of all World Flite Cruise Program benefits, World Flite MasterCard

cardholders must book through Carlson Wagonlit Travel, MasterCard's designated

reservations, including deposit and any payments including final payment, with a valid

and may apply to select sailings and stateroom categories. All travel must be booke

and commenced before a benefit expires. To check a benefit's expiration, go to our

website www.mastercard.com/travelservices/terms-and-conditions.html or contact

World Elite MasterCard. World Elite cruise benefits are valid on participating cruise lines

travel agent for MasterCard Travel Services and must reserve and pay in full for

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Cruise Program Benefits:

International Incorporated, All rights reserved.

alternatively, the Cardholder will be allowed to cancel his or her reservation, provided To take advantage of any World Elite® travel benefits described here unless otherwise the Cardholder was not informed at the time of booking that the reservation was nonstated, you must book through Carlson Wagonlit Travel, MasterCard's designated travel refundable. The Parties acknowledge that, with respect to airfares booked in the U.S. agent for MasterCard Travel Services and must reserve and pay in full for reservations. Cardholders may not be allowed to cancel a reservation after twenty-four (24) hours. including deposit and final payment, with a valid World Elite MasterCard. All benefits For numoses of the foregoing, discount or negotiated rates not available to the general and offers are subject to availability and are subject to change or cancellation without public, such as closed memberships, auction sites, phone only rates and same day notice. Benefits may be limited to specific room types and may vary by supplier. mobile only rates are not considered publicly available rates. Multiple World Elite travel MasterCard World Elite Hotels & Resort Program is an amenity-based program offering henefits provided by MasterCard Travel Services may be booked, but such benefits may specially negotiated rates with exclusive benefits. If a booking is made through CWT not be combinable with a travel service provider's other offers. Benefits may generally with a supplier that is not participating in the World Flite benefits program, then be redeemed multiple times, subject to specific travel service provider limitations or CWT will offer rates negotiated by CWT and/or those available to CWT in the Global unless limits are noted and are valid on new bookings only. Additional restrictions and Distribution System. If within twenty-four (24) hours of a Cardholder's original limitations may apply. The goods and services described herein are offered and provided reservation through CWT with a supplier that is not participating in the World Flite by third party merchants and MasterCard is not responsible for any losses related to benefits program. CWT is notified of a lower publicly-available rate that meets the exact the offer, fulfillment or use of the goods or services. Please contact your MasterCard booking criteria for the same supplier, then CWT will contact the applicable Supplier Travel Services travel advisor for full program details and terms and conditions. (including hotel, cruise line, car rental, tour company, airline or other) in an attempt to Carlson Wagonlit Travel, MasterCard, World Elite MasterCard issuers and benefit trave procure that same lower rate for the Cardholder, or, alternatively, the Cardholder will service providers are not responsible for printing or typographical errors. MasterCard, be allowed to cancel his or her reservation, provided the Cardholder was not informed World Elite, MASTERCARD TRAVEL SERVICES and the MasterCard Brand Mark are at the time of booking that the reservation was non-refundable. For purposes of the registered trademarks of MasterCard International Incorporated. All rights reserved. foregoing, discount or negotiated rates not available to the general public, such as closed memberships, auction sites, phone only rates and same day mobile only rates are not considered publicly available rates. Room upgrades and program amenities are based upon availability at time of arrival unless otherwise noted. Room upgrades are MasterCard cardholders must book through Carlson Wagonlit Travel, MasterCard's offered only for designated hotels and room categories and individual hotel participation may be withdrawn without prior notice. Upgrades may not apply to suite bookings. Hotel and Resort benefits do not apply to wholesaler bookings. All travel must be booked and commenced before a benefit expires. To check a benefit's expiration, go to our website www.mastercard.com/travelservices/terms-and-conditions.html or contact your travel advisor by calling the number on the back of your card. Multiple World Flite travel benefits provided by MasterCard Travel Services may be booked, but suc benefits may not be combinable with a travel service provider's other offers. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Program is subject to change or cancellation without notice. Blackout dates and additional terms

### Tours and Vacations Program Benefits To take advantage of any World Elite Tours and Vacations Program benefits, World Elite

contact the applicable Supplier (including hotel, cruise line, car rental, tour company,

airline or other) in an attempt to procure that same lower rate for the Cardholder.

Parties acknowledge that, with respect to airfares booked in the U.S., Cardholders may

not be allowed to cancel a reservation after twenty-four (24) hours. For purposes of the

designated travel agent for MasterCard Travel services and must reserve and pay in Incorporated, All rights reserved. full for reservations, including deposit and final payment, with a valid World Flite card Chauffeured Car Program Benefits: World Elite cardholders may save a maximum of up to \$250 and as much as 5% per o take advantage of World Flite chauffeured car benefits, chauffeured car reservations person depending on tour type (luxury escorted tours, premium escorted tours, luxury must be made through Carlson Wagonlit Travel, MasterCard's designated travel agent custom tours, premium independent tours or premium vacation packages) on select for MasterCard Travel Services, and full payment must be made with a valid World Flite itineraries unless otherwise noted. Offers vary per provider. World Elite savings benefits MasterCard. All travel must be booked and commenced before a benefit expires. To are not transferable, are subject to change or cancellation without notice and are check a benefit's expiration, go to our website www.mastercard.com/travelservices/ subject to availability. In most cases, the cardholder must book travel of a minimum terms-and-conditions.html or contact your travel advisor by calling the number on the duration and/or minimum spend to receive available World Elite benefits. All travel must back of your card. Program benefits are available with participating chauffeured car be booked and commenced before a benefit expires. To check a benefit's expiration. ompanies. Program benefits are subject to availability and are subject to change or go to our website www.mastercard.com/travelservices/terms-and-conditions.html or cancellation without notice. If within twenty-four (24) hours of a Cardholder's original contact your travel advisor by calling the number on the back of your card. Multiple reservation. MasterCard Travel Services is notified by a cardholder of a lower publicly World Elite travel benefits provided by MasterCard World Elite Travel Services may be available rate that meets the exact criteria for the same Supplier, MasterCard Travel booked, but such benefits may not be combinable with a travel service provider's other Services will contact the applicable chauffeured car Supplier in an attempt to procure that offers. Benefits may generally be redeemed multiple times, subject to specific travel same lower rate for the Cardholder, or the Cardholder will be allowed to cancel his or service provider limitations or unless limits are noted and are valid on new bookings her reservation, provided the Cardholder was not informed at the time of booking that only. The benefit applies to the first two full-paying travelers in a party. If a booking is the reservation was non-refundable. Blackout dates may apply. Multiple World Elite travel made through CWT with a supplier that is not participating in the World Flite benefit henefits provided by MasterCard Travel Services may be booked, but such benefits may program, then CWT will offer rates negotiated by CWT and/or those available to CWT of be combinable with a travel service provider's other offers. Benefits may generally be in the Global Distribution System. If within twenty-four (24) hours of a Cardholder's edeemed multiple times, subject to specific travel service provider limitations or unless original reservation through CWT with a supplier that is not participating in the World limits are noted and are valid on new bookings only. Additional terms, conditions and Elite benefits program, CWT is notified of a lower publicly-available rate that meets restrictions may apply. The goods and services described herein are offered and provided the exact booking criteria for the same supplier, then CWT will contact the applicable by third party merchants and MasterCard is not responsible for any losses related to the Supplier (including hotel, cruise line, car rental, tour company, airline or other) in an offer, fulfillment or use of the goods or services. Please contact your MasterCard Travel attempt to procure that same lower rate for the Cardholder, or, alternatively, the Services travel advisor for additional program details and terms and conditions. Carlson Cardholder will be allowed to cancel his or her reservation, provided the Cardholder Wagonlit Travel, MasterCard, World Elite MasterCard issuers and benefit travel service was not informed at the time of booking that the reservation was non-refundable. The providers are not responsible for printing or typographical errors. MasterCard, World Elite

