



Visa Concierge

Terms and Conditions

VISA everywhere
you want to be

NOTE: This benefit does not apply for eligible Visa Platinum cards issued in Puerto Rico and the U.S. Virgin Islands on or after January 1, 2021. The coverage is subject to the general terms and conditions of the insurance policy.

The Visa Concierge service is available 24 hours per day, 365 days per year, to help cardholders to send gifts, purchase tickets and tours, rent vehicles, make reservations for theatre plays or provide any other information or assistance that cardholders may need, anywhere in the world.

Eligibility

In order to be eligible for the services and benefits described below, you must be a Visa Platinum, Visa Signature, or a Visa Infinite cardholder. We encourage you to review the benefits of your Visa card with your bank for further details.

The Visa Concierge service can assist with the following requests:

Travel information and arrangements

Visa Concierge can help you plan your trip from start to finish with anything related to travel such as airport transfers, hotel reservations and booking, city tours, auto rental, etc. as well as make recommendations to your itinerary and help you figure out your best travel options.

Cultural information

Provides information on local city events and attractions such as concerts, theater and sporting events overseas. Also provides information on your destination prior to travel including essential cultural information such as protocol and etiquette.

Restaurant referrals and reservations

Access to a broad network of distinctive dining restaurants domestically or while traveling overseas. If you are looking for that special restaurant with a panoramic view for a unique dining experience, we can refer you to the proper facility and assist with reservations when available. We will assist cardholders with information on restaurants such as location, type of cuisine, hours of operation, attire required, pricing range, general menu options, etc.

Entertainment information and arrangements

Assist with ticket referrals for opera, ballet, theater, concerts, sporting events and museums. If information is not enough, we can assist with tickets arrangements and pre-paid dining arrangements.

Business service referrals and arrangements

While the Visa cardholder is traveling, Concierge service can help by providing: interpretation or referrals to translators, business equipment rental (computer, cellular phone, etc.), essential cultural information such as protocol and etiquette.

Golf course referrals and reservations. Visa Concierge will provide information and referrals and tee times to public and semi-private golf courses in major cities.

Leisure activity information and assistance

- Tours and sightseeing
- Recreational sports information
- Referrals to health and fitness clubs

Hard to find items

We will assist the cardholder with locating hard to find items such as out of print books, art objects, and specialty items. We can make arrangements for delivery if chosen items to the destination of choice of the cardholder.

Travel arrangements and luxury transportation

We can provide bus and taxi services and train schedules at the cardholder's request. Personal assistant can also provide cardholder's with referrals and assist with arrangements for luxury car rental or any other luxury transportation.

Specialty service referrals

While the cardholder is planning a trip or is overseas, we can help by providing referrals to interpreters, dog walkers and health and fitness facilities.

Cost of the assistance services provided

Cardholder will be responsible for all costs and expenses related to cardholder's Concierge request. All expenses will be debited, in some cases in advance of purchase, to cardholder's, irrespective of the success of the search and/or cardholder's acceptance of the goods and/or services arranged on cardholder's behalf.

Concierge specialists will seek cardholder's authorization prior to arranging a service; in some instances written authorization may be required.

When goods or services are purchased on cardholder's behalf:

- Items will be purchased and/or delivered in accordance with national and international regulations;
- Cardholder is at all times responsible for customs and excise fees and formalities;
- TEN Lifestyle Management recommends that they be insured for mailing and shipping and accepts no responsibility for any delay, loss, damage or resulting consequences

TEN Lifestyle Management cannot undertake any request we consider to be:

- for re-sale, professional or commercial purposes;
- virtually impossible or unfeasible;
- subject to risk, i.e., illegal sources;
- a violation of the privacy of another person;
- a violation of national and international laws;
- unethical and/or immoral;
- price-shopping for discounted items.

Visa Concierge reserves the right to decline or stop working on a request at any time and will not be liable for any consequences if the

request involves illegal activity. If a request is declined, we will alert the cardholder and endeavor to offer an alternative. Visa Concierge will endeavor to use at all times providers which are professionally recognized and in Visa Concierge's experience reliable; in instances where a requested service can only be provided by a provider which does not meet this criteria, Visa Concierge will inform cardholder of the potential risks. Should cardholder nevertheless wish to utilize the services of such a provider, Visa Concierge accepts no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.

Visa Concierge service is provided by TEN Lifestyle Management. TEN Lifestyle Management accepts no liability arising from any provider that does not fulfill his obligations to the cardholder.

Important notice

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not insurance policies. Described insurances are subject to the terms and conditions in the applicable policies, which include certain restrictions, limitations and exclusions; and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance with all applicable federal, state, and local laws, regulations, and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and TEN Lifestyle Management, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.