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HSBC

09/2026

HSBC Elite World Elite Mastercard® credit card

Program Rules Rewards Brochure



HSBC

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This brochure is effective September 16, 2026 and replaces all prior brochures. To the extent there is a conflict between this brochure and any other disclosure, program description or advertising by any party, this brochure will control.

This brochure is for informational purposes and does not represent a contract or other agreement. Please review carefully.

HSBC Elite World Elite Rewards Program

Program Rules

The HSBC Elite World Elite Rewards Program Rules ("Program Rules") apply to the HSBC Elite World Elite Mastercard® credit card ("HSBC Elite World Elite Mastercard®" or "Account") issued by HSBC Bank USA, N.A. ("HSBC Bank" or "HSBC"). Engage People Inc. ("Engage") is the Rewards Program Administrator ("Program Administrator"). Go Pass ("Go Pass") is the Travel Provider.

Overview

As a holder of the HSBC Elite World Elite Mastercard® credit card ("Cardholder"), you are enrolled in the HSBC Elite World Elite Rewards Program (also referred to as the "Program"). Participation in the Program gives you the opportunity to enjoy all the benefits of the HSBC Elite World Elite Mastercard®, including HSBC Elite World Elite Rewards Program Points ("Points"). With this benefit you will earn up to 5 "Points" for every dollar charged in new purchases (minus returns, credits and adjustments) using your HSBC Elite World Elite Mastercard® (see "Points Accumulation" for details). You may choose to use your Points towards available redemption options described in these Program Rules, see Redemptions for more details:

- Cash
- Points Annual Fee Reimbursement
- Travel
- Gift Cards/eGift Cards
- Charity
- Amazon
- Merchandise Items

For your convenience, HSBC Bank maintains a Rewards Department to answer questions about the Program. Representatives will also assist you in redeeming your Points towards available redemption options. To contact the HSBC Premier Rewards Department, call **1.888.662.4722**, or call from anywhere in the world at **1.716.841.6866**.

Following are important rules that apply to the Program. Please read these Program Rules and save them and any amendments or supplements for future reference (See "Changes" under "Other Important Information" for details).

Each time you access and use the HSBC Rewards site, you agree to these Program Rules, the general provisions of this Agreement and HSBC Bank's and Engage's privacy statements located at, respectively, www.us.hsbc.com/online-privacy-statement/ and www.engagepeople.com/privacy, which form a part of this Agreement.

Participation

The Program and its benefits are offered at the sole discretion of HSBC Bank. To participate, you must be:

- A Cardholder in good standing with HSBC Bank (see "Good Standing" for details).
- An individual – corporations, partnerships and other entities may not participate.

HSBC Bank reserves the right to disqualify any person from the Program if, in HSBC Bank's sole judgment, that person or another person named on the Account has violated any of these Program Rules. Disqualification may result in termination of an individual's participation in the Program, termination of the participation in the Program of others named on the Account and loss of any or all accumulated Points.

Good Standing

Your Account is in good standing as long as you fully comply with the terms and conditions in your HSBC Cardmember Agreement and Account Opening Table, as well as the terms of these Program Rules. You may not redeem Points if your Account is in default or on hold, under the most current terms and conditions of the HSBC Cardmember Agreement and Account Opening Table provided by HSBC Bank or you take any action inconsistent with these Program Rules. This includes any amendments that may have been made to such terms and conditions after your Account was opened.

Account Misuse ("Misuse")

"Misuse" means the improper use of the card, or this Account, in a manner inconsistent with the terms and conditions you've agreed to, including this Agreement, the Program Rules Rewards Brochure, or the terms and conditions of a third-party merchant or service provider program, through which Points may be used or transferred under the Program Rules Rewards Brochure.

Examples of fraud, Misuse, and suspicious activity include, but are not limited to:

- Selling, or participating in the sale or exchange of gift cards, travel, or other items of value obtained through use of Points
- Repeatedly opening HSBC credit card accounts for the primary purpose of acquiring Points
- Manufacturing spends for the purpose of generating Points
- Using your Account other than for personal, family, or household purposes
- Points redemptions that you did not authorize
- Buying or selling Points other than as permitted under the Program Rules
- Moving or transferring Points to an ineligible third- party or account

If there is evidence of fraud, misuse, or suspicious activity on your Account, HSBC may, without limitation or prior notice, do any of the following:

- Temporarily prohibit you from earning points or using points you have already earned
- Take away all accrued Points
- Prohibit you from earning Points
- Suspend or close your Account
- Take legal action to recover Points. redeemed because of such activity and to recover our monetary losses, including court costs, litigation costs, damages, and all other expenses of enforcing our rights under this agreement.

You can begin earning and using Points again if HSBC determines there is no fraud, suspicious activity, or Misuse on your Account.

Points Accumulation

HSBC Elite World Elite Mastercard® credit cardholders earn points on new purchases (minus returns, credits, and adjustments) that post to the account. New purchases do not include balance transfers, credit card checks, or cash advances. Earn rate is based on the merchant category code ("MCC") assigned by Mastercard and is subject to change. Net retail purchases include all purchases you and any authorized user(s) on your Account make for personal, family, or household use with your HSBC Elite World Elite Mastercard® and are calculated to the nearest cent. Points from eligible retail purchases will be accumulated at the time the purchase is posted to your Account and will be available in your Account within 1-2 billing cycles (see "Eligible Purchases to Earn Points" and "Transactions Not Eligible for Points Accumulation" for details).

You must activate your HSBC Elite World Elite Mastercard® to earn Points. There is no annual limit on the number of Points that can be accumulated in an Account Year (each 12-month calendar year). Points accumulation will start from the first day in the billing cycle in which the Cardholder enrolled in the Program.

Cardholders who have opened the same credit card product within the last 36 months, are Authorized Users, or who hold a Premier Family account, are not eligible to receive the Welcome Bonus Points offer.

You will earn:

- **5 Points** for every dollar you spend on new purchases (minus returns, credits and adjustments) on eligible **Travel categories** (listed in the "Eligible Purchases to Earn Points" section). These categories are based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC does not control the assignment, definition, or classification of MCC codes and is not responsible for the codes used by merchants. Even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC is not responsible for the merchant's transaction description, or the exclusion of merchants within an MCC. HSBC reserves the right to determine which travel category purchases qualify for 5 Points.
- **2 Points** for every dollar you spend on new purchases (minus returns, credits and adjustments) on **Other Travel categories** (listed in the "Eligible Purchases to Earn Points" section). These categories are based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC does not control the assignment, definition, or classification of MCC codes and is not responsible for the codes used by merchants. Even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC is not responsible for the merchant's transaction description, or the exclusion of merchants within an MCC. HSBC reserves the right to determine which other travel category purchases qualify for 2 Points.
- **2 Points** for every dollar you spend on new purchases (minus returns, credits and adjustments) on Dining categories (listed in the "Eligible Purchases to Earn Points" section). These categories are based on the Merchant Category Code ("MCC") under which the merchant processes the transaction. Transactions made at merchants that do not process under these terms or that use an incorrect MCC will not qualify. HSBC does not control the assignment, definition, or classification of MCC codes and is not responsible for the codes used by merchants. Even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC is not responsible for the merchant's transaction description, or the exclusion of merchants within an MCC. HSBC reserves the right to determine which Dining category purchases qualify for 2 Points.
- **1 Point for every dollar you spend on all other new retail purchases** (minus returns, credits and adjustments) (see "Eligible Purchases to Earn Points" for details).
- From time to time, you may be offered special promotions that give you additional opportunities to earn Points ("Bonus Points") in other ways than described above. Promotional offers may limit the amount of Bonus Points earned.

Any transactions made with your HSBC Elite World Elite Mastercard® credit card in a currency other than U.S. dollars will be converted to U.S. dollars before calculating earned Points.

Your Points cannot be applied as payment or to the balance of your Account, except as specified in the section entitled "Redemptions". If you redeem your Points for a statement credit to your credit card Account, the statement credit can reduce your balance, but you are still required to make your minimum payment. HSBC Bank reserves the right to change or terminate Points accumulation at any time without prior notice to the Cardholder (see "Other Important Information" for details).

Transactions Eligible for Point Accumulation

Your HSBC Elite World Elite Mastercard® purchases are eligible for Points if they are made for your personal, family or household use. You may make eligible purchases anywhere your HSBC Elite World Elite Mastercard® credit card is accepted.

You earn Points when you use your card to make new purchases (minus returns, credits, and adjustments). Earn rate is based on the merchant category code ("MCC") assigned by Mastercard and is subject to change. HSBC does not control the assignment, definition, or classification of MCC codes and is not responsible for the codes used by merchants. Even though a merchant may sell an item that appears to fit within the listed category, the merchant may not have a code that falls within the categories listed. HSBC is not responsible for the merchant's transaction description, or the exclusion of merchants within an MCC.

The eligible Travel merchant purchase categories that you can earn 5 Points on are:

Airlines, Air Carriers are classified as merchants designated as air carriers and airlines. These merchants are assigned an MCC between 3000-3350 and 4511.

Lodging: Hotels, Motels, Resorts are classified as merchants that provide lodging and includes establishments such as "bed and breakfast" and other inns, resorts, cabins, and hostels. These merchants are assigned an MCC between 3501-3999 and 7011.

Car Rental Agencies are classified as merchants that provide short-term or long-term rentals of cars, trucks, vans, or utility trailers. These merchants are assigned an MCC between 3351-3500 and 7512.

The eligible Other Travel and Dining merchant purchase categories that you can earn 2 Points on are:

Boat Rentals are classified as merchants that primarily provide boat rental and leasing services, including fishing boats, non-crew houseboats, sail boats, powerboats, jet skis, and yachts. These merchants use MCC 4457.

Bridge and Road Fees/Tolls are classified as merchants that collect fees associated with toll roads, highways, and bridges. These merchants use MCC 4784.

Bus Lines are classified as merchants that provide passenger bus transportation services that operate on a regular schedule over predetermined routes. These merchants use MCC 4131.

Campground and Trailer Parks are classified as merchants that provide overnight or short-term campsites for recreational vehicles, trailers, campers, or tents. These merchants use MCC 7033.

Cruise Lines are classified as merchants that provide passenger transportation on the open seas or inland waters for the purpose of vacation or pleasure. Such merchants typically offer food, entertainment, and cabin accommodations inclusive in the fare, and operate predefined and advertised routes. These merchants use MCC 4411.

Dining classified as eating places and include such places as cafes, bars, lounges, and fast-food restaurants, including takeout and eligible delivery services. These merchants use MCC 5812.

Ferries are classified as merchants that provide local and suburban mass passenger transportation over regular routes and on regular schedules. These merchants use MCC 4111.

Limousines, Rideshare and Taxicabs are classified as merchants that operate passenger automobile transportation services that do not operate on a regular schedule or an established route. These merchants use MCC 4121.

Motor Homes and Recreational Vehicles are classified as merchants that rent motor homes, RVs, pop-up campers, tent trailers, and other recreational vehicles on a daily, short-term, or extended-term basis. These merchants use MCC 7519.

Passenger Railways are classified as merchants that provide long-distance passenger transportation which may or may not include overnight accommodations on the train during long distance travel. These merchants use MCC 4112.

Timeshare are classified as merchants that sell, lease, and rent timeshare real estate and arrange timeshare condominium exchanges. These merchants use MCC 7012.

Tour Operators are classified as merchants that arrange and assemble tours for sale through a travel agent or directly to the consumer. These merchants use MCC 4722.

Transportation: Suburban and Local Commuter Passenger, including Ferries are classified as merchants that provide local and suburban mass passenger transportation over regular routes and on regular schedules, including railway commuter transportation. These merchants use MCC 4111.

Transportation Services: not elsewhere classified are classified as merchants that provide passenger transportation services not elsewhere classified. These merchants use MCC 4789.

Travel Agencies are classified as merchants that primarily provide travel information and booking services. Such merchants act as agents on behalf of travelers in booking and ticketing air, land, or sea transportation or lodging accommodations, including plane flights, bus tours, sea cruises, car rentals, rail transportation, and lodging. These merchants use MCC 4722.

All Other Eligible Purchases earn 1 Point:

Automobile Parking Lots and Garages are classified as merchants that provide temporary parking services for automobiles, usually on an hourly, daily, or monthly contract or fee basis. These merchants use MCC 7523.

Real Estate Agents and Managers: Rentals are classified as fees charged by merchants engaged in the rental and management of residential and commercial properties, such as real estate agents, brokers, and managers, and apartment rental services. Such fees may include management fees, real estate rental commissions, and real estate rental payments. These merchants use MCC 6513.

Other Eligible Purchases are classified as all other new eligible purchases excluding purchases not eligible for points accumulation (see Transactions Not Eligible for Points Accumulation).