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foregoing, discount or negotiated rates not available to the general public, such as closed

fulfillment or use of the goods or services. Please contact your MasterCard Travel Services

o take advantage of World Elite rental car benefits, rental car reservations must be made

hrough Carlson Wagonlit Travel, MasterCard's designated travel agent for MasterCard

One of the travelers must be the holder of a valid World Flite MasterCard. All travel must

enrollment by participating car rental companies is available to the World Elite MasterCard

ravel Services, and full payment must be made with a valid World Flite MasterCard.

e booked and commenced before a benefit expires. To check a benefit's expiration.

go to our website www.mastercard.com/travelservices/terms-and-conditions.html or

contact your travel advisor by calling the number on the back of your card. Program

benefits are available through participating car rental companies. Complimentary

cardholder only and is non-transferable. Fligibility to rent vehicles is subject to

standard qualifications and rental conditions, including standard age, driver and credit

requirements. Program benefits are subject to availability and are subject to change or

cancellation without notice. If within twenty-four (24) hours of a Cardholder's original

reservation. MasterCard Travel Services is notified of a lower publicly-available rate that

meets the exact criteria for the same Supplier. MasterCard Travel Services will contact

the applicable Supplier (including hotel, cruise line, car rental, tour company or airline) in

an attempt to procure that same lower rate for the Cardholder, or the Cardholder will

e allowed to cancel his or her reservation, provided the Cardholder was not informed

booked in the U.S., Cardholders may not be allowed to cancel a reservation after twenty

four (24) hours. Blackout dates may apply. Multiple World Elite travel benefits provided

redeemed multiple times, subject to specific travel service provider limitations or unless

restrictions may apply. The goods and services described herein are offered and provided

by third party merchants and MasterCard is not responsible for any losses related to the

offer, fulfillment or use of the goods or services. Please contact your MasterCard Travel

Services travel advisor for additional program details and terms and conditions. Carlson

Vagonlit Travel, MasterCard, World Elite MasterCard issuers and benefit travel service

providers are not responsible for printing or typographical errors. MasterCard, World Flite

and the MasterCard Brand Mark are registered trademarks of MasterCard International

and the MasterCard Brand Mark are registered trademarks of MasterCard International

limits are noted and are valid on new bookings only. Additional terms, conditions and

by MasterCard World Flite Travel Services may be booked, but such benefits may not

be combinable with a travel service provider's other offers. Benefits may generally be

at the time of booking that the reservation was non-refundable. With respect to airfares

memberships, auction sites, phone only rates and same day mobile only rates are not

considered publicly available rates. Blackout dates and additional terms and conditions

may apply. The goods and services described herein are offered and provided by third

party merchants and MasterCard is not responsible for any losses related to the offer.

travel advisor for additional program details and terms and conditions. MasterCard.

for printing or typographical errors, MasterCard, World Flite, MASTERCARD TRAVEL

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Car Rental Program Renefits

World Flite MasterCard issuers and benefit travel service providers are not responsible

1-800-MasterCard 1-800-

MasterCard Airport Concierge™, provided by Global Airport Concierge Ltd, a MasterCard approved service provider. In the case of making any airport concierge service ("Meet & Greet") bookings utilizing MasterCard Airport Concierge provided by Global Airport Concierge ("GAC"), it is the MasterCard cardholder's responsibility to provide all the required and correct information. Any lack or delay of the information can affect the service and neither MasterCard International Incorporated ("MasterCard") nor GAC will be held responsible for any such event. It is the MasterCard cardholder's responsibility to choose and book a start time that allows sufficient time for the service to take place or the formalities to be completed in good time. There is no charge for any cancellations made more than 48 hours in advance of the service. For any cancellations made within 48 hours prior to the scheduler service, there is a 100% charge equivalent to full invoice and no right to refund. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport. Airside access at some airports may be subject to possible security restrictions. Infants up to 12 months will not be charged and between 12 and 36 months will be charged at 50%. Standard service times are typically 3 hours. Additional fees may apply for service-times of more than 3 hours. This does not apply to cases when flights are unexpectedly delayed. Additional fees may apply after the initial booking due to changes/cancellations made within 48 hours of travel extra services added or additional passengers added at the airport. Fees depend on the airport and can be requested at time of booking. All rates are inclusive of foreign taxes. administration costs, gratuity & tips, Additional terms, exclusions and conditions apply, vis www.mastercard.com/airportconciergeterms.

Travel related services are provided by or through one or more travel service providers and such travel service providers and benefits, as well as the terms and conditions contained herein, are subject to change at any time by MasterCard without notice. This offer may be terminated by MasterCard without notice.

The goods and services described herein are offered and provided by third party merchants and MasterCard is not responsible for any losses related to the offer, fulfillment or use of the goods or services.

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## Program Description:

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

To be eligible for this coverage, you must be a valid MasterCard cardholder issued by a U.S. financial institution.

Contact 1-800-MasterCard if you believe you have been a victim of Identity Theft.

## Services provided:

Services provided are on a 24-hour basis, 365 days a year. They include:

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the
- proper authorities, credit bureaus, and creditors. Assistance in notifying all three major credit reporting agencies to obtain a free credit report for
- the cardholder and placing an alert on the cardholder's record with the agencies. Assisting the cardholder with debit, credit and/or charge card replacement.
- Assisting cardholder with membership/affinity card replacement.
- Educating the cardholder on how Identity Theft can occur and of protective measures to avoi further occurrences.
- Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts

## Identity Theft Alerts:

MasterCard is offering Cardholders cyber security through Identity Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, Identity Thefi Alerts is tracking thousands of websites and millions of data points, and alerting Cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves.

Get started at no cost to you by enrolling at http://www.mastercard.us/idtheftalerts

There is no charge for these services, they are provided by your Financial Institution.

## Services are NOT provided when:

- . When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act. When your financial institution or card issuer, which provides this service, has investigated the
- event and deemed you are responsible for the charge or event. When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed

### Program provisions for personal identity theft services

This service applies to you, the named MasterCard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected

> The provider, CSIdentity Corporation, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible MasterCard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages, MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible MasterCard cardholders, you will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-MasterCard.

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 or on the back of your card.

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract. Benefits are provided to you, the accountholder, at no

additional charge. Non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is you

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of henefits. provided to you. The attached Key Terms and EOC is governed by the Group Policy

## Effective date of benefits: Effective February 1, 2015,

this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes. Cancellation: The Policyholder can cancel these benefits at any time or choose not to

renew the insurance coverage for all cardholders. If the Policyholder does cancel these benefits, you will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon a is practicable. Insurance benefits will still apply for any benefits you were eligible for prig to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to the cardholder whose cards are issued by LLS financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands, No. person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for henefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for

## Misrepresentation and Fraud: Repetits shall be void if the cardholder has concealed or

Dispute Resolution - Arbitration: This EOC requires binding arbitration if there is an

up your right to resolve any dispute arising from this EOC by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final

arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator The two (2) arbitrators will select a third arbitrator called an "umpire." Fach party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this EOC. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this FOC

theft, loss or damage to the property insured under these programs, "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and

to recover such amounts from other parties or persons. Any party or cardholder who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Salvage: If an item is not repairable, the claim administrator may request that the cardholder or gift recipient send the item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The noncontribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Severability of Provisions: If in the future any one or more of the provisions of this Guide

This Guide is intended as a summary of services, benefits, and coverages and, in case

of a conflict between the Guide and the master insurance policies, or an issuer's, or the MasterCard actual offerings, such master policies or actual offering shall control, Provision of services is subject to availability and applicable legal restrictions.

misrepresented any material facts concerning this coverage.

unresolved dispute concerning this EOC (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, You give and binding and cannot be reviewed or changed by, or appealed to, a court of law. To start arbitration, the disputing party must make a written demand to the other party for

and all transactions contemplated by this EOC, including, without limitation, the validity, interpretation, construction, performance and enforcement of this EOC.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any protect the item.

Subrogation: If payment is made under these benefits, the insurance company is entitled

Other Insurance: Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other

to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable. Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

> To file a claim or request MasterAssist Services, call 1-800-MasterCard (1-800-627-8372). or en Español: 1-800-633-4466. Visit our Web site at www.mastercard.com



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F03-S927-4 654559-MCBUSBEN



## MasterCard Commercial Guide to Benefit

MasterCard Public Sector Travel Card®

MasterCard Public Sector Purchasing Card

This MasterCard Commercial Guide to Benefits describes the valuable programs available to you as a cardholder of:

> MasterCard BusinessCard® Card MasterCard Executive BusinessCard® Card MasterCard Cornorate World Flite Card MasterCard® Professional Card World MasterCard® for Business Card World Elite MasterCard® for Business MasterCard Public Sector Fleet Card® Debit MasterCard BusinessCard® Card MasterCard Public Sector Multi Card® Card

MasterCard Small Business Multi Card® Card MasterCard Government Travel Card® MasterCard Corporate Card® MasterCard Government Purchasing Car MasterCard Cornorate Fleet Card® MasterCard Prenaid Business Card

Important information. Please read and save

To file a claim or for more information on any of these services call the MasterCard Assistance Center at 1-800-MasterCard (1-800-622-7747) or en Español: 1-800-633-4466.

"Card" refers to MasterCard® card, and "Cardholder" refers to a MasterCard® cardholder.

MasterCard® Guide to Benefits Benefits that are always with you

The following Key Terms apply to the following benefits: MasterRental, Purchase Assurance and Extended Warranty.

Throughout this document. You and Your refer to the cardholder or authorized user of the covered card. We, Us, and Our refer to New Hampshire Insurance Company, an AIG

Administrator means Sedowick Claims Management Services Inc., you may contact the administrator if you have questions regarding this coverage or would like to make a claim. The

Authorized User means an individual who is authorized to make purchases on the covered card by the cardholder and is recorded by the Participating Organization on its records as

being an authorized user.

Cardholder means the person who has been issued an account by the Participating Organization for the covered card.

Covered card means the MasterCard<sup>a</sup> card

Damage means items that can no longer perform the function they were intended to do in

Evidence of Coverage (EOC) means the document describing the terms, conditions, and exclusions. The EOC. Key Terms, and Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the EOC. Key Terms or Legal Disclosures are not a part of your coverage.

Manufacturer suggested retail price (MSRP) means the purchase price of the vehicle or the value of the vehicle based on the National Automobile Dealers Association website at www.nada.com or similar source

Rental agreement means the entire agreement or contract that you receive when renting a vehicle from a vehicle rental agency that describes in full all of the terms and conditions of the

item from a known place under circumstances that would indicate the probability of theft.

Where you are covered:

Vehicle means a land motor vehicle with four wheels that is designed for use on public roads and intended for use on a bound surface such as concrete and tarmac. This includes minivans Coverage is not available in countries where and sport utility vehicles that are designed to accommodate less than nine (9) passengers.

### Evidence of Coverage

Pursuant to the below terms and conditions, when you rent a vehicle for thirty-one (3) consecutive days or less with your covered card, you are eligible for benefits under this

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold

## A. To get coverage:

are not considered rental charges) with your covered card and/or the accumulated points from your covered card at the time the vehicle is returned. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) full day of rental must be billed to your covered card.

You must decline the optional collision/damage waiver (or similar coverage) offered by the rental

You must rent the **vehicle** in your own name and sign the **rental agreement**.