Transactions Not Eligible for Points Accumulation

Any Points accumulated through purchases for business or commercial use are subject to forfeiture. Other purchases and transactions not eligible for Points accumulation include:

- Purchases that are returned or are to be credited to your Account.
- Cash Advances and Cash-Like Transactions
- Checks
- Automated Teller Machine (ATM) withdrawals
- Interest charges, Finance charges, fees, and certain other non-product/service transactions
- Purchases or reloading of prepaid cards
- Balance Transfers
- Money Transfers
- Truck Stop Transactions
- Betting (including Lottery, Gaming Chips, Track Wagers)
- Person-to-Person Transactions through Cash Apps (Zelle, Venmo, Cash App, and similar)
- Any portion of a purchase or transaction covered by the redemption of Points
- Unauthorized or Fraudulent Charges
- Fees of any kind, including Annual fee, if any.

Points Duration

HSBC Elite World Elite Mastercard® credit card Points do not expire if you have an open Account in Good Standing (see "Good Standing" for details). If there are at least 12 months of inactivity (18 months for California residents) on your HSBC Elite World Elite Mastercard®. HSBC Bank reserves the right to close your Account..

All accumulated Points may be forfeited and therefore not available for redemption, unless prohibited by law, in the following circumstances:

- If HSBC Bank closes your Account due to inactivity
- If you close your Account or if you are no longer an HSBC Elite World Elite Mastercard® credit card Cardholder
- If your Account is closed by HSBC Bank because it is not in Good Standing (see "Good Standing" for details)
- If you fail to comply with other agreements, you have with HSBC
- If we believe that you've engaged in fraudulent activity related to your accounts or the program

If HSBC Bank terminates the Program and your Account is in Good Standing, you will have time, as permitted by law, to redeem accumulated Points from the date the Program termination is announced. In the event we learn of your death, we will apply any remaining Points balance as a statement credit to the Account at the Account's standard cash redemption rate.

Points Combination

Points from multiple HSBC Rewards Programs or other accounts issued by HSBC Bank may not be combined or pooled for redemption. When redeeming Points, you may use Points from only one HSBC Rewards Program Account for redemption: HSBC Bank is not responsible and bears no liability for disagreements between participants concerning use of Points accumulated in an HSBC Rewards Program account.

Points Transfer to Other Parties

Points may not be transferred to others for redemption. Points are not the property of the participant in the Program. Points may not be brokered, bartered, or sold, and may not be transferred as part of a domestic relations matter.

Tax Liability

As the primary holder of the HSBC Elite World Elite Mastercard® credit card Account, you are solely responsible for the determination and payment of income or other tax liability related to participation in this Program. HSBC Bank does not make any representations as to the Program participants' current or future tax consequences as a result of the credit, transfer, use, redemption, termination or disposition of Points.

Statements

Your HSBC Rewards Points balance is displayed on your monthly periodic billing statement, which will reflect any Points posted as of the date your statement was produced. If there is no activity and no balance on your HSBC Elite World Elite Mastercard® Account, you will not receive a monthly periodic billing statement, and you may not receive information concerning your accumulated Points. If you have questions about your Points or redemption levels, or to obtain current Program information, please contact our HSBC Premier Rewards Department at **1.888.662.4722** or visit us online by logging into your Personal Internet Banking Account at **us.hsbc.com**. You may also write to the HSBC Premier Rewards Cardholder Care Department, P.O. Box 9, Buffalo, NY 14240. Information about an HSBC Elite World Elite Mastercard® or Program will only be provided to persons named on the Account. If you have any questions regarding your HSBC Elite World Elite Mastercard®, contact HSBC Bank at **1.888.662.4722** or online at **us.hsbc.com**.

Points Redemptions

Your HSBC credit card account which is in good standing and not in default or on hold, is eligible to redeem Points. You can redeem your Points for available redemption options stated below and at any time consistent with these Program Rules. Points cannot be offset against the Cardholder's Account obligations to HSBC Bank.

Rewards Redemption: All reward options are subject to limited availability and to the applicable terms, conditions and restrictions set by third-party suppliers. HSBC Bank USA, N.A. reserves the right, without prior notice, to replace existing reward items with new items, discontinue any reward item at any time; and substitute any reward with another of equal or greater value where necessary. Redemption levels, point values and reward availability may be amended or withdrawn at any time without prior notice.

HSBC Bank reserves the right to increase or decrease required Point redemption amounts at any time without prior notice to the Cardholder. To view the latest redemption options and Point redemption amounts, as well as to redeem your Points, please call the HSBC Premier Rewards Department at 1.888.662.4722 or log in to your Personal Internet Banking Account at us.hsbc.com.

Gift Cards and eGift Cards will have terms and conditions, and you must use the Gift Cards or eGift Cards according to their restrictions, limitations and/or blackout periods (see "Points Redemption for Gift Cards/eGift Cards" for details).

For travel-related options, you will be responsible for making reservations according to applicable terms and conditions. Except as specified below or on a Gift Card or eGift Card, redemption options have no cash or other value and may not be combined with other redemption options, offers or discounts.

Points Redemption for Cash (You have three (3) redemption options)

(Pay with Rewards)

To offset a purchase by redeeming for a statement credit through Pay with Rewards, the purchase must appear on your transaction history within the last 90 days on the Pay with Rewards page of the HSBC Rewards site. You may redeem Points for the full amount of your eligible purchase for purchases greater than $25. The statement credit will be applied to your HSBC Elite World Elite Mastercard® Account. You may redeem Points for the full amount of your eligible purchase. Point redemptions are reflected as soon as the next business day in your HSBC Rewards Account, and monthly as credits on your monthly credit card statement. There is no annual or lifetime maximum on the amount of statement credits that can be applied to your Account. Any request for statement credit redemption is final and cannot be revoked.

Travel booked through Go Pass is worth $0.015 where 20,000 Points can be redeemed for a $300 statement credit through Pay with Rewards.

Amazon transactions are worth $0.008 where 20,000 Points can be redeemed for a $160 statement credit through Pay with Rewards.

All other transactions, including travel not booked through Go Pass, will be worth $0.01 where 20,000 points can be redeemed for a $200 statement credit through Pay with Rewards.

Note: An "ineligible purchase" means cash advances, interest and financing charges, fees, credit or debit adjustments and any amount other than purchases that may be charged to your Account with your card or checks. There must be sufficient points available in the HSBC Rewards account at the time of purchase authorization for a purchase to be eligible for Pay with Rewards. We may establish other qualifying and non-qualifying transactions from time to time. Point redemptions through Pay with Rewards do not count towards your monthly minimum payment on your HSBC Elite World Elite Mastercard® Account. You are responsible for paying the minimum amount which appears on your monthly Account statement, unless the statement credit brings your balance to zero.

(Statement Credit)

If you redeem for a statement credit, it will be applied to your HSBC Elite World Elite Mastercard® Account. There is no annual or lifetime maximum on the amount of statement credits that can be applied to your Account. Any request for statement credit redemption is final and cannot be revoked.

(Direct Deposit)

If you select cash back as a direct deposit, only HSBC Bank USA, N.A. consumer checking and savings accounts in your name alone or as a joint accountholder are eligible. Ineligible HSBC deposit accounts include, but are not limited to, Certificates of Deposit, commercial deposit accounts, fiduciary accounts, and special purpose accounts. For the latest Terms & Conditions and eligibility details, call or visit us online.

Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.

Points Redemption for Annual Fee Reimbursement

The Program grants you the option to redeem Points toward a statement credit at a preferential rate to cover your Annual Fee if you possess the requisite number of Points.

Annual Fee Statement Credits must be redeemed within 90 days of the date that the Annual Fee is posted to your Account.

Points Redemption for Travel

HSBC Travel is operated in conjunction with Go Pass ("Travel Provider"), an independent third-party provider under contract with Engage ("Program Administrator") to provide travel services for HSBC Bank. HSBC Travel enables Cardholders to shop for and book Travel related services such as airfare, hotel, car rental, cruises, activities, getaways, and related Travel activities ("Bookings"). Bookings are available from select suppliers directly on the Site and processed by Go Pass. All Bookings are subject to availability.

Travel transactions made through HSBC Travel will be governed by this Agreement and Go Pass's Terms and Conditions and Privacy Policy (found, respectively, by logging into your HSBC Rewards account at us.hsbc.com and at affiliate.gopassme.com). Accordingly, prior to concluding a transaction through HSBC Travel, you will be prompted to accept Go Pass's Terms and Conditions and Privacy Policy and must do so to conclude your HSBC Travel transaction. Neither HSBC Bank nor the Program Administrator will be a party to any such transactions entered into between you and the Travel Provider; thus, you must direct

your comments, complaints, or inquiries regarding any such transactions to the Travel Provider. Neither HSBC nor the Program Administrator has control over, and neither assumes responsibility for, the Travel Provider's policies or practices or the content and services offered on and through its website. BY ACCESSING AND USING HSBC TRAVEL, YOU EXPRESSLY RELEASE HSBC BANK AND THE PROGRAM ADMINISTRATOR FROM ANY AND ALL LIABILITY ARISING FROM ACCESS AND USE OF HSBC TRAVEL AND/OR TRAVEL PROVIDER'S WEBSITE INCLUDING LIABILITY IN RESPECT OF YOUR TRANSACTIONS THEREON, TRAVEL PROVIDER'S SERVICES, AND THE CONTENT DISPLAYED AND/OR DISTRIBUTED BY TRAVEL PROVIDER. All questions related to Bookings made via HSBC Travel must be addressed directly with the Travel Provider. Instructions on how to make a Booking can be found in the HSBC Rewards FAQ.

When you purchase travel through the HSBC Travel website, the cost of the booking is displayed onscreen in US Dollars. At checkout, the full cost of any travel purchased through HSBC Travel, including applicable fees, taxes, and shipping charges, is charged to your eligible HSBC credit card.

If you choose to use Points to offset the purchase price, you will need to return to the HSBC Rewards website and conduct a Pay with Rewards statement credit redemption. The number of Points you redeem will be deducted from your Account and their value will be applied to your Account as a statement credit.

No Points are earned on the portion of a travel purchase that is offset by the redemption of Points from your Account.

Please note: Your ability to pay for a Booking will be limited by the available credit on your HSBC credit card. Any fees or charges above and beyond the value of the Points redeemed by you at check-out will be your responsibility and charged to your HSBC credit card, and no statement credit will be provided to you for such fees and charges.

There is currently no ticketing fee associated with booking reward Travel through the Travel Provider's website.

Cardholder is responsible for all airline-related fees which include but are not limited to facility charges, segment fees, ticketing, taxes, customs, baggage, security, fuel surcharges and other government-imposed fees and any expedites, special requests and exceptions.

Cardholders should reconfirm flight reservations at least 24 hours prior to departure. Cardholders must have a valid Government-issued ID for airport check-in. Additional identification may be required for travel outside of the United States and is the Cardholder's responsibility. The Cardholder is also fully responsible for verifying all safety and security conditions for each destination selected. Airline ticket must be issued at the time of booking. Airline tickets cannot be redeemed for cash and have no cash value.

Cardholder is responsible for reading, accepting, and adhering to terms and conditions for airline ticket, hotel, car rental, cruise, getaway, and activity purchases at time of booking through HSBC Travel.

HSBC Bank, the Program Administrator, the Travel Provider, and their affiliates are not responsible for the performance of airlines or any provider of service, including but not limited to delivery, bankruptcy, changes, etc., for any service under this Program. In the event that an airline ceases flying and tickets sold for future travel are not picked up and honored by other airlines, the tickets will not be refunded by HSBC Bank, the Program Administrator, the Travel Provider or their affiliates. In this situation, there will also be no Rewards Points credits granted.

All reservations and air ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability. Additional restrictions may apply.

No cash or credit will be given for any unused portion of the ticket.

Booking Confirmation, Fulfillment, and Inquiries

The Travel Provider will send you an automated notification email for every completed Booking from affiliate@gopassme.com. All airline ticket travel issued through the Travel Provider will be issued as E-tickets. If you do not receive a confirmation email for Booking information within 24 hours, please contact Go Pass at **1.321.486.8533**. You may also receive an email confirmation and/or Booking instructions directly from the supplier for your Booking. The email confirmations should be printed and saved for your records. Although you will pay for your Bookings through the Site, all Bookings will be handled directly by the Travel Provider. Neither HSBC nor Program Administrator will be responsible for any delays or issues in Bookings.

You must contact Go Pass directly with any inquiries you may have about the Bookings you make through HSBC Rewards Travel, including if the Booking is unsatisfactory or not provided to you on time or at all, by contacting Go Pass at **1.321.486.8533**. If your inquiry is regarding a specific Booking, contact us using the telephone number shown in your Booking confirmation.

Cancellations, Changes, and Refunds for Online Travel Rewards

All cancellations, changes and refunds are handled by the Travel Provider. The Travel Provider's cancellation/refund policy shall govern these requests. Restrictions and limitations may apply. The cancellation policy is displayed during your check-out process and on your Booking confirmation. IF THE SUPPLIER AGREES TO REFUND YOUR BOOKING, YOU WILL RECEIVE A CREDIT EQUAL TO THE AMOUNT CHARGED TO THE HSBC CREDIT CARD YOU USED TO MAKE THE PURCHASE (WHICH WILL INCLUDE APPLICABLE FEES, TAXES AND SHIPPING CHARGES BUT WILL BE REDUCED BY ANY APPLICABLE CANCELLATION OR REFUND FEES). You should receive such credit within 48-72 hours of receiving confirmation from the Travel Provider that you are entitled to a refund.

Points Redemption for Rewards for Miles

Rewards for Miles Terms and Conditions

- Cardholders who wish to participate in HSBC Rewards for Miles ("Rewards for Miles") must first become a member of a participating travel rewards program and obtain a travel rewards program number for each partner to which they would like to redeem Points for travel rewards.
- Only HSBC Premier World Mastercard® and HSBC Elite World Elite Mastercard® cardholders ('Cardholders') whose Accounts are valid and in good standing can participate in Rewards for Miles and will be eligible to transfer Points to a participating travel rewards program account.
- Only the Primary Cardholder may initiate a Points transfer to a participating travel rewards program account. Authorized users and any other additional cardholders are not permitted to initiate transfers.

- The timing for the redeemed Points to be converted to partner loyalty currency and posted to the Cardholder's travel rewards program account may vary by partner. Depending on internal process, Points will be credited to your travel rewards account within 5 days, however, for some programs it may take up to 14 days.
- The conversion rate of HSBC Points may vary by travel rewards partner program. Points values when converted will be rounded to the nearest whole number.
- Your First Name, Last Name, Travel Membership number will be used to redeem your points.
- Your First Name, Last Name, Travel Membership number, email address, phone number and other cardholder data may be shared with your Travel Partner to resolve a cardholder service issue.
- When Points are transferred to a travel rewards program account, they will be immediately deducted from your available HSBC Points balance.
- Points transfers generally cannot be cancelled or reversed, and Points cannot be transferred back to the HSBC Rewards Account or re-transferred to another participating travel reward program account, except as expressly set out in these Terms and Conditions.
- Points may only be transferred to a participating travel rewards program account that is in the Primary Cardholder's name. The first and last name on the HSBC credit card account must match the name on the travel rewards program account. HSBC may decline or reverse (where possible) a transfer request if the names do not match or if we reasonably believe the transfer is being made to a third party.
- Once HSBC Rewards Points are successfully transferred to a travel rewards partner of your choice, HSBC will not be responsible for any disputes between your selected travel rewards partner and you.
- All questions or disputes regarding eligibility for redemptions within the Program or the use of Rewards for Miles will be decided by HSBC Bank at its sole discretion.
- Fraud and abuse in relation to the earning and transfer of Points to the Program or Rewards for Miles may result in the forfeiture of accumulated Points, as well as the cancellation of a Cardholder's credit card(s).
- The Cardholders are subject to, and must comply with, the rules of the travel rewards program(s) of the participating partner(s) travel rewards program in which they are enrolled. It is the sole responsibility of the participating partner's reward program to provide the Cardholder a copy of the relevant program rules upon his/her enrollment in their travel rewards program.
- A participating travel rewards program may change its program rules, including regulations, policies, benefits and conditions of participation or mileage levels, in whole or in part at any time with or without notice, even though changes may affect the value of the free mileage already accumulated.
- Partner reward program participation in Rewards for Miles is subject to change upon notice.
- HSBC Bank reserves the right to change the terms and conditions herein and Rewards for Miles at any time upon notice.
- There is currently no minimum or maximum number of Points that can be transferred using Rewards for Miles.
- By participating in Rewards for Miles, the Cardholder specifically authorizes HSBC Bank to share only the specific cardholder information necessary to complete the mileage exchange.
- In the event the participating travel rewards program is unable to identify the Rewards for Miles request and cannot apply the corresponding miles to the requested account, HSBC Bank will use its best efforts to identify and resolve the issue, which may include contacting the Cardholder. This may delay the posting of miles to the requested partner program account. If the issue cannot be resolved, the Points deducted for the Rewards for Miles transaction will be added back to the Cardholder's Program account at HSBC Bank.
- Submission of a request to transfer Points to airline miles in Rewards for Miles will constitute complete acknowledgment and acceptance of the terms and conditions associated with participation in Rewards for Miles. In addition, the Cardholder specifically authorizes HSBC Bank to share only the specific Cardholder information necessary to complete the mileage exchange.

Additional terms and conditions may apply.

Points Redemption for Gift Cards/eGift Cards

View the latest redemption options by logging into your Personal Internet Banking Account at **us.hsbc.com** or by calling the HSBC Premier Rewards Department at **1.888.662.4722**.

- Certain Gift Cards/eGift Cards may require a minimum purchase from the participating merchant.
- Gift Cards/eGift Cards are not cancelable, refundable, or redeemable for cash or credit under any circumstances and are not replaceable in the event of loss, destruction after issuance or expired (if applicable).
- Gift Cards/eGift Cards are void if damaged or altered or where prohibited by law. The Gift Card/eGift Cards must be presented in its original form for exchange requests. The Gift Card/eGift Cards cannot be damaged or altered in any way.
- Gift Cards/eGift Cards can be discontinued at any time, without advance notice.
- NOTE: Complete Reward restrictions are listed on the back of the Gift Cards/eGift Cards. For specific details prior to redemption option order, including certificate expiration date, if applicable, call the HSBC Premier Rewards Department at **1.888.662.4722**.
- If you plan to travel and have a question about the use of a Gift Card/eGift Cards outside of the United States, we recommend contacting the merchant directly.

Gift Card/eGift Card merchants are in no way affiliated with HSBC Bank, nor are merchants considered sponsors or co-sponsors of this Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners. Terms and conditions are applied to Gift Cards/eGift Cards which can be found for each merchant in the online rewards catalog. Please see the merchant's Gift Cards/eGift Cards website for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

Shipping and Delivery

Physical Gift Cards can be shipped to the 50 US States, the District of Columbia, Puerto Rico, US Virgin Islands, Guam, Northern Mariana Islands, American Samoa, APO's, FPO's, APO AE's, and DPO's. HSBC does not ship to all other countries and territories. Physical Gift Cards will be sent by USPS First Class Mail to the Cardholder's billing address and cannot be tracked.

Physical Gift Cards shipping time generally takes seven (7) to ten (10) business days after HSBC Bank receives, verifies and processes your request. We will attempt to notify you if your items cannot be shipped within these time periods. Delivery dates are not guaranteed. Orders made after December 1 are not guaranteed to be delivered in time for the holidays. To obtain more specific shipping information and delivery times, simply check online or contact us.

eGift Cards can be sent to Cardholders living outside the US, but they are only valid for US websites/stores. Purchases may not be shippable outside of the US Shipping rules which are subject to each merchants' terms.

eGift Cards will be emailed to the Cardholders within approximately twenty-four (24) hours after order confirmation is received.

HSBC Bank, the Program Administrator, and their affiliates are not responsible for items that are lost, stolen, or destroyed. Normal shipping charges from point of origin to point of delivery are prepaid.

If a shipment is sent in error, the Cardholder should contact HSBC for instructions on how to proceed. HSBC Bank and the Program Administrator reserve the right, in their discretion, to refuse to ship items purchased through the Program to certain addresses. If we choose not to ship an item to you, we will attempt to notify you by email and the total amount of Points charged will be credited back to your Account

Points Redemption for Charity

View the latest redemption options by logging into your Personal Internet Banking Account at **us.hsbc.com** or by calling the HSBC Premier Rewards Department at **1.888.662.4722**.

Cardholders can redeem Points for a CharityChoice Gift Card, which allows you to donate the value of the Gift Card to one of over 1,000 major charitable organizations.

Terms & Conditions for the CharityChoice Card

Not redeemable for cash or merchandise. Never expires. CharityChoice Gift Cards is a project of Special Kids Fund (501c3, EIN 58-2550249). Special Kids Fund receives a modest 10% admin fee, which is deducted prior to the quarterly allocation of the funds to the charities. Funds are distributed to each of the designated charities in one payment, as a bulk allocation. Keep confirmation of your charity designation and verification of your order from your rewards program for your records. Ask your tax advisor as to your eligibility for a tax deduction.

Participating charitable organizations are in no way affiliated with HSBC Bank, nor are they considered sponsors or cosponsors of the Program. Use of charitable organization names and/or logos are by permission of each respective charitable organization and all trademarks are the property of their respective owners.

Points Redemption via Pay at the Pump

When you swipe, tap or insert your HSBC Credit Card, the gas pump screen may prompt you with an offer to redeem 1,250 Rewards Points to discount $0.50 off per gallon, up to 20 gallons if you have minimum 1,250 points in your account. May not be valid with other offers.

Points Redemption via Amazon Shop with Points

Cardholders with a physical US Address on their HSBC Credit Card and Amazon account can redeem Points through Amazon Shop with Points. Terms and conditions applicable to redeeming your HSBC Rewards Points through Amazon Shop with Points can be found at **www.amazon.com/hsbcrewards**.

Points Redemption for Merchandise

View the latest redemption options by logging into your Personal Internet Banking Account at **us.hsbc.com** or by calling the HSBC Premier Rewards Department at **1.888.662.4722**.

All merchandise is subject to limited availability, and to the terms, conditions and restrictions imposed by suppliers. New items may replace certain selections, and certain items may be discontinued at any given time. Merchandise shown in the online rewards catalog may not necessarily reflect exact colors or models of actual redemption options. The Cardholder will be notified if an ordered merchandise item or Gift Card has been discontinued,

All merchandise is manufactured by independent suppliers, who may or may not issue standard warranties for their merchandise. Merchandise available in the Program may require assembly and/or batteries. Installation of merchandise is not included (unless indicated in the redemption option descriptions). Some merchandise items may require that the Cardholder provide, or arrange to provide, assistance when unloading. In case of items requiring truck delivery, the Cardholder should notify the supplier to determine the scheduled delivery date. If the Cardholder order consists of multiple items, please be advised that all items may not be delivered at the same time.

Shipping Charges and Delivery

When applicable, merchandise will be sent by USPS First Class Mail, UPS or other carrier to the Cardholder's billing address or other address specified by the Cardholder. Deliveries cannot be made to rural routes. Merchandise can be sent to the 50 US States, and the District of Columbia Merchandise cannot be delivered to post office boxes, FPO, DPO, APO AE, and APO boxes. Large products typically are shipped via common carrier truck lines that provide curbside delivery only. Shipping time will depend on the redemption option requested and generally takes seven (7) to ten (10) business days after HSBC Bank receives, verifies and processes the Cardholder's request. We will attempt to notify you if your items cannot be shipped within this period. Delivery dates

are not guaranteed. Orders made after December 1 are not guaranteed to be delivered in time for the holidays. To obtain more specific shipping information and delivery times, simply check online or contact us once your order has been placed and shipped for tracking details.

HSBC Bank, the Program Administrator, and their affiliates are not responsible for merchandise items that are lost, stolen, or destroyed. Normal shipping charges from point of origin to point of delivery are prepaid. If a shipment is sent in error, the Cardholder should contact HSBC Bank for further instructions. If a Cardholder returns an item that is not damaged or defective, shipping costs for merchandise items are the responsibility of the Cardholder.

Incorrect or Damaged Goods

Most deliveries occur without damage; however, in the rare event the Cardholder should find damage or receive an incorrect item, THE CARDHOLDER SHOULD CONTACT HSBC PREMIER REWARDS DEPARTMENT AT **1.888.662.4722** IMMEDIATELY. ALL DAMAGE MUST BE REPORTED WITHIN 7 CALENDAR DAYS OF DELIVERY, REGARDLESS OF DELIVERY METHOD. ANY AND ALL DAMAGE SHOULD BE NOTED ON ALL COPIES OF THE DELIVERY RECEIPT. FAILURE TO DO SO MAY VOID ANY AND ALL CLAIMS WHICH COULD AFFECT THE REPLACEMENT OF MERCHANDISE, REFUND OR CREDIT. REPLACEMENT ORDERS FOR INCORRECT OR DAMAGED MERCHANDISE WILL BE PROCESSED IMMEDIATELY UPON RETURN RECEIPT OF THE ORIGINAL MERCHANDISE.

Return Policy

If your item is defective or damaged when delivered to you, or if an incorrect item is delivered to you, please notify us within seven (7) calendar days of such delivery and we will accept its return. You must return the item with its original packaging, together with all original manuals, cords, and accessories. If you otherwise are not satisfied with your product, please notify us within fourteen (14) calendar days of delivery and we will accept its return. You must return the item, in its original packaging, together with all original manuals, cords, and accessories. In the event that a returned order is missing original materials, in our sole discretion, we may choose to reject the return or deduct the value of the missing materials from the total Points refund amount. For defective items or incorrect shipments, the return shipping charges will be covered by HSBC. Otherwise, return shipping charges are your responsibility and will be calculated depending on the size and weight of the Merchandise and your location. If the item is defective and you want to return it more than seven (7) calendar days after delivery, please contact the manufacturer directly for repair or replacement under warranty. You may also contact us if you require any further assistance with the return of your product. Apple product purchases are final and cannot be returned. For any and all Apple product defects, you must contact Apple Care or visit an Apple store for assistance.