Your rental agreement must be for a rental period of no more than thirty-one (31) consecutive days. Rental periods that exceed or are intended to exceed thirty-one consecutive days are not

### B. The kind of coverage you receive:

We will pay for the following on a primary basis: • Physical damage and theft of the vehicle, not to exceed the limits outlined below.

the rental vehicle is out of service. Loss of use charges must be substantiated by a location and class specific fleet utilization log

Towing charges to the nearest collision repair facility

Theft or damage to personal effects in transit in the rental vehicle or in any building en route

authorized driver of the rental vehicle. This coverage is not all-inclusive, which means it does not cover such things as personal injury,

Depreciation, diminishment of value, administrative, storage, or other fees charged by the vehicle rental company

Vehicles with a rental agreement that exceeds or is intended to exceed a rental period of

3. Any other collectible insurance;

The coverage provided under this EOC

If you or an authorized driver's primary auto insurance or other coverage has made payments for a covered loss, we will cover your deductible and any other eligible amounts, described in

Note: In certain parts of the United States and Canada losses to rental vehicles that are covered by your personal **vehicle** insurance policy liability section may not be subject to a deductible which means that you may not receive any benefits from this program. Contact your insurance

provider for full coverage details pertaining to your personal vehicle liability insurance policy

If you have no other insurance or your insurance does not cover you in territories or countries outside of the United States, coverage is considered primary coverage.

rental agency from which you rented your vehicle. Please contact us or our

designated representative for further details.

incident or the claim will not be honored:

I. How to file a claim:

Completed and signed claim form.

The rental agreement (front and back).

Copy of Your valid driver's license (front and back).

insurance or coverage Police report when the vehicle is stolen, vandalized (regardless of the damage)

collision or the vehicle is not drivable Itemized repair estimate from a factory authorized collision repair facility.

to validate a claim

bold and Legal Disclosures.

b) Wholesale market value less salvage and depreciation: Evidence of Coverage c) The rental agencies purchase invoice less salvage and depreciation; of

d) \$50 000 IISD In addition, coverage is limited to \$500 USD per incident for reasonable loss of use charges

imposed by the **vehicle** rental company for the period of time the rental **vehicle** is out of service. We will not pay for or duplicate the collision/damage waiver coverage offered by the rental agency

### H. What is NOT covered:

· Any personal item stolen from the interior or exterior of rental vehicles. Vehicle keys or portable Global Positioning Systems (GPS).

Vehicles not rented by the cardholder or authorized user on the covered card B. The kind of coverage you receive: • Any person not designated in the rental agreement as an authorized driver.

 Any obligations you assume other than that what is specifically covered under rental agreement or your primary vehicle insurance or other indemnity policy

 Any violation of the written terms and conditions of the rental agreement Any loss that occurs while driving under the influence of drugs or alcohol

 This coverage is secondary to any other applicable insurance or coverage available to yo Any loss associated with racing or reckless drivin . Losses involving the theft of the rental vehicle when you or an authorized driver cannot

produce the keys to the rental **vehicle** at the time of reporting the incident to police and/or rental agency, as a result of negligence.

Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.

 Subsequent damages resulting from a failure to protect the rental vehicle from further . Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a

vehicle collision causing tire or rim damage. Rental vehicles where collision/damage waiver coverage (or similar coverage) was

accented/nurchased by you

Any damage that is of an intentional or non-accidental nature, caused by you or an . Coverage for stolen or damaged jewelry or fine art will be limited to the actual purchase

price as listed on your credit card statement, regardless of sentimental or appreciated

thirty-one (31) consecutive days from a rental agency

Losses resulting from any kind of illegal activity.

Damage sustained on any road not regularly maintained by a municipal, state, or federal Losses as a result of war or hostilities of any kind (including, but not limited to, invasion,

terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts

 Items that are stolen from any location or place (including, but not limited to, exercise) Any loss involving the rental vehicle being used for hire, for commercial use, or as a publi facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another part Theft of, or damage to, unlocked or unsecured vehicles.

the limits above.

 Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control Value-added tax or similar tax unless reimbursement of such tax is required by law of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Interest or conversion fees that are charged to you on the covered card by the financial Service LIPS FedEx or other delivery services Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.

 Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged B. The kind of coverage you receive: Extended Warranty doubles the original manufacturer warranty up to a maximum of

Call the 1-800-MasterCard to request a claim form. You must report the claim within

including mold

E. How to file a claim:

you report the claim:

to validate a claim.

bold and Legal Disclosures.

Completed and signed claim form

Repair estimate for damaged item(s).

Losses that cannot be verified or substantiated

 Items covered by a manufacturer's recall or class action suit Items that you damage through alteration (including, but not limited to, cutting, sawing,

 Used or antique items: collectibles of any kind (such as items designed for people parts, labor, compressor, etc. to collect or items that over time become collectibles): recycled, previously owned

refurbished rebuilt or remanufactured item Stolen items without documented report from the police

 Items that are damaged during transport via any mode. Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle.

 Motorized vehicles including but not limited to automobiles watercraft/hoats aircraft and motorcycles, or their motors, equipment, or accessories. Motorized equipment store brand) warranty expires. not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow thrower, lawn

 I and, any buildings (including, but not limited to, homes and dwellings), permanently installed items (examples: items wired directly to the electrical system or attached to

structure of the building) fixtures or structures . Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced Intern) negotiable instruments bullion rare or precious metals stamps and coins - Any other documentation that may be reasonably requested by us or our administrator with those of like kind and quality. However, we cannot quarantee to match exact color. currency or its equivalent.

Losses caused by insects, animals, or pets.

Call the 1-800-MasterCard to request a claim form. You must report the claim within

Submit the following documentation within one hundred and eighty (180) days of the date

Any other documentation that may be reasonably requested by us or our administrato

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in

sixty (60) days of the loss or the claim may not be honored

Photograph clearly showing damage, if applicable

Receipt showing purchase of covered item(s).

 Professional services (including, but not limited to, the performance or rendering of labor or maintenance: repair or installation of products, goods, or property; professional

Plants shrubs animals nets consumables and nerishables

advice of any kind, including, but not limited to information/services or advice secured collect or items that over time become collectibles) that do not come with a manufacture from any help or support line; or technical support for software, hardware, or any other warranty (repair or replacement amount will not include market value at time of claim) recycled, previously owned, refurbished, rebuilt, or remanufactured items; product Application programs computer programs operating software and other software

quarantees (e.g. glass breakage) Losses resulting from war or hostilities of any kind (including but not limited to invasion terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity

· Losses caused by power surge, contamination by radioactive or hazardous substances, installed items (examples: items wired directly to the electrical system or attached to

· Plants, shrubs, animals, pets, consumables, and perishable · Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.