PLEASE NOTE THAT THESE ITEMS CANNOT BE RETURNED: All gift cards, Apple products, jewelry, watches, sunglasses, cosmetics, health and personal care items (e.g., razors, shavers, epilators, flat irons, curlers, massagers, toothbrushes, shower heads), baby products (e.g., car seats, strollers containing car seats, diapers, breast pumps), perishable goods, Soda Stream machines, hazardous goods, barbecues, bedding, pillows, sheets, books, motorized vehicles, phones, headphones, clothing, opened CDs/DVDs/games, copyrighted materials such as sheet music, refurbished products, quantity or special buy items. Clearance items cannot be returned unless they are defective, or the incorrect item was shipped.

Cardholders choosing to return merchandise should contact the HSBC Premier Rewards Department at **1.888.662.4722**.

Shopping Cart

Merchandise orders that you place in your shopping cart are only pending orders. Pending orders are not shipped, and Points are not deducted from your Account until your order is confirmed. To update your Merchandise quantity and selections in your shopping cart, follow the prompts and then select "Update Cart." To remove an item from your cart, click on the "Remove" button next to the item name. All items left in your shopping cart will be removed when you sign out or when your account times out.

Participating merchants are in no way affiliated with HSBC Bank, nor are the merchants considered sponsors or cosponsors of the Program. Use of merchant names and/or logos are by permission of each respective merchant and all trademarks are the property of their respective owners.

Warranty Information

HSBC Bank, Program Administrator, and their respective parents, subsidiaries and affiliates make no guarantees, warranties or representations of any kind, expressed or implied, with respect to such services, goods, and/ or items, and shall not be liable for any loss, expense, accident or inconvenience that may arise in connection with the use of such services and/ or items, or as a result of any defect in or failure of such services and/or items.

ENGAGE, HSBC BANK, AND THEIR RESPECTIVE PARENTS, SUBSIDIARIES AND AFFILIATES SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Travel Benefits

$400 Travel Credit

You will receive an automatic $100 Travel Credit for every $2,000 spent in cumulative travel purchases (minus returns, credits, and adjustments) booked through HSBC Travel powered by Go Pass, up to a maximum of $400 in total statement credits per calendar year. Travel booked with Points or directly with travel providers other than HSBC Travel are not eligible for Travel Credit. Your Travel Credits will post automatically to your credit card statement in 1-2 billing cycles. To receive the Travel Credit your HSBC Elite World Elite Mastercard® credit card must be open and in good standing.

Rideshare Statement Credit

You can earn up to $120 in statement credits annually on taxis, cabs and rideshare. You will automatically receive up to $10 each month you pay for your rideshare using your Elite Credit Card.

HSBC Elite World Elite Mastercard® credit cardholders ("cardholder") are eligible to receive a rideshare credit of up to $10 a month in statement credits for net new purchases (minus returns, credits, and adjustments) under the merchant category code: (MCC) 4121 Limousines and Taxicabs. Cardholders can receive up to a maximum of $120 in total statement credits per calendar year. To receive the statement credit, your HSBC Elite World Elite Mastercard® credit card must be open and in good standing.

HSBC is not responsible for 1) the merchant's transaction description, 2) the exclusion of merchants within a merchant category code, 3) delays in the merchant submitting the transaction or 4), if the transaction date provided by the merchant differs from your actual purchase date. If at any point you are no longer an Elite credit cardholder, you may no longer qualify to receive this offer.

Security Screening Statement Credit

As an HSBC Elite World Elite Mastercard® cardmember, you are eligible for one Global Entry Application Fee Statement Credit, one TSA PreCheck Application Fee Statement Credit, one TSA PreCheck by CLEAR Application Fee Statement Credit or one Nexus Application Fee Statement Credit, up to a maximum of $120. Once 54 months has passed from a Statement Credit posting to your account, the account will be eligible for another statement credit. Only one statement credit will be issued even if multiple applications were created at the same time.

Transaction eligibility is based on the transaction description and merchant category code ("MCC") under which the merchant processes the transaction. HSBC is not responsible for 1) the merchant's transaction description, 2) the exclusion of merchants within a merchant category code, 3) delays in the merchant submitting the transaction or 4) if the transaction date provided by the merchant differs from your actual purchase date. Once processed, the statement credit should appear within 1(one) – 2 (two) billing cycles. Statement Credit eligibility is determined at the time of your statement cycle. If the qualifying transaction(s) have not yet posted to your account, your Statement Credit may be received on a subsequent billing statement. To receive the statement credit, your HSBC Elite Credit Card must be open and in good standing at the time of statement credit to qualify.

Trusted Traveler Programs

A Trusted Traveler membership allows international travelers to get on their way quickly and easily by using automated kiosks when entering the United States. Cardmembers can apply online at https://ttp.dhs.gov/.

About Global Entry

Global Entry is a U.S. Customs and Border Protection (CBP) program that allows expedited clearance for pre-approved, low-risk travelers upon arrival in the United States. Members enter the United States by accessing the Global Entry processing technology at selected airports.

Best For: Frequent international travelers (4+ trips per year)

Interview Locations: Selected international airports

Eligibility: U.S. citizens, U.S. lawful permanent residents, and select foreign nationals

About TSA PreCheck®

The TSA PreCheck® program expedites traveler screening through participating TSA security. No need to remove shoes, belts, 3-1-1 liquids, laptops, or light jackets.

Best For: All travelers

Enrollment Locations: 650+ Enrollment Centers

Eligibility: U.S. citizens, U.S. nationals and U.S. lawful permanent residents

About NEXUS

The NEXUS program allows pre-screened travelers expedited processing when entering the United States and Canada. Program members use dedicated processing lanes at designated northern border ports of entry, NEXUS kiosks when entering Canada by air and Global Entry kiosks when entering the United States via Canadian Preclearance airports. NEXUS members also receive expedited processing at marine reporting locations.

Best For: Frequent travel between U.S. and Canada.

Interview Locations: Selected offices and international airports along the U.S. - Canada border

Eligibility: U.S. citizens, U.S. lawful permanent residents, Canadian citizens, Canadian permanent residents, and Mexican nationals

Disclaimer

Any Trusted Traveler Program is a U.S. Customs and Border Protection (CBP) program. Decisions to approve/deny applications are made solely by CBP. Mastercard has no influence over CBP's decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to CBP. Informa-

tion submitted by the applicant to CBP is not shared with Mastercard. Mastercard does not share account information with CBP. Mastercard does not have access to CBP records. Application fees must be paid at time of application submission.

TSA PreCheck® by CLEAR

About TSA PreCheck® by CLEAR

TSA PreCheck® enrollment provided by CLEAR is easy because you can get the process started online and don't need to make an appointment to finish in-person. Simply show up at a convenient participating CLEAR location with the correct documents within 180 days to complete the application. CLEAR Members also enjoy an expedited screening process at sports stadiums and other 3rd partner services where CLEAR is used to confirm identity.

Cardmembers can apply online at https://www.clearme.com/

Disclaimer

Decisions to approve/deny applications are made solely by the CLEAR Group. Mastercard has no influence over CLEAR's decision to approve or deny an application. Mastercard is not notified of approvals or denials to applications. Applications are made directly by the applicant to CLEAR. Information submitted by the applicant to CLEAR is not shared with Mastercard. Mastercard does not share account information with CLEAR. Mastercard does not have access to CLEAR records. Application fees must be paid at time of application submission.

Travel Accident Insurance

$1,000,000 Travel Accident Insurance

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy # 9907-39-61 on file with the Policyholder: HSBC Bank.

THE PLAN: As a HSBC Bank Consumer Credit Card Cardmember, you, your spouse, or domestic partner and your dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing occurring on a common carrier covered trip while 1) riding as a passenger in, entering or exiting any common carrier on which you have purchased passage; or 2) riding as a passenger in, entering or exiting any conveyance licensed to carry the public for hire or any courtesy transportation provided without a specific charge; and while traveling on such conveyance to or from the airport, terminal or station immediately preceding the departure of the scheduled common carrier on which you have purchased passage or immediately following the arrival of the scheduled common carrier on which you were a passenger; or 3) while at the airport, terminal or station at the beginning or end of the common carrier covered trip. If the purchase of the common carrier passenger fare is not made prior to your arrival at the airport, terminal or station, coverage will begin at the time the cost of the common carrier passenger fare is charged to your account.

ELIGIBILITY: This insurance plan is provided to HSBC Bank Consumer Credit Card Cardmembers automatically when the entire cost of the passenger fare(s) is charged to an HSBC Bank Card account while the insurance is effective. It is not necessary for you to notify HSBC Bank, the administrator, or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible HSBC Bank Consumer Credit Card Cardmembers. HSBC Bank pays the full cost of the insurance.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot, or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight, or any combination thereof. 50% of the Principal Sum is payable for accidental loss of hand, foot, or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. "Benefit Amount" means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, we will not pay more than two times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed two times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

DEFINITIONS: Accident or Accidental means a sudden, unforeseen, and unexpected event which happens by chance, is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof, occurs while you are insured under this policy which is in force and is the direct cause of the loss. **Accidental Bodily Injury** means bodily injury which is accidental, the direct cause of a loss and occurs while you are insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) Carpal Tunnel Syndrome. **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Accountholder** means any individual who is named on an open and active account with the Policyholder. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your account during the policy period, for the applicable hazard. **Client** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder. **Commutation** means travel between your residence and regular place of employment. **Company** means Federal Insurance Company.

Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Courtesy Transportation** means transportation provided without charge by a rental car agency, airport or hotel which transports you from the airport or station to the rental car agency or hotel or from the rental car agency or hotel to the airport or station. **Covered Loss** means accidental bodily injury or loss of life of an Insured Person. **Credit card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. A credit card does not include a debit card. **Debit card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit cards do not include credit cards. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Immediate Family Member also means a spouse's or domestic partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Injury means** bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, or loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. We will consider such severance a Loss of Foot even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device. **Loss of Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. **Loss of Speech** means the permanent, irrecoverable, and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Physician means** a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Primary Insured Person** means the insured person who has a direct relationship with the policyholder. **Principal Sum** means the amount of insurance applicable to each class. **Proof of Loss means** written evidence acceptable to us that an accident, bodily injury or loss has occurred. **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us** and **Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not cover loss resulting from any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly 1) the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency. 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria. 3) an Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation; 4) the Insured Person being intoxicated at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs; 5) the Insured Person being under the influence of any narcotic at the time of the Accident. This exclusion does not apply if the narcotic is taken and used as prescribed by a Physician; 6) the Insured Person participating in parachute jumping from an aircraft; 7) the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; 8) a declared or undeclared War, or 9) Commutation.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you.

Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Policy # - 9907-39-61

Answers to specific questions can be obtained by calling **866.977.5098**. To make a claim please call **855.378.9448**.

Plan Administrator: HSBC Travel Insurance

Marsh Sponsored Programs, a Division of Marsh USA Inc. 12421 Meredith Drive Urbandale, IA 50398

Travel Accident Insurance is underwritten by the Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Trip Cancellation & Trip Interruption Insurance

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained In the Master Policy # 9907-39-62 on file with the Policyholder: HSBC Bank.

THE PLAN: As a HSBC Bank Elite World Elite Mastercard® Cardmember, you, your spouse, or domestic partner and your dependent children will be automatically insured against Loss of Property arising from and occurring from the date you charged the trip to your account, when insured under the trip cancellation hazard only.

Loss of Property means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force.

ELIGIBILITY: This insurance plan is provided to HSBC Bank Elite World Elite Mastercard® Cardmembers automatically when the entire cost for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed, a charge of at least $1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. It is not necessary for you to notify HSBC Bank, the administrator, or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible HSBC Bank Elite World Elite Mastercard® Cardmembers. HSBC Bank pays the full cost of the insurance.

THE BENEFITS: The following benefits apply to this policy:

Financial Services Common Carrier Trip Cancellation/Trip Interruption: pays a benefit for the actual Non-Refundable amount paid by the Insured Person for a Common carrier passenger fare(s) up to $1,500 per Insured Person if an Insured Person is prevented from traveling on a common carrier covered trip on or before the departure of the covered trip, or if you are interrupted from continuing your covered trip either on the way to the point of departure or after departure of the covered trip. The cancellation or interruption must be due to your death, accidental injury, disease or physical illness; or the death, accidental injury, disease or physical illness of your immediate family member; or the default from financial insolvency of the Common Carrier. This benefit is excess of any other insurance or indemnity available to you.

This benefit does not apply to loss caused by or resulting from:

- a Pre-Existing Condition; or
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba driving; or
- cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
- the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or
- the Insured or an Immediate Family Member:
- traveling against the advice of a Physician; or
- traveling while on a waiting list for specified medical treatment; or
- traveling for the purpose of obtaining medical treatment; or
- traveling in the third trimester (seventh month or after) of pregnancy.

ADDITIONAL EXCLUSIONS: 1) This insurance does not apply to any Loss of Property caused by or resulting from, directly or indirectly, the Insured Person's commission or attempted commission of a felony or engaging in an illegal occupation. 2) This insurance does not apply to any Covered Loss or Loss of Property when: a) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Covered Loss or Loss of Property; or b) there is any other legal prohibition against providing insurance for any Covered Loss or Loss of Property. This insurance does not apply to any Covered Loss or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

DEFINITIONS: Account means credit card accounts, debit card accounts, central billed accounts, checking accounts and savings accounts as set forth in the Class Schedule of this Policy. **Benefit Amount** means the loss amount at the time the entire cost of the passenger fare is charged to a HSBC Bank card account. The loss must occur within one year of the purchase affecting this insurance. The Company will pay the single largest applicable Benefit Amount. **Client** means an individual who is named on the Account card issued by the Policyholder. **Common Carrier** means any motorized land, water or air Conveyance, operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed, a charge of at least $1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Covered Loss** means: 1) Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person, Traveling Companion or an Immediate Family Member of the Insured Person or Traveling Companion; or 2) change in military orders of the Insured Person or the Insured Person's Spouse; or 3) call to jury duty or subpoena by the courts, either of which cannot be postponed or waived; or and 4) which occurs while the Insured Person is insured under this policy which is in-force. **Covered Trip** means any pre-paid tour, trip or vacation: 1) that has been charged to the Insured Person's Account issued by the Policyholder; 2) occurring while the insurance is in-force; 3) which includes at least one overnight stay away from the Insured Person's primary residence; 4) with a destination that is more than seventy-five (75) miles from the Insured Person's primary residence; and 5) not exceeding sixty (60) days in duration. **Credit card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card or device, issued to the insured person. The insured person may use the credit card to purchase, hire, rent or lease property or services. A credit card does not include a debit card. **Debit card** means a payment medium that takes the form of a card, plate or other identification card or device, issued to the Insured Person who is an owner of a deposit account maintained by the issuer. The Insured Person may use the debit card to purchase, hire, rent or lease property or services. A debit card does not include a credit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, or in a civil union with, anyone else. **Financial Insolvency** means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Hazard** means the circumstances for which this insurance is provided. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Immediate Family Member also means a spouse's or domestic partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2).under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Loss of Property** means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force. **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Pre-Existing Condition** means illness, disease or accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the purchase of a Common Carrier Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Primary Insured **Person** means the insured person who has a direct relationship with the policyholder and where applicable elects insurance under this policy. **Proof of Loss** means written evidence acceptable to Us that Loss of Property has occurred. **Spouse** means the Insured Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Primary Insured Person resides. **Traveling Companion** means an individual who has made advanced arrangements with the Insured Person to travel together for all or part of the Covered Trip. **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip. **Trip Interruption** means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip. **War** means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility. **We, Us** and **Our** means Federal Insurance Company.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you.

Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Policy # - 9907-39-62

Answers to specific questions can be obtained by calling **866.977.5098**. To make a claim please call **855.378.9448**.

Plan Administrator: HSBC Travel Insurance

Marsh SponsoredPrograms, a Division of Marsh USA Inc. 12421 Meredith Drive Urbandale, IA 50398

Trip Cancellation & Trip Interruption Insurance is underwritten by the Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the

Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Address Changes

If you wish to make a physical or e-mail address change, you may contact the HSBC Premier Service Center at **1.888.662.4722** or call from anywhere in the world at **1.716.841.6866.** Or you may submit the change in writing to: HSBC Elite World Elite Mastercard® Cardholder Care Department, P.O. Box 9, Buffalo, NY 14240. You must include your HSBC Elite World Elite Mastercard® Account Number and your signature.

Other Important Information

Redemption Options: All redemption options are subject to availability and the rules and restrictions of suppliers. Points may not be combined with discounts, other promotions, or other rewards programs offered by any entity, including airline or credit card programs in the U.S. or abroad. Redemption options may be substituted or discontinued at any time.

HSBC Bank, Program Administrator and the Travel Provider specifically disclaim any liability (whether based in contract, tort, strict liability or otherwise) for any direct, indirect, incidental, consequential, or special damages arising out of or in any way connected with access to or use of the website (even if HSBC Bank, Program Administrator and the Travel Provider have been advised of the possibility of such damages) including liability associated with any viruses which may infect a user's computer equipment. HSBC Bank, Program Administrator and the Travel Provider do not maintain any control over the manufacturers of awards merchandise, the issuers of gift cards or over the personnel, equipment or operations of any air, water or surface carrier, ship line, transportation company, hotel, restaurant, tour company, or other person or entity providing travel services, general services, gift cards, products or accommodations as an award, or any other supplier, because all suppliers offering products and/or services through the rewards program are independent contractors. Accordingly, HSBC Bank, Program Administrator and the Travel Provider do not make any guarantees, warranties or representations of any kind, expressed or implied, with respect to products, services or merchandise, nor do HSBC Bank, Program Administrator and the Travel Provider accept any liability for any loss, expense, damage or injury incurred as a result of any defect in or failure of such items. HSBC BANK, PROGRAM ADMINISTRATOR and THE TRAVEL PROVIDER SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. HSBC Bank, Program Administrator and the Travel Provider shall not be liable for any injury, damage, loss, expense, accident, delay, inconvenience or irregularity which may be caused or contributed to: (1) by any wrongful, negligent or unauthorized act or omission on the part of any supplier of a reward offering; (2) by any defect in or failure of any vehicle, equipment, instrumentality, service, product, or accommodation which is owned, operated, furnished, sold or otherwise used by any such supplier; (3) by any wrongful, negligent or unauthorized act or omission on the part of any other person or entity not under our direct control; (4) the bankruptcy of any air or other travel carrier or any retailer issuing gift cards; and/or (5) by any other cause, condition or event whatsoever beyond our direct control. In no event will HSBC Bank, Program Administrator and the Travel Provider be liable for any punitive, special, indirect, or consequential damages.

Retailer and Other Third-Party Websites

Each retailer or other supplier is responsible for its own merchandise and HSBC Bank, Program Administrator and the Travel Provider do not endorse or take responsibility for the quality or functionality of merchandise offered on any retailer's or other supplier's website. Further, while we facilitate your use of Points to make or receive a credit for purchases from participating retailers and other suppliers through Program, if you choose to visit a retailer's or other supplier's e-commerce site, whether by accessing it through a link on the Program website or otherwise, such retailer or other supplier will be responsible for all aspects of a purchase from such site, including order processing, order fulfillment, shipping and handling, billing and payment and Cardholder service. HSBC Bank, Program Administrator and the Travel Provider will not be parties to any such transactions entered into between you and such retailer or other supplier; thus, in respect of any such purchases, you must direct your comments, complaints or inquiries regarding your purchases to such retailer or other supplier. All rules, policies (including privacy policies) and operating procedures of Retailers will apply to you while you are shopping on their sites, whether through the Program or otherwise.

The Program website may contain links to other third-party websites that are not owned or controlled by HSBC Bank, Program Administrator, and the Travel Provider. HSBC Bank, Program Administrator, and the Travel Provider do not have control over, and neither assumes responsibility for, the policies or practices of any such third parties or the content and services offered on and through their websites. In addition, HSBC Bank, Program Administrator, and the Travel Provider will not or cannot censor or edit the content of any third-party website (including that of any retailer or other supplier). By accessing the Program website, you expressly release HSBC Bank, Program Administrator, and the Travel Provider from any and all liability arising from your access to and use of any retailer and other third-party website and the content displayed and/or distributed thereon. Accordingly, we strongly encourage you to be aware when you leave the Program website and enter a retailer or other third-party website, and to read the terms and conditions (including any privacy policy) of each such website that you visit.

Audits: HSBC Bank reserves the right to audit the HSBC Elite World Elite Mastercard® Account for compliance with these Program Rules. In the event the audit reveals discrepancies, the processing of Points may be delayed until such discrepancies are resolved.

Changes: HSBC Bank may, from time to time, or at any time, change, add or remove provisions from the Program Rules, restrictions or benefits, or the way Points are reported, in whole or in part, with or without notice to you. Redemption levels and availability are subject to change without prior notice. You understand and accept that we can make changes to what you can get with your Points at any time and availability of any specific items is not guaranteed. For current Redemption levels and availability, go to your Personal Internet Banking Account at us.hsbc.com or call the Rewards Department at **1.888.662.4722**. You may also request the latest Program Rules by contacting the HSBC Premier Rewards Department at **1.888.662.4722** or by logging into your Personal Internet Banking Account at us.hsbc.com.

Termination: The HSBC Elite World Elite Rewards Program has no predetermined termination date. HSBC Bank may terminate the Program or portions thereof at any time, with or without notice to you. In the event the complete Program is terminated you will be given a reasonable period of time from the date termination is announced to redeem accumulated Points.

HSBC Bank and/or Engage are responsible for operation and administration of the HSBC Elite World Elite Rewards Program. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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Inquiry hotline
888.662.HSBC (4722)
hsbcpremierusa.com

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Mastercard® Guide to Benefits

for Credit Cardholders



HSBC Elite World Elite Mastercard

Important information. Please read and save.
This Guide to Benefits contains detailed information about insurance and other services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier.

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at **1-800-Mastercard: 1-800-627-8372,** or **en Español: 1-800-633-4466.**

"Card" refers to World Elite Mastercard® card and "Cardholder"refers to a World Elite Mastercard® cardholder.

Key Terms

Throughout this document, you and your refer to the **Cardholder**. We, us, and our refer to New Hampshire Insurance Company, an AIG company, New York, NY.

Account Holder means a person to whom an **Eligible Account** is issued and who holds the **Eligible Account** under his or her name.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the **Administrator** if you have questions regarding this coverage or would like to make a claim. The **Administrator** may be reached by phone at **1-800-Mastercard.**

Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, Ebay, Ubid, Yahoo, public or private live **auctions**, etc.).

Authorized driver(s) means a driver with a valid driver's license issued from their state of resident and indicated on the **rental agreement**.

Authorized User means a person who is recorded as an **authorized user** of an **Eligible Account** by the **Account Holder** and who is authorized by the **Account Holder** to make payments to the **Eligible Account**.

Burglary means the taking of unattended personal property owned by you, from your registered hotel or motel room by **forcible entry**.

Cardholder means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing.

Carry-on luggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a **common carrier** by you.

Checked baggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

Checked luggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to you by a **common carrier**.

Common carrier means an air, land, or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. **Common carrier** does not include helicopters, taxis rental cars, hired cars, and private and contract carriers.

Covered Card means the Mastercard® card linked to your **Eligible Account**.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Delay means baggage (including personal/business articles and/or effects contained within) that is not delivered to you within six (6) hours after arrival at your scheduled destination.

Eligible Account means the account associated with the **Cardholder's** U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for coverage under the **Group Policy**.

Eligible Cellular Wireless Telephones means the cellular telephones associated with the primary line and additional or supplemental lines on the **Eligible Person's** monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or **damage** occurred.

Eligible expense(s) means reasonable and necessary attorney fees or court costs associated in removing any civil suit wrongful brought against you as a result of **identity fraud** or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods and/or services as a result of **identity fraud**, actual U.S. wages **lost** due to time off relating to efforts in resolving your **identity fraud** issues, loan applications fees, notarizing affidavits or other similar document cost, long distance telephone cost, and postage cost you may have incurred as a direct result of **identity fraud**.

Eligible Person means a **Cardholder** who charges his or her monthly bill for an **Eligible Cellular Wireless Telephone** to his or her **Covered Card**. No person or entity other than the **Eligible Person(s)** described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

Evidence of Coverage (EOC) means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the **Group Policy**. Representations or promises made by anyone that are not contained in the **Group Policy** are not part of your coverage. In the event the **EOC**, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the **Group Policy**, the terms of the **Group Policy** govern your coverage.

Forcible entry means that access to your hotel or motel room that has been gained by breaking and entering a locked door, window, or any other opening.

Group Policy means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

Identity fraud means the use of your name, address, Social Security number (SSN), bank, or credit card account number, or other identifying information without your knowledge to commit fraud or deception.

Loss means the **eligible expenses** related to your **identity fraud**.

Lost means luggage (including personal property contained within) that is missing for 10 consecutive days and whose whereabouts are unknown to you or the **common carrier**.

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.

Mysteriously Disappear means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

Non-auction internet advertisements means advertisements posted on the Internet, by a non-**Auction** Internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and Cardholder service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within sixty (60) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

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

Stolen (Cellular) means taken by force and/or under duress or a **loss** which involves the disappearance of an **Eligible Cellular Wireless Telephone** from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

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

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 and sport utility **vehicles** that are designed to accommodate less than nine (9) passengers.