 Professional Services (including, but not limited to, the performance or rendering of · Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals). labor or maintenance; repair or installation of products, goods or property; professional Rented, leased, or borrowed items for which you will be held responsible. advice of any kind, including, but not limited to, information/services or advice secured Trip, service, or diagnostic charges in the absence of any covered repairs or verified from any help or support line; or technical support for software, hardware, or any other

including mold.

E. How to file a claim:

 Any shipping charges, transportation and delivery charges, or promised time frames for Application programs, operating software, and other software. delivery, whether or not stated or covered by the manufacturer's warranty All types of media with stored data or music (including, but not limited to, computer)

structure of the building) fixtures or structures

software, DVDs, video cassettes, CDs, film and audio cassettes). Any shipping charges, transportation and delivery charges, or promised time frames for

delivery whether or not stated or covered by the manufacturer's warranty . Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

 Indirect or direct damages resulting from a covered loss Mechanical failure arising from product recalls

. Trip, service, or diagnostic charges in the absence of any covered repairs or verified

 Loss resulting from war or hostilities of any kind (including, but not limited to, invasion) terrorism rebellion insurrection riot or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.

· Mechanical failures caused by normal wear and tear or gradual deterioration where no · Mechanical failures caused by lack of maintenance/service.

Losses caused by power surge, contamination by radioactive or hazardous substances

 Physical damage to the item. Any exclusion listed in the original manufacturer's warrant

. Call 1-800-MasterCard to request a claim form. You must report the claim within sixty (60) days of the failure or the claim may not be honored. . Submit the following documentation within one hundred and eighty (180) days from the

date of failure or the claim may not be honored Completed and signed claim form. - Receipt showing covered item(s)

 Original manufacturer's (or LLS, store brand) warrants twelve (12) months on most items you purchase. For products with multiple warranty - Service contract or ontional extended warranty if applicable components, each warranty time period will be extended up to a maximum of twelve (12) months. An example of a product with multiple warranty components includes an - Itemized repair estimate from a factory authorized service provider. appliance with original manufacturer's (or U.S. store brand) warranties that differ for - Any other documentation that may be reasonably requested by us or our administrator to validate a claim If you purchase a service contract or an optional extended warranty of twelve (12) month

1-800-MasterCard 1-800-

MS AND CONDITIONS FOR MASTER or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract This document details the MasterAssist™ services available to you as a member of the or extended warranty coverage period end. If your service contract or extended warranty plan described as follows. exceeds twelve (12) months, this coverage does not apply. Eligibility: In order to be eligible for the services and benefits offered by MasterCard

 If you do not have an additional service contract or an optional extended warranty, this International through AXA Assistance USA, You must be a beneficiary as defined below. Extended Warranty benefit commences the day after your original manufacturer's (or U.S. Membership to the program is non-transferable. Duration of Coverage: As long as You remain a MasterCard cardholder in good

his/her destination(s)

C. Coverage limitations:

Note: Salvage may apply to this coverage; see the Legal Disclosures for details.

. Used or antique items; collectibles of any kind (such as items designed for people to

material, brand, size, or model,

D. What is NOT covered:

senarately may be covered

standing. You will have access to the assistance services described herein. The maximum benefit for repair or replacement shall not exceed the actual amount charged on your covered card or \$10,000 USD, whichever is less.

Availability of Services: MasterAssist is available worldwide, with the exception of thos If either the original manufacturer's (or LLS, store brand) warranty or the service contract countries and territories which may be involved in an international or internal conflict or covers more than sixty (60) months, this benefit will not apply in those countries and territories where the existing infrastructure is deemed inadequate . We or our administrator will decide if a covered failure will be repaired or replaced, or by AXA Assistance USA to guarantee service. The Beneficiary may contact MasterAssist

Statement showing covered item(s)

Itemized nurchase receint(s)

Access: The services and benefits offered in the MasterCard program will be arranged by AXA Assistance USA.

prior to embarking on a covered trip to confirm whether or not services are available at

For 24-hour emergency assistance call the MasterCard Assistance Center at: Toll free number in the United States: 1-800-307-7309

Outside the United States, call collect at 636-722-7111

. GENERAL DEFINITIONS

Beneficiary: An eligible MasterCard cardholder in good standing whose card has been Floor models that do not come with an original manufacturer warranty. issued by an institution located in the United States and with his/her permanent address . Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, of residence within the United States; such cardholder's spouse; or, a dependent child and motorcycles or their motors equipment or accessories Parts if nurchased under the age of nineteen (19) or under the age of twenty-five (25) in the case of a your hospitalization is expected to last 8 days or more dependent full-time college student. In either case the family member resides permanently I and, any buildings (including, but not limited to, homes and dwellings), permanently at the same address as the cardholder and is traveling with the cardholder.

> Family Member: Any Beneficiary's common law spouse, and his or her children. MasterAssist™: Service provided by AXA Assistance USA, Inc. on behalf of MasterCard

> > II. CONTENT OF THE ASSISTANCE SERVICES We would do the same for you if your travel companion(s) should die. If one of your immediate relatives dies at home while you're traveling abroad, we'll pay for your return to the United States.

. Coverage is secondary to any existing health and dental coverage (such as worker's compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance. Who is covered:

 You, your spouse, and unmarried dependent children under age 26, traveling with Where you're covered · At locales 100 miles or more from your home\*, except in Afghanistan, Iran, Iraq,

r the convenience of the cardholder, MasterAssist will countries we deem unsafe. When you're covered

You're covered from the day you leave until midnight of the 60th day of your trip.

or the day you return to your city of residence, whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your What is NOT covered:

Hospital admission: If you require hospitalization, MasterAssist can organize the hospital admission and if requested, the quarantee of medical expenses. It is expressly

understood and agreed upon that all costs are the sole responsibility of the cardholder, hospital providers, not legally obligated to pay in the absence of any coverage. and can be charged to the cardholder's account, subject to authorization by the Card

insurance or for any expenses incurred after your return to your city of residence.

civil commotion); confiscation or damage caused by any government, public authority

medical) as well as ground transport requirements (for example, wheelchair assistance Injury illness or loss due to normal prepancy or childhirth professional athletics or training ambulance at each end). It is expressly understood and agreed upon that all costs are the sale responsibility of the cardholder

### Repatriation of remains In the event of the Beneficiary's death, MasterAssist will arrange for the repatriation of

Prescription transfer/shipping

What is covered

including the mode of transport, whether or not an escort is needed (medical or non-

will be subject to international laws and regulations. It is expressly understood and

MasterAssist helps the Beneficiary replace lost or misplaced medication or other

If you have a medical emergency away from home, MasterAssist Medical Protection can

help you get the best care. MasterAssist Medical Protection is an insurance program

Coverage is limited to emergency medical services resulting from accidental injury o

layperson to place a patient's life, or the life of an unborn child, in jeopardy or

emergency illness, which, if not treated immediately, could be expected by a prudent

agreed upon that all costs are the sole responsibility of the cardholder.

remains to the place of burial in his/her country of residence. Transportation of remains ticket(s). Expenses without prior approval of the Center will

> By making a request for assistance or a claim for health or health or dental insurance for covered services performed or paid for by AXA Assistance.