World Elite Mastercard Digital Merchant Offers

Program Description:

Enjoy exclusive offers with popular digital brands on every day, time-saving products and services.

Eligibility:

To be eligible for these offers, you must be a cardholder who holds a World Elite Mastercard Credit Card issued by a U.S. financial institution.

How to Use the Offers:

Visit **www.mastercard.us/worldeliteoffers** for information on how to avail the offers.

Terms & Conditions:

Visit **www.mastercard.us/worldeliteoffers** for a full list of current digital merchant offers and applicable terms & conditions.

Mastercard ID Theft Protection™

Program Description:

Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

Eligibility:

All Mastercard consumer credit cardholders in the US are eligible for this coverage. Enrollment is required.

Service Provider:

ID Theft Protection is provided by Generali Global Assistance, Inc. More information about this service provider is available at: **https://mastercardus.idprotectiononline.com/.**

Access:

To receive ID Theft Protection, you must enroll at: **https://mastercardus.idprotectiononline.com/.** ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact **1-800-Mastercard** if you believe you have been a victim of identity theft.

Charges:

There is no charge for ID Theft Protection, it is provided by your financial institution.

Program Provisions for Mastercard ID Theft Protection:

To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment. Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at: **https://mastercardus.idprotectiononline.com/.**

The terms and conditions contained in this Guide to Benefits may be modified by subsequent 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 service takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard** or please see **https://mastercardus.idprotectiononline.com/.**

ID Theft Protection Services Provided:

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

Personally Identifiable Information (PII)

Compromised Credentials monitors for a combination of email address /username /password /security questions located within:

- Hacker account dump sites
- Hacktivist forums
- Data leaks
- Malware logs

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested).

High-Risk Transactions monitors a Consumer's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate the Consumer's identity (i.e. when accessing a credit report). Monitored transactions include:

- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

Dark Web Monitoring provides monitoring of underground web pages people can visit without third parties being able to trace the location of the web visitors or the web page publisher. Dark web sites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

Credit Information

Single Bureau Credit Monitoring monitors a Consumer's TransUnion credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Consumers must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Consumer's credit file are detected so they can take immediate action to minimize damage.

Additional Information

Small Business ID Theft Protection upgrades ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Consumer's business URL and domain (limited to 10 domains) within corporate data breaches, malicious third-party botnets and criminal forums.

2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Drivers Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

3. RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

Self-Service ID Theft Resolution Kit is a self-service resolution document which informs Consumers of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

Access to Resolutions Specialists which assigns a personal case manager to help take care of everything.

Self-Service ID Theft Wizard provides step-by-step advice for many identity theft scenarios that Consumers may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

Online Fraud Alerts allow Consumers to place a statement on their credit report that instructs lenders to contact the Consumer before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Consumers place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Consumer credit files for one year.

Cellular Wireless Telephone Protection

Key Terms

Throughout this benefit, you and your refer to the **Cardholder**. We, us, and our refer to New Hampshire Insurance Company, an AIG company, New York, NY.

Account Holder means a person to whom an **Eligible Account** is issued and who holds the **Eligible Account** under his or her name.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the **Administrator** if you have questions regarding this coverage or would like to make a claim. The **Administrator** may be reached by phone at **1-800-Mastercard.**

Authorized User means a person who is recorded as an **Authorized User** of an **Eligible Account** by the **Account Holder** and who is authorized by the **Account Holder** to make payments to the **Eligible Account.**

Cardholder means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing.

Covered Card means the Mastercard® card linked to your **Eligible Account.**

Eligible Account means the account associated with the **Cardholder's** U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for coverage under the **Group Policy.**

Eligible Cellular Wireless Telephones means the cellular telephones associated with the primary line and additional or supplemental lines on the **Eligible Person's** monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred.

Eligible Person means a **Cardholder** who charges his or her monthly bill for an **Eligible Cellular Wireless Telephone** to his or her **Covered Card.** No person or entity other than the **Eligible Person(s)** described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

Evidence of Coverage (EOC) means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the **Group Policy.** Representations or promises made by anyone that are not contained in the **Group Policy** are not part of your coverage. In the event the **EOC,** Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the **Group Policy,** the terms of the **Group Policy** govern your coverage.

Group Policy means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

Mysteriously Disappear means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

Stolen means taken by force and/or under duress or a loss which involves the disappearance of an **Eligible Cellular Wireless Telephone** from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

Evidence of Coverage

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below.

A. To get coverage:

You must charge your monthly **Eligible Cellular Wireless Telephone** bill to your **Covered Card.** You are eligible for coverage the first day of the calendar month following the payment of your **Eligible Cellular Wireless Telephone** bill to your **Covered Card.** If you pay an **Eligible Cellular Wireless Telephone** bill with your **Covered Card** and fail to pay a subsequent bill to your **Covered Card** in a particular month, your coverage period changes as follows:

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment to your **Covered Card;** and
2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your **Eligible Cellular Wireless Telephone** bill with your **Covered Card.**

B. The kind of coverage you receive:

- Reimbursement for the actual cost to replace or repair a **Stolen** or damaged **Eligible Cellular Wireless Telephone**.
- Coverage ends on the earliest of: The date you no longer are a **Cardholder;** the date the **Covered Card** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy;** the date the participating organization ceases to participate in the **Group Policy;** the date the **Group Policy** is terminated.

C. Coverage limitations:

Coverage for a **Stolen** or damaged **Eligible Cellular Wireless Telephone** is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is $800 per claim for World Elite Mastercard, and $1,000 per **Covered Card** per 12-month period. Each claim is subject to a $50 deductible. Coverage is limited to two (2) claims per **Covered Card** per 12-month period.

Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This "noncontribution" clause will take precedence over a similar clause found in other insurance or indemnity language.

D. What is NOT covered:

The following items are excluded from coverage under the **Group Policy:**

- **Eligible Cellular Wireless Telephone** accessories other than the standard battery and standard antenna provided by the manufacturer;
- **Eligible Cellular Wireless Telephones** purchased for resale or for professional or commercial use;
- **Eligible Cellular Wireless Telephones** that are lost or **Mysteriously Disappear;**
- **Eligible Cellular Wireless Telephones** under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
- **Eligible Cellular Wireless Telephones Stolen** from baggage unless hand-carried and under the **Eligible Person's** supervision or under the supervision of the **Eligible Person's** traveling companion who is previously known to the **Eligible Person;**
- **Eligible Cellular Wireless Telephones Stolen** from a construction site;
- **Eligible Cellular Wireless Telephones** which have been rented or leased from a person or company other than a cellular provider;
- **Eligible Cellular Wireless Telephones** which have been borrowed;
- **Eligible Cellular Wireless Telephones** that are received as part of a pre-paid plan;
- Cosmetic damage to the **Eligible Cellular Wireless Telephone** or damage that does not impact the **Eligible Cellular Wireless Telephone's** ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls);

- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;
- Damage or theft resulting from mis-delivery or voluntary parting from the **Eligible Cellular Wireless Telephone;**
- Replacement of **Eligible Cellular Wireless Telephone(s)** purchased from anyone other than a cellular service provider's retail or Internet store that has the ability to initiate activation with the cellular service provider;
- Taxes, delivery or transportation charges or any fees associated with the service provided; and
- Losses covered under a warranty issued by a manufacturer, distributor or seller.

In addition, we shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit under the **Group Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

E. How to file a claim

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible, or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our **Administrator** within 120 days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:
- Your card statement reflecting the monthly **Eligible Cellular Wireless Telephone** payments for the month preceding the date the **Eligible Cellular Wireless Telephone** was **Stolen** or suffered damage;
- A copy of your current wireless service provider's billing statement;
- If a claim is due to damage, a copy of the repair estimate and photos of the damage;
- If the claim is due to theft, a copy of the police report filed within 48 hours of the theft; and
- Any other documentation or information reasonably requested by us to support the claim.

Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the **Cardholder,** at no additional charge.

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

Effective date of benefits: 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 any time. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders.** If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to **Eligible Accounts** issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, 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 **Eligible Account** is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: The **Group Policy** is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits made under the **Group Policy** is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the **Group Policy,** all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any loss or damage insured under the **Group Policy.**

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us 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.

Salvage: If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the **Group Policy,** the **Group Policy** shall control.

Washington Residents: For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are in 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 part of your coverage. In case of a conflict between this Guide to Benefits and the **Group Policy,** the Guide to Benefits shall control.

Mastercard Travel & Lifestyle Services

As a World Elite Mastercard® cardholder, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more*. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® cardholder, you have access to a lifestyle manager that will help you plan your vacation - complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee** and Mastercard Hotel Stay Guarantee*** which deliver value and peace of mind.

*Travel & Lifestyle Services are provided by Ten Lifestyle Group plc. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

**Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying 'prepaid hotel rate' or 'pay at local hotel rate' hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. To receive a refund you must submit a claim as described in the Terms & Conditions prior to your stay and at least seventy-two (72) hours before the date of your reservation check-in.

***Mastercard Hotel Stay Guarantee: The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Ten Lifestyle Group plc, the designated travel agent for the Mastercard Travel & Lifestyle Services program at **Toll free (US): +1 855 802 1387** during your stay and a Ten lifestyle manager will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations.

Certain terms, conditions and exclusions apply. This benefit may be subject to change without prior notice. Please visit **http://travel.mastercard.com/product/terms** for the latest benefit information and terms & conditions.

Concierge Service

World Elite Mastercard® offers you the Mastercard Concierge Service. Imagine your own Personal Assistant 24 x 7 x 365, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes "Concierge Service" to the next level with robust, personalized features that will save you time and simplify your day, such as:

- Personal Profile to track preferences for travel, hotels, dining, entertainment, special occasions – and even food allergies.
- Local experts who can provide on-site assistance with everyday household needs – like being there when the new appliance is delivered, because you can't be.
- Access to unique dining and entertainment venues to turn a special occasion into a memorable experience.
- Reminder service for those dates or events that you can't afford to miss.
- Pre-trip planning services, providing you with critical information in advance of your trip including: 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, suggested packing lists, pre-arranged confirmations for dining and other services, top must-see attractions, fitness facilities, jogging paths and recreation within close proximity of your hotel, etc.

Let the Mastercard Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at **1-877-354-8330.**

Costs of any goods or services provided by the concierge will be billed to your World Elite Mastercard.

This benefit may be subject to change without prior notice. Please visit **www.mastercard.us/worldelite** or call **1-800-Mastercard** for the latest benefit information.

Mastercard Global Service

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

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

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-307-7309.**

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

Australia	1-800-120-113	Mexico	001-800-307-7309
Austria	0800-070-6138	Netherlands	0800-022-5821
France	0-800-90-1387	Poland	0-0800-111-1211
Germany	0800-071-3542	Portugal	800-8-11-272
Hungary	06800-12517	Spain	900-822-756
Ireland	1-800-55-7378	United Kingdom	0800-96-4767
Italy	800-870-866	Virgin Islands	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at **www.mastercard.com** or call the United States collect at **1-636-722-7111.**

Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and **1-800-Mastercard** for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations:

Call **1-877-FINDATM (1-877-346-3286)** to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at **www.mastercard.com** to use our ATM locator.

You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Priority Pass Digital Airport Lounge Access with Complimentary Lounge Visits

Description

Airport lounge access provided by Priority Pass is available to all eligible U.S. HSBC Elite World Elite Mastercard cardholders. Cardholders and authorized users can use their physical HSBC Elite World Elite Mastercard along with their boarding pass or their Priority Pass digital membership card to access an airport lounge in a seamless way, as follows:

- Eligible cardholders (Primary or their Authorized User(s)) and up to 2 guests (up to 3 persons total per airport visit) will have lounge membership with unlimited lounge visits, per account, per year. Additional guest visits are only $35 per visit, per person paid for by the cardholder.
- Membership to 1700+ Priority Pass lounges and experiences available worldwide regardless of airline, frequent flyer membership or class of ticket. Priority Pass provides cardholders the opportunity to relax, refresh and enhance their airport experience as they wait for their flight.

Detail

Who Is Eligible:

U.S. issued Elite World Elite Mastercard cardholders whose issuing bank has completed the enrollment process.

How Priority Pass Works:

1. Before traveling, eligible **cardholders** or authorized users can log on to their Priority Pass website or access the Smartphone App and view a list of participating lounges and experiences.
2. Eligible **cardholders** (Primary or their Authorized User(s)) and up to 2 guests (up to 3 persons total per airport visit) will enjoy complimentary refreshments, newspapers and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).
3. To gain access to the lounges, an eligible **cardholder** or authorized user only needs to quote "Priority Pass" at the participating lounge and present their physical HSBC Elite World Elite Mastercard to the lounge operator along and their boarding pass. Alternatively, they can choose to show their Priority Pass Digital Membership Card (QR Code) found in the Priority Pass app. Note: Only one cardholder user per HSBC Account number can register for the Priority Pass Digital Membership.
4. A list of participating lounges can be found and viewed using the Priority Pass website or app.

- FAQs can be viewed online at **https://www.prioritypass.com/en/member-support/faq**
- Contact Priority Pass at **https://www.prioritypass.com/en/member-support/contact-us** or **+1 469 334 4174** for Cardholder support.
- Terms of Use can be viewed online at **https://www.prioritypass.com/en/terms-of-use**
- Conditions of Use can be viewed online at **https://www.prioritypass.com/en/conditions-of-use**

Price Protection – 60 Day Coverage

Evidence of Coverage

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

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.

You must see either a **printed advertisement** or **non-auction Internet advertisement** for the same product (advertisement must verify same manufacturer and model number) for a lower price within sixty (60) days from the date of purchase as indicated on your receipt.

B. The kind of coverage you receive:

- Purchases you make entirely with your **covered card** are covered for sixty (60) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.

- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

C. Coverage limitations:

Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to $250 per claim. There is a maximum of four (4) claim(s) per **cardholder** account per twelve (12) month period.

D. What is NOT covered:

- Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
- Items purchased for resale, rental, professional, or commercial use.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, one-of-a-kind, or special-order items.
- Layaway items; items returned to any store.
- Any items purchased from an **auction**.
- Items for which the **printed advertisement** or **non-auction Internet advertisement** containing the lower price was published after sixty (60) days from the date you purchased the item.
- Items advertised or shown as price quotes, bids or final sale amounts from a non-**auction** Internet site.
- Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out", or as "discontinued".
- **Printed advertisements** or **non-auction Internet advertisements** that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons, or special financing.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Motorized **vehicles**, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited, to homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
- Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

E. How to file a claim:

For a Printed Advertisement:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
  - o A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
  - o Receipt showing the item(s) was purchased.
  - o Statement showing item(s) purchased and use of accumulated point.
  - o Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

For a Non-Auction Internet Advertisement:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
  - o A copy of the non-**auction** advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
  - o Receipt showing the item(s) was purchased.
  - o Statement showing item(s) purchased.
  - o Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Extended Warranty – Two Year Benefit

Evidence of Coverage

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

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 twenty-four (24) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24) months. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- If you purchase a service contract or an optional extended warranty of twenty-four (24) months or less on your item, we will cover up to an additional twenty-four (24) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twenty-four (24) months, this coverage does not apply.
- If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

C. Coverage limitations:

- The maximum benefit for repair or replacement shall not exceed the actual amount charged on your **covered card** or $10,000, whichever is less.
- If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twenty-four (24) months, this benefit will not apply.
- We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- Floor models that do not come with an original manufacturer warranty.
- Motorized **vehicles**, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, operating software, and other software.
- All types of media with stored data or music (including, but not limited to, computer 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 failure.
- **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 failure has occurred.
- Items purchased for resale, professional, or commercial use.
- Mechanical failures caused by lack of maintenance/service.
- **Losses** caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Physical **damage** to the item.
- Any exclusion listed in the original manufacturer's warranty.

E. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. 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:
  - o Receipt showing covered item(s).
  - o Statement showing covered item(s).
  - o Itemized purchase receipt(s).
  - o Original manufacturer's (or U.S. store brand) warranty.
  - o Service contract or optional extended warranty, if applicable.
  - o Itemized repair estimate from a factory authorized service provider.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Purchase Assurance

Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your **covered card** is **damaged** or **stolen**

within ninety (90) days of purchase, you may be eligible for benefits under this coverage.

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

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.

B. The kind of coverage you receive:

- Most items you purchase entirely with your **covered card** are covered if **damaged** or **stolen** for ninety (90) days from the date of purchase as indicated on your **covered card's** receipt.
- Items you purchase with your **covered card** and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

C. Coverage limitations:

- Coverage is limited to the lesser of the following:
- The actual cost of the item (excluding delivery and transportation costs).
- A maximum of $1,000 per **loss** and a total of $25,000 per **cardholder** 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 replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- 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 market value.

D. What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody or control by the **cardholder**.
- **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 of a wrongful act.
- Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.
- Items **lost**, **stolen**, **damaged**, or mis-delivered while under the care, custody, and control of another party or **common carrier** (including, but not limited to, airlines, the U.S. Postal Service, UPS, 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 by you.
- **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, shaping).
- Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- **Stolen** items without a 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, automobile or any other motor **vehicles**.
- Motorized **vehicles**, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment 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 mowers, and hedge trimmers).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- **Losses** caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- Application programs, computer programs, operating software, and other software.
- **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 or acts.
- **Losses** caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Direct or indirect **loss** resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- **Losses** caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Items **stolen** or **damaged** at a new home construction site.

- Rented, leased, or borrowed items for which you will be held responsible.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

E. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the **loss** or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
  - o Repair estimate for **damaged** item(s).
  - o Photograph clearly showing **damage**, if applicable.
  - o Receipt showing purchase of covered item(s).
  - o Statement showing purchase of covered item(s).
  - o Report from police listing any items **stolen**.
  - o Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Baggage Delay

Evidence of Coverage

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

A. To get coverage:

You must pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

B. The kind of coverage you receive:

- Reimbursement for the actual cost of replacing, on an emergency basis, any personal articles (e.g., clothing, hygiene and/or grooming products) or business effects (e.g., uniforms or general office supplies) contained in your **checked baggage**, if the **checked baggage** is **delayed** in getting to you at your scheduled destination.
- Coverage begins when the baggage is checked in with the **common carrier** by you. This includes curbside check-in with facility-designated personnel.
- Coverage ends when you regain possession of your **checked baggage** from the **common carrier**. This includes curbside checkout with facility-designated personnel.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to $250 per claim, of replacing, on an emergency basis, any personal articles or business effects contained in your **checked baggage**. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. What is NOT covered:

- Plants, shrubs, animals, consumables, and perishables.
- Art objects, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes, and film).
- Keys, travelers' checks, visas, documents of any kind, tickets of any kind (e.g. airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Property shipped as freight (including, but not limited, to automobiles and their equipment, motorcycles, gasoline or oils, and electrical free-standing motors.
- Computers, printers, or any computer related equipment.
- Rugs, cameras, radios, CD or DVD player, sporting equipment, cellular phones, or household furniture.
- **Losses** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Losses** resulting from contamination by radioactive or hazardous substances, including mold.
- Items specifically identified or described in and/or insured under any other insurance or indemnity policy.
- Indirect or direct **damages** resulting from a **loss**.
- Any items not contained in your **checked baggage**.

E. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Report the baggage **delay** to the **common carrier** within twenty-four (24) hours.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
  - o Receipt showing the purchase of travel tickets.
  - o Statement showing the purchase of travel tickets.
  - o **Covered card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points, if applicable.
  - o Copy of the **delayed checked baggage** report or property irregularity report that was submitted to the **common carrier** prior to leaving the terminal premises.
  - o The result of any settlement by the **common carrier**.

- o Receipts for the covered purchases.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Termination and Cancellation:

This benefit is non-transferable and may be terminated for breach of any terms or conditions, as well as for abuse of your Boingo Wi-Fi account. This benefit is subject to change or cancellation without notice.

Hotel/Motel Burglary

Evidence of Coverage

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

A. To get coverage:

You must pay the entire cost of the hotel or motel room with your **covered card** and/or accumulated points from your **covered card**.

B. The kind of coverage you receive:

- Reimbursement for the cost of replacing or repairing your item(s) that have been **stolen** or **damaged** resulting from a **burglary** by **forcible entry** into your hotel or motel room.
- Coverage begins when you check into (i.e., occupy the room) the hotel or motel.
- Coverage ends when you check out (i.e. vacate the room and close out the bill) from the hotel or motel. Coverage will not extend beyond the hotel or motel standard check out time.
- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the hotel/motel company (including, but not limited, to goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or hotel/motel company benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost up to $1,500 per claim to replace or repair your personal property that has been **stolen** or **damaged** as a result of a **burglary**. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Loss** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Loss** resulting from contamination by radioactive or hazardous substances, including mold.
- Personal property contained in the hotel or motel safety deposit box.
- Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, or hearing aids) or sporting equipment.
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, pets, consumables, and perishables.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.

F. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
  - o Receipt showing hotel/motel charges.
  - o Statement showing hotel/motel charges.
  - o **Covered card** travel point program statement showing the hotel or motel room was paid for with redeemed points.
  - o Police report from the police and hotel/motel listing the items that were **stolen**.
  - o Result of any settlement or denial by the hotel or motel.
  - o Copy of initial claim report submitted to the hotel or motel.
  - o Proof of ownership of each item **stolen** (i.e. original receipts, pictures, etc.).
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

Lost or Damaged Luggage

Evidence of Coverage

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

A. To get coverage:

You must pay the entire cost of the **common carrier** ticket(s) with your **covered card** and/or accumulated points from your **covered card**.

B. The kind of coverage you receive:

- Reimbursement for the actual cost of repairing or replacing your **checked or carry-on luggage** and personal property contained therein that is **lost** or **damaged**.
- Coverage begins when the luggage is checked in or carried on to the **common carrier** by you. This includes curbside check in with facility-designated personnel.
- Coverage ends each time you regain possession of the **checked luggage** from, or carry the luggage off of the **common carrier** or twenty-four (24) hours after you depart from the **common carrier**, whichever comes first.

- Coverage is secondary to any other applicable insurance or coverage available to you including benefits provided by the **common carrier** (including, but not limited to, goodwill payments, refunds, credit/vouchers). Coverage is limited to only those amounts not covered by any other insurance or coverage, or **common carrier** benefits (including, but not limited to, goodwill payments, refunds, credit/vouchers).

C. Coverage limitations:

Coverage is limited to the actual cost, up to $1,500 per incident of repairing or replacing your **checked and/or carry-on luggage** and any personal property contained within. There is a maximum of two (2) claim(s) per twelve (12) month period.

D. Where you are covered:

Coverage applies worldwide.

E. What is NOT covered:

- **Loss** or **damage** of luggage or personal property for regularly scheduled short-distance travel under one hundred (100) miles.
- **Loss** or **damage** resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- **Loss** resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- **Loss** resulting from contamination by radioactive or hazardous substances, including mold.
- Sporting equipment or musical instruments, unless checked in as luggage with the **common carrier** and for which a claim check has been issued.
- Electronic equipment (including, but not limited to, laptops, PDAs, video/film cameras, or hearing aids).
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, furs, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, consumables, and perishables.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Defective material or workmanship, ordinary wear and tear or normal deterioration.
- **Loss** or **damage** not reported within the time period required, as stipulated in the claim procedure.
- **Loss** or **damage** where the **common carrier** completely denies a claim for **checked and/or carry-on luggage**.
- Items excluded under the **common carrier's** coverage (except **carry-on luggage**).
- **Loss** or **damage** where the **common carrier** pays the claim in full or repairs the **damage**.
- Interest or conversion fees that are charged to your **covered card** by the financial institution.

F. How to file a claim:

- Call **1-800-Mastercard** or go to **www.mycardbenefits.com** to initiate a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- Report within twenty-four (24) hours any **loss** or **damage** to the **common carrier**.
- Submit the following documentation within one hundred and eighty (180) days of the date of incident or the claim may not be honored:
  - Receipt showing the purchase of **common carrier** tickets.
  - Statement showing the purchase of **common carrier** tickets.
  - Copy of initial claim report submitted to the **common carrier**.
  - **Covered card** travel point program statement showing the **common carrier** ticket was paid for with redeemed points.
  - Report from police, if applicable.
  - The result of any settlement by the **common carrier**.
  - Receipts showing that your luggage or personal property has actually been repaired or replaced.
- Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

MasterRental™ Coverage – 31 Days – Domestic and International

Key Terms

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 Company.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the administrator if you have questions regarding this coverage or would like to make a claim. The 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 residence and indicated on the rental agreement.

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 card.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

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.

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

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

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 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 (31) consecutive days or less with your covered card, you are eligible for benefi ts under this coverage.

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

A. To get coverage:

You must initiate and then pay for the entire rental agreement (tax, gasoline, and airport fees 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) off ered by the rental company.

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 (31) consecutive days are not covered.

B. The kind of coverage you receive:

We will pay for the following on a secondary basis:

- Physical damage and theft of the vehicle, not to exceed the limits outlined below.
- Reasonable loss of use charges imposed by the vehicle rental company for the period of time 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.

This coverage is not all-inclusive, which means it does not cover such things as personal injury, 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.

C. Coordination of benefits:

When MasterRental is provided on a secondary basis and a covered loss has occurred, the order in which benefits are determined is as follows:

1. You or an **authorized driver's** primary auto insurance;
2. Collision/damage waiver provided to you by the rental agency;
3. Any other collectible insurance;
4. 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 Section B, not covered by the other insurance.

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 (or similar coverage).

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.

D. Who is covered:

The covered card **cardholder** and those designated in the rental agreement as authorized drivers.

E. 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 sport utility trucks. These are vehicles that have been, or can be converted to an open, flatbed 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.

F. Where you are covered:

Coverage is available worldwide.