1 Call 1-800-MasterCard to obtain a claim form, Report

the claim within 60 days of the completion of the care you receive, or we will not be able to honor your claim

Complete and send the claim form with all documentation to the MasterCard Assistance

Reminder: Please refer to the Legal Disclosure section. \*If a cardholder's mailing address is in the State of New York, mileage requirement is

3. LEGAL ASSISTANCE

The Beneficiary is entitled to obtain the following services: Legal Referrals

 When you're traveling alone and hospitalized outside the United States for more than the provider's name, address, telephone number, office hours, specialty and language 8 days, we'll make and pay for travel arrangements for a round-trip, economy-class resources. Whenever there is sufficient information to do so, we shall refer you to two ticket to bring a relative or close friend to you. If you need to recuperate in a hotel after or more legal professionals so that the Beneficiary may have the benefit of choosing MasterAssist uses reasonable efforts to ensure that its referrals are to legal service providers who meet the reasonable professional standards of the country or city where

> to ensure that the service rendered was satisfactor Legal Assistance - Up to USD \$1,000

If you are jailed (or threatened to be) following a road traffic accident, MasterAssist can appoint and advance the fees of a lawver. It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder, and can be charged to the

If you are jailed (or threatened to be) following a road traffic accident. MasterAssist shall advance the hail hond. It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder, and can be charged to the cardholder's account, subject to authorization by the Card Issuer.

Beneficiary with an interpreter. It is expressly understood and agreed upon that all cos

 Information on visas, passports Information on inoculation requirements for foreign trave

direction of a physician or dentist, not medically necessary, rendered by other than

Experimental/investigative services, or telephone consultations. · Medical or dental expenses payable under any existing group health or accident

Cash advances Up to USD \$5,000

Transmission of urgent messages from the Beneficiary to relatives, business associates friends residing in his/her country of residence and vice versa.

MasterAssist shall provide assistance in locating lost luggage and shall provide to the Beneficiary regular updates on the location status.

### Lost document, ticket replacement, and return trip assistance

In case of loss or theft of the MasterCard card, travel tickets, passport, visa or other identity papers necessary to return home. MasterAssist will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities. In the event of loss or theft of the transportation ticket to return home, a replacement

transportation ticket can be arranged. It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder, and can be charged to the cardholder's account, subject to authorization by the Card Issuer

coverage. Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of MasterAssist™ Travel Assistance Services (such as, medical or legal bills).

> according to circumstances and depending on the nature of the requested service. AXA Assistance may have to advance payment on behalf of the cardholder subject to the cardholder's approval. In this case, the advanced payment and associated delivery fees shall be reimbursed to AXA Assistance through the debit of the cardholder's MasterCard Card account, subject to prior approval of the cardholder's issuing bank In the event approval for the charge is not granted by the issuing bank, the payment coverage/monetary advance will not be provided.

## If your car breaks down on the road while you are traveling in the 50 United States or

MasterCard Card account

the District of Columbia, just call 1-800-MasterCard and tell us where you are. We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your

 You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. MasterCard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable

 Emergency road service is not available in areas not regularly traveled in "off-road areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.

If you have a rental **vehicle**, be sure to call the car rental agency before you call 1-800-MasterCard, as many rental agencies have special procedures regarding emergency road service. Reminder: Please refer to the Legal Disclosure section.

## FRCARD VAT RECLAIM SE

VAT Refunds on Business Travel Expenses U.S. Companies are entitled to recover the Value Added Taxes (VAT) expenses that your

trade shows, car hire, and similar business travel expenses are recoverable in most

The rules and scope of VAT recovery vary from country to country, but we will determine what is eligible for reclaim and will handle all the claim processing and submissions to the VAT Refunding Authorities.

advance cash to the Beneficiary (to be charged to cardholder's account and subject to

nercentage of the recovered VAT In the event of lost or stolen cash, Travelers Checks, credit and charge cards or in the VAT reclaim process contact:

MasterCard customers can avail themselves of a discounted fee based on a

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 nurchases or arrange for a cash advance with your issuer's approval, you can receive a temporary card the next day in the

Islands, and Puerto Rico) and Canada, call 1-800-MasterCard (1-800-627-8372 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 75 countries worldwide. Some of the key toll free MasterCard Global Service telephone numbers are:

If you access the Program Web Site or use the Program, you also accept the Term Austria.....

France ..... 0-800-90-138 Germany ......0800-819-1040 .... 1-800-55-7378 Netherlands .....

For additional information, or for country-specific toll-free telephone numbers not listed

Account Information and Card Benefits When in the United States, contact your card issuer directly for account information

Number) before you travel in order to enable cash access.

### to access any of your card benefits

Call 1-800-4CIRRUS to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands, Also, visit our Web two million ATMs worldwide. Be sure you know your PIN (Personal Identification

If you already receive all the automatic rebates in the Program and/or have already registered in the Program, the terms and conditions of this tier of the Program are outlined below:

## Terms & Conditions (7/2014) MasterCard International Incorporated ("MasterCard") is providing these MasterCard

Easy Savings Program - U.S. Small Business Cardholder Terms and Conditions ("Terms and Conditions") with respect to your U.S. MasterCard small business card. Upon receipt or affirmative acceptance of these Terms and Conditions, you hereby accept these Terms and Conditions for the MasterCard Easy Savings Program (the "Program"). You further accept these Terms and Conditions and ratify this acceptance by using, receiving or accepting any benefit of a rebate under

issuing bank immediately

For information on our VAT recovery services and to commence your company's

ILS Toll free: 1 800 306 6068

automatically enrolled in the Program, you may participate in the Program effective as of the date indicated in the notification from the issuer. You may also go to www.easysavings.com and register to receive program updates, and see you and/or your employees' card rebates at that site. Otherwise, you may enroll in the Program with an eligible card, on the Program Web Site. The Program is available or credit cards issued by a United States financial institution ("Cards"). You must be

and Conditions as posted on the Program Web Site and as posted at http://www mastercard com/easysavings/common/en\_US/termsconditions.html as ma be amended from time to time. If you request a user ID to access rebate information on the Program Web Site, w

this authorization hold will be removed from your account Your Data: You agree to the terms of the Program's privacy notice as posted a https://www.mastercard.com/us/business/en/common/privacypolicy.html, may be amended from time to time. You acknowledge and agree that your issuit bank and MasterCard may share and use data regarding you, your personnel and

participating Merchant locations for Cards. The amount of any rebate and other

terms and conditions applicable to a rebate will be determined by the Merchan and are subject to change at any time and without notice. Please refer to any disclosures provided by your issuing bank and the Program Web Site for any deta on any Offer terms and conditions. Offers may be redeemed only at participating Merchant locations. See the Program Web Site for the latest information or available Offers. Certain issuers may restrict your access to: (i) or the ability make purchases from, certain Merchants; (ii) certain Offers; or (iii) certain element of the Program for other numoses. Please refer to the Offer details provided by vo issuing bank, the Program Web Site, and/or the Offer details below for the latest

participating Merchant, you will receive a rebate on your purchase, subject to any terms and conditions of the Offer and provided that the purchase transaction: (a) originated in the United States (b) is authorized, settled and cleared through the MasterCard Global Clearance and Processing System, and (c) is not a PIN-based transaction. The rebate will not appear on your receipt at the point of sale. The form of the rebate may be a credit to your Card account or the rebate may be i another form, as determined by the Issuer. If a rebate is credited to your Card account, please note that it might not appear on the same statement as the relati purchase. There may be a delay of up to one statement cycle in crediting a rebat Please note that rebates will be based on the standard currency related to you MasterCard small business card.

Reversals: All or a portion of a rebate may be reversed in certain circumstances including without limitation, upon a return, dispute, adjustment, or fraudulent card

resident and indicated on the rental agreement.

Disclaimer of Liability: Our role under the Program is limited to processin

information regarding Offers on behalf of Merchants and the issuing banks. W are not responsible for any Offers or rebates, your ability to use Offers or rebates

Prepaid Business Card

administrator can be reached by phone at 1-800-MasterCard. Authorized driver(s) means a driver with a valid driver's license issued from their state of

# normal service due to broken parts, material or structural failures.

# D Who is covered:

rental, as well as the responsibility of all parties under the rental agreement. Stolen means items that are taken by force and/or under duress or the disappearance of the

## United States Dollars (USD) means the currency of the United States of America.

## and Legal Disclosures

You must initiate and then pay for the entire rental agreement (tax, gasoline, and airport fees

during a trip using the rental vehicle.

## personal liability, or personal property. It does not cover you for any damages to other vehicles or property. It does not cover you for any injury to any party

## When MasterRental is provided on a secondary basis and a covered loss has occurred the order

## Collision/damage waiver provided to you by the rental agency:

Section B. not covered by the other insurance

## he covered card cardholder and those designated in the rental agreement as authorized drivers.

### Excluded rental vehicles All trucks pickups full-size vans mounted on truck chassis (including but not limited to Ford EconoVan), cargo vans, campers, off-road vehicles, and other recreational vehicles.

- All short utility trucks. These are vehicles that have been or can be converted to an onen, flat bed truck (including, but not limited to, Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT). Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels.
- Antique vehicles (vehicles that are more than twenty (20) years old or have not been manufactured for at least ten (10) years), or limousines

## . Any rental vehicle that has a MSRP that exceeds \$50,000 USD.

## Coverage is available worldwide

### a. This EOC is prohibited by that countries law: or b. The terms of the EOC are in conflict with the laws of that country.

The actual repair amount:

G. Coverage limitations We will nay the lesser of the following:

## The rented vehicle must have a MSRP that does not exceed \$50,000 USD.

Reasonable loss of use charges imposed by the vehicle rental company for the period of time

# C. Coordination of Benefits:

## in which benefits are determined is as follows: 1 You or an authorized driver's primary auto insurance

# or livery conveyance

## sixty (60) days of the loss or the claim may not be honored

You may choose to assign your benefits under this insurance program to the

. Submit the following documentation within one hundred and eighty (180) days of the

 Receipt showing the vehicle rental. Statement showing the vehicle rental

automobile or any other motor vehicles Copy of the declarations page of any primary vehicle insurance and other valid

or involved in a collision that requires the vehicle; to be towed, in a multi-vehicle mowers and hedge trimmers)

 Copy of the vehicle rental company promotion/discount, if applicable. Copy of the vehicle rental location class specific fleet utilization log, if loss of us charges are being claimed. You must secure this log from the rental agency.

Pursuant to the below terms and conditions, when you bought an item with your covered card is damaged or stolen within ninety (90) days of purchase, you may be eligible for benefits under this coverage

### A. To get coverage: You must purchase the new item entirely with your covered card and/or accumulated

points from your covered card for yourself or to give as a gift.

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in

· Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, Most items you purchase entirely with your covered card are covered if damaged hurricane, lightning, and earthquake stolen for ninety (90) days from the date of purchase as indicated on your covered Items you purchase with your covered card and give as gifts also are covered

insurance or coverage benefit C. Coverage limitations: Coverage is limited to the lesser of the following:

A maximum of \$10,000 USD per loss and a total of \$50,000 USD per cardholder

replaced individually or repaired, the value of the pair or set will be covered not to exceed

or the gift recipient. Coverage is limited to only those amounts not covered by any other

account per twelve (12) month period. Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be

Items left in public sight, out of arm's reach, lacking care, custody or control by the

The actual cost of the item (excluding delivery and transportation costs).

Statement showing purchase of covered item(s Report from police listing any items stolen Note: Salvage may apply to this coverage; see the Legal Disclosures for details. Copy of the declarations page of any applicable insurance or protection (including, but D What is NOT covered: not limited to homeowner's renter's or auto insurance policy)

 Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence Evidence of Coverage

> A. To get coverage: You must purchase the new item entirely with your covered card and/or accumulated points from your covered card for yourself or to give as a gift.

The item must have an original manufacturer's (or U.S. store brand) warranty of sixty (6)

ne Beneficiary is entitled to obtain the following service (i) when 100 miles (160km) or more away from such Beneficiary's primary residence: or (ii) while traveling overseas outside the home country of origin: . TRAVEL MEDICAL EMERGENCY ASSISTANCE

Referrals to medical services: If you have a medical emergency while traveling, MasterAssist will refer you to qualified: physicians, hospitals, clinics, ambulances. rivate duty nurses, dentists, dental clinics, services for e disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment

ake arrangements for a general practice physician to consult the Beneficiary's hotel or current location while traveling. Although MasterAssist service will make every effort, this service may not be available in all states and countrie If a physician can not be dispatched, other arrangements will be made by MasterAssist and options will be offered to the Beneficiary. It is expressly understood and agreed upon

Medical transportation/Medical evacuation

If the MasterAssist medical department determines that adequate medical facilities are not locally available in the event of an accident or illness. MasterAssist service will arrange

that all costs are the sole responsibility of the cardholder.

for an emergency evacuation to the nearest facility capable of providing adequate care The MasterAssist service team of physicians will be able to make travel recommendations

important items such as eveolasses or contact lenses, by first endeavoring to find a not be reimbursed. The maximum amount paid for trave local resource for replacement, or by locating and arranging prompt shipment of the and repatriation costs, beside shipment of remains, is USD item or its equivalent (subject to local law). TRAVEL SERVICES MEDICAL PROTECTION

## A nlobal referral network of local physicians, dentists, hospitals, and pharmacies.

Emergency treatment by a physician or dentist, for covered medical, surgical, and dental conditions arising from illness or accidental injury incurred during your trip. Fach covered individual can receive up to USD \$2,500 in coverage. (Because coverage is secondary, file with your own insurance company first, then we'll help cover the difference.) There is a deductible of USD \$50 per person, per trip.

seriously impair the patient's bodily functions. Emergency illness benefits are limited not applicable. to a maximum of USD \$500 per day. If you're hospitalized while traveling alone, we'll make arrangements to obtain care. If needed, we'll pay for transportation to another medical facility or your home. If you're traveling with dependent children, we'll arrange, and pay, for their return home if

hospitalization, we'll pay up to USD \$75 a day, up to 5 days, to help cover hotel expenses. . If you die while traveling, we'll arrange for your remains to be sent home, pay for repatriation, and help make arrangements for your travel companions(s) to get home.

Kampuchea Laos Libva Myanmar North Korea Sri Lanka Vietnam and other

· War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or

or customs official: risks of contraband: illegal activity or acts and military duty. Air travel, except as a passenger on a licensed aircraft operated by an airline or air participation in any athletic events that require payment of any entry fee, including training for such event(s); mountain climbing, motor competition, intentionally self-inflicting harm.

# Additional information:

 All medical transportation must be approved by both the attending doctor and the Assistance Center staff. All other travel benefits must be approved in advance by the Cente All travel will be scheduled, economy class, if original icket(s) cannot be used. MasterAssist must be given the return ticket(s) or must be reimbursed the value of unused

\$10,000 on any single covered trin dental benefits, you assign to AXA Assistance the rights to receive benefits and/or reimbursement payable under other

## How to file a claim:

Non-emergency services, supplies, or charges.

III. COST OF THE ASSISTANCE SERVICES PROVIDED MasterAssist offers valuable emergency assistance services, however it is not insurance

Most of the assistance services are offered to the cardholder at no cost: however.

MasterAssist provides referrals to lawyers or other legal service providers including 6. MASTER ROADASSIST® SERVICE

the traveler is located. MasterAssist will also follow up with the Beneficiary in each case

cardholder's account, subject to authorization by the Card Issuer. Advance payment for bail bond - Up to USD \$5,000 for their services.

## 4. TRAVEL PERSONAL ASSISTANCE

 Information on foreign exchange rates and value-added taxes · Referrals to Embassies or Consulates · Services, supplies, or charges not prescribed by, or performed by, or upon the Referrals to Interpreters

> In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter. MasterAssist shall make the necessary arrangements to provide the

are the sole responsibility of the cardholder, and can be charged to the cardholder's account, subject to authorization by the Card Issuer

Information on customs and duty regulations.

MasterAssist will make available to Benefician Information for preparing a journey

company employees incur on foreign business travel The VAT paid on hotel accommodations, employee meals, conferences, exhibitions Dispatch of an Interpreter

> To claim VAT refunds, it is essential that your company be able to provide the original hard-copy supplier invoices on which you paid VAT.

event that there are no ATMs available at the Beneficiary's location. MasterAssist shall

5. TRAVEL-ORIENTED EMERGENCY ASSISTANCE

authorization by the Card issuer).

Urgent message relay

Luggage assistance

### Int'l. telephone: +353.66.97.61772 F-mail: contact@fexcovatrefunds.com

## www.fexcovatrefunds.com

MasterCard Global Service® provides worldwide, 24-hour assistance with lost and web site as we may establish for the Program. Participation: If you have been notified by the issuer that issued your MasterCard small business card that your MasterCard small business card has been United States, and within two business days most everywhere else.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin receive the rehate benefits of the Program

Portugal..... 900-97-123

0800-96-4767

above, visit our Web site at www mastercard com or call the United States collect at

and 1-800-MasterCard for card benefits. When traveling outside the United States call MasterCard Global Service to access your card issuer for account information or

site at www.mastercard.com to use our ATM locator. You can get cash at over

MasterCard Easy Saving® Program - U.S. Small Business Cardholder

These Terms and Conditions set forth the terms applicable to your use of the

Program. The Program provides you with automatic relates on eligible purchase from participating merchants in the United States if you use eligible, enrolled MasterCard small business credit, prepaid, or signature debit cards. Please rea these Terms and Conditions carefully and keen them for your records

> In these Terms and Conditions, the words "you" and "your" mean the person entity to whom a Card, as defined below, has been issued and any person of entity that you allow to use a Card, and the words "we," "us," and "our," mean MasterCard, "Program Web Site" means www.easysavings.com or such other

the Program. If you do not wish to participate in the Program, please contact your

only to cardholders using eligible, enrolled small business signature debit, prepaid enrolled in the Program prior to using a Card at a Merchant, as defined below, or

may need to validate your Card in order to ensure that you can receive applicable rebates and as part of this validation an authorization hold of \$1 may appear of your account information. Once the validation is confirmed, usually within 2-7 day

such Card usage with each other and with third parties, such as Merchants ar service providers to operate the Program and for internal operational purposi including, but not limited to, sending you and your personnel e-mails regarding Merchant Offers: Merchants that are participating in the Program ("Merchant(s) may provide offers for rebates on purchases of goods or services ("Offers") at

information on available offers Offer Acceptance: When you purchase goods or services using a Card from a