Coverage is not available in countries where:

a) This EOC is prohibited by that country's law; or

b) The terms of the EOC are in conflict with the laws of that country.

G. Coverage limitations:

We will pay the lesser of the following:

a) The actual repair amount;

b) Wholesale market value less salvage and depreciation;

c) The rental agency's purchase invoice less salvage and depreciation.

In addition, coverage is limited to $500 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.
- Any person not designated in the rental agreement as an authorized driver.
- Any obligations you assume other than what is specifically covered under the 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.
- Any loss associated with racing or reckless driving.
- 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 the 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 damage.
- 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 accepted/purchased by you.
- Any damage that is of an intentional or non-accidental nature, caused by you or an authorized driver of the rental vehicle.
- 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 thirty-one (31) consecutive days from a rental agency.
- Losses resulting from any kind of illegal activity.
- Damage sustained on any surface, other than a bound surface such as concrete or tarmac.
- Damage sustained on any road not regularly maintained by a municipal, state, or federal entity.
- 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.
- Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or livery conveyance.
- Theft of, or damage to, unlocked or unsecured vehicles.
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

I. How to file a claim:

- Visit **www.mycardbenefits.com** or call **1-800-Mastercard** to open a claim. You must report the claim within 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 rental agency from which you rented your vehicle. Please contact us or our designated representative for further details.
- Submit the following documentation within one hundred and eighty (180) days of the incident or the claim may not be honored:
  - o Receipt showing the vehicle rental.
  - o Statement showing the vehicle rental.
  - o The rental agreement (front and back).
  - o Copy of Your valid driver's license (front and back).
  - o Copy of the declarations page of any primary vehicle insurance and other valid insurance or coverage.
  - o Police report when the vehicle is stolen, vandalized (regardless of the damage), or involved in a collision that requires the vehicle to be towed, in a multi-vehicle collision, or the vehicle is not drivable.
  - o Itemized repair estimate from a factory authorized collision repair facility.
  - o Copy of the vehicle rental company promotion/discount, if applicable.
  - o Copy of the vehicle rental location class specific fleet utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency.
  - o Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the account holder, 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 your responsibility).

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 benefits provided to you. The attached Key Terms and EOC is governed by the Group Policy.

Effective date of benefits: Effective July 1, 2019, 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 any time.

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 as is practicable.

Insurance benefits will still apply for any benefits you were eligible for prior 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 U.S. 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 benefits, 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 these benefits.

Misrepresentation and Fraud: Benefits shall be void if the cardholder has concealed or misrepresented any material facts concerning this coverage.

Dispute Resolution – Arbitration: This EOC requires binding arbitration if there is an 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 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 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 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." Each 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 EOC 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 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 protect the item.

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

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 insurance or indemnity language.

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

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

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.

Priceless Cities

Priceless Cities is Mastercard's experiential lifestyle platform, offering **cardholders** exclusive access to more than 2,000 priceless experiences around the globe. This industry-leading program unlocks a world of privileged access to the people and places that mean the most to you, along with unique experiences tailored to your biggest passions. Choose from experiences in entertainment, culture, sports, dining, shopping, and more—all curated by local experts to create once-in-a-lifetime moments you can enjoy at home or abroad. Savor a chef's menu at the hottest restaurant in town. Cheer on your team from Mastercard Best Seats in the House. Chat with your favorite celebrity during a backstage meet-and-greet. Hit the waves with a pro surfer. With a strong presence in New York, Boston, Miami, Chicago, Las Vegas, Los Angeles, and Hawaii, as well as 40 major destinations worldwide, **cardholders** are never far from a chance to start something priceless. Constantly updated with the latest seasonal happenings and fresh new ways to experience the classics, Priceless Cities is available in 89 countries in 16 languages.

Eligibility

The Priceless Cities platform is available to all Mastercard **cardholders** who register with Priceless.com.

How to use the Priceless Cities benefit

- Visit Priceless.com and browse priceless experiences by interest, activity, occasion, or location, then use your Mastercard to make it yours.
- Sign up for Priceless Cities email updates to learn about the latest experiences in your key passion points.
- Take advantage of experiences in your home city, or in Priceless Cities around the world.

Priceless Golf

Fuel your passion for golf by visiting priceless.com/golf – your one-stop destination for all Mastercard **cardholder** golf benefits. Play golf at the TPC course of your dreams. Enjoy discounts on public tee times without booking fees. Choose from a variety of golf travel packages at iconic destinations. And so much more!

Eligibility

Mastercard golf benefits are available to all Mastercard **cardholders**.

How to use the Priceless Golf benefit

- Visit Priceless.com/golf and browse your benefits, then buy with Mastercard to make it yours.
- Sign up for Priceless Golf email updates to learn about the latest golf experiences available to you.

Mastercard Airport Concierge™

Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit **www.mastercard.com/airportconcierge** or consult your Travel Advisor.

This benefit may be subject to change without prior notice. Please visit **www.mastercard.us/worldelite** or call **1-800-Mastercard** for the latest benefit information.

Account and Billing Information

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

Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the **Cardholder**, at no additional charge.

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

Effective date of benefits: 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 any time. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders**. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to **Eligible Accounts** issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, 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 **Eligible Account** is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: The **Group Policy** is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits made under the **Group Policy** is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the **Group Policy**, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the **loss**.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any **loss** or **damage** insured under the **Group Policy**.

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us 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.

Salvage: If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

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

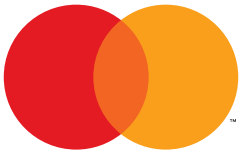
Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.**

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the **Group Policy**, the **Group Policy** shall control.

Washington Residents: For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are in 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 part of your coverage. In case of a conflict between this Guide to Benefits and the **Group Policy**, the Guide to Benefits shall control.

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To file a claim, call 1-800-Mastercard: 1-800-627-8372,
or en Español: 1-800-633-4466.
Visit our website at www.mastercard.com.





Guide to Benefits for Mastercard® Cardholders

MasterAssist

Key Terms

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 Company.

Assistance Center shall mean the designated assistance teams trained to provide customer services and coordination of qualified local providers to travelers in real time.

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® card.

Evidence of Coverage (EOC) means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to You at no additional charge under a group policy issued by New Hampshire Insurance Company, an AIG company. Representations or promises made by anyone that are not contained in the group policy are not part of Your coverage. In the event the EOC, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the group policy, the terms of the group policy govern Your coverage.

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

Terms and Conditions for MasterAssist

This document details the MasterAssist™ services available to you as a member of the plan described as follows.

Eligibility: In order to be eligible for the services and benefits offered by Mastercard International through **Assistance Center**, You must be a beneficiary as defined below.

Membership to the program is non-transferable.

Duration of Coverage: As long as You remain a Mastercard **cardholder** in good standing, You will have access to the assistance services described herein.

Availability of Services: MasterAssist is available worldwide, with the exception of those countries and territories which may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate by Assistance Center to guarantee service. The Beneficiary may contact MasterAssist prior to embarking on a covered trip to confirm whether or not services are available at his/her destination(s).

Access: The services and benefits offered in the Mastercard program will be arranged by Assistance Center.

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 **1-636-722-7111**

I. GENERAL DEFINITIONS

Beneficiary: An eligible Mastercard cardholder in good standing whose card has been issued by an institution located in the United States and with his/her permanent address of residence within the United States; such cardholder's spouse; or, a dependent child under the age of nineteen (19) or under the age of twenty-five (25) in the case of a dependent full-time college student. In either case the family member resides 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 Assistance Center on behalf of Mastercard International.

II. CONTENT OF THE ASSISTANCE SERVICES

The Beneficiary is entitled to obtain the following services (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:

1. 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, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

For the convenience of the cardholder, MasterAssist will make 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 countries. 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 that all costs are the sole responsibility of the cardholder.

Hospital admission:

If you require hospitalization, MasterAssist can organize the hospital admission and, if requested, the guarantee of medical expenses. 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.

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 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 including the mode of transport, whether or not an escort is needed (medical or non-medical), as well as ground transport requirements (for example, wheelchair assistance, ambulance at each end). It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder.

Repatriation of remains:

In the event of the Beneficiary's death, MasterAssist will arrange for the repatriation of remains to the place of burial in his/her country of residence. Transportation of remains will be subject to international laws and regulations. It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder.

Prescription transfer/shipping

MasterAssist helps the Beneficiary replace lost or misplaced medication or other important items such as eyeglasses or contact lenses, by first endeavoring to find a local resource for replacement, or by locating and arranging prompt shipment of the item or its equivalent (subject to local law).

2. TRAVEL SERVICES MEDICAL PROTECTION

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.

What is covered:

- A global 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. Each 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.
- Coverage is limited to emergency medical services resulting from accidental injury or emergency illness, which, if not treated immediately, could be expected by a prudent layperson to place a patient's life, or the life of an unborn child, in jeopardy or seriously impair the patient's bodily functions. Emergency illness benefits are limited 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 your hospitalization is expected to last 8 days or more.
- When you're traveling alone and hospitalized outside the United States for more than 8 days, we'll make and pay for travel arrangements for a round-trip, economy-class ticket to bring a relative or close friend to you. If you need to recuperate in a hotel after 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. 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 you.

Where you're covered:

- At locales 100 miles or more from your home*, except in Afghanistan, Iran, Iraq, Kampuchea, Laos, Libya, Myanmar, North Korea, Sri Lanka, Vietnam, and other 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 return.

What is NOT covered:

- Services, supplies, or charges not prescribed by, or performed by, or upon the direction of a physician or dentist, not medically necessary, rendered by other than hospital providers, not legally obligated to pay in the absence of any coverage.
- Experimental/investigative services, or telephone consultations.
- Medical or dental expenses payable under any existing group health or accident insurance or for any expenses incurred after your return to your city of residence.
- War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused by any government, public authority 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 charter company.
- Non-emergency services, supplies, or charges.
- Injury, illness, or loss due to normal pregnancy or childbirth, professional athletics or training, 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 Center. All travel will be scheduled, economy class, if original ticket(s) cannot be used. MasterAssist must be given the return ticket(s), or must be reimbursed the value of unused ticket(s). Expenses without prior approval of the Assistance Center will not be reimbursed. The maximum amount paid for travel and repatriation costs, beside shipment of remains, is USD $10,000 on any single covered trip.
- By making a request for assistance, or a claim for health or dental benefits, you assign to Assistance Center the rights to receive benefits and/or reimbursement payable under other health or dental insurance for covered services performed or paid for by Assistance Center.

How to file a claim:

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.
2. Complete and send the claim form with all documentation to the Mastercard Assistance Center.

Reminder: Please refer to the Legal Disclosure section.

*If a cardholder's mailing address is in the State of New York, mileage requirement is not applicable.

3. LEGAL ASSISTANCE

The Beneficiary is entitled to obtain the following services:

Legal Referrals

MasterAssist provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever there is sufficient information to do so, we shall refer you to two 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 the traveler is located. MasterAssist will also follow up with the Beneficiary in each case to ensure that the service rendered was satisfactory.

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 lawyer. 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.

Advance payment for bail bond – Up to USD $5,000

If you are jailed (or threatened to be) following a road traffic accident, MasterAssist shall advance the bail bond. 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.

4. TRAVEL PERSONAL ASSISTANCE

MasterAssist will make available to Beneficiary:

- Information for preparing a journey
- Information on visas, passports
- Information on inoculation requirements for foreign travel
- Information on customs and duty regulations,
- Information on foreign exchange rates and value-added taxes
- Referrals to Embassies or Consulates
- Referrals to Interpreters
- Dispatch of an Interpreter

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

5. TRAVEL-ORIENTED EMERGENCY ASSISTANCE

Cash advances Up to USD $5,000

In the event of lost or stolen cash, Travelers Checks, credit and charge cards or in the event that there are no ATMs available at the Beneficiary's location, MasterAssist shall advance cash to the Beneficiary (to be charged to cardholder's account and subject to authorization by the Card issuer).

Urgent message relay

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

Luggage assistance

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.

III. COST OF THE ASSISTANCE SERVICES PROVIDED

MasterAssist offers valuable emergency assistance services, however it is not insurance 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).

Most of the assistance services are offered to the cardholder at no cost; however, according to circumstances and depending on the nature of the requested service, Assistance Center 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 Assistance Center 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.

6. MASTER ROADASSIST® SERVICE

- If your car breaks down on the road while you are traveling in the 50 United States or 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 Mastercard Card account.
- 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 for their services.
- 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.

Legal Disclosure

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 your responsibility).

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 benefits provided to you. The attached Key Terms and **EOC** is governed by the Group Policy.

Effective date of benefits: Effective July 1, 2019, 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 any time. 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 as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior 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 U.S. financial institutions. The United States is defined as the fifty (50) United States and the District of Columbia. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for benefits, 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 these benefits.

Misrepresentation and Fraud: Benefits shall be void if the cardholder has concealed or misrepresented any material facts concerning this coverage.

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

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

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 insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution 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 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.

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