The Visa price protection program helps you get the best price you can find on most products you buy with your eligible card with this benefit. Simply pay for the entire cost of the product with your eligible card and if, within 30 days of the date you purchased the product, you see either a printed advertisement or non-auction internet advertisement for the same product (same model number and same model year) by the same manufacturer, in the same country*, for a lower price, we will refund you the difference, up to USD 250 per item (up to a maximum of USD 1,000 per cardholder per twelve month period). There is a maximum of 4 claims on any one type of item per member per twelve-month period. Advertisements must be published or posted after the date you purchase your product with your eligible card to qualify for Visa price protection coverage. Coverage automatically ends 30 days after the date you purchase the product. No registration is necessary.

*Same country is defined as same country of purchase and within 100 kilometers of point of purchase. For the US, it will mean the 48 contiguous states. Alaska, Hawaii, and other US territories will be treated separately.
The Visa price protection program does not apply to:

- Chartis, Inc.
- means Chartis, Inc.
- means we, us and our Visa Credit Card account in good standing.
- means an individual with an open international
- means the same store location where the product was originally
- means the same store location where the product was originally
- means the same make, model number, and same model year
- means the same make, model number, and same model year.
- means the same store location where the product was originally
- means any international Visa credit card.

### Important definitions

**Administrator** - Visa claims administrator; Maipú 255, Piso 17 – C1084ABE, Buenos Aires, Argentina.

**Auction** - An 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. This includes both sites where people compete against one another for an item(s) by bidding up the price and where the price decreases as the number of people purchasing the product increases.

**Eligible card** - means any international Visa credit card.

**Non-auction Internet advertisements** - Advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within 30 days after the date you purchased the product and must be for the same item (same make, model number, and same model year). The printed version of the Internet advertisement must include the merchant’s internet address and customer service telephone number, as well as the item including model number, sale price and date of publication.

**Price** - Price refers to the amount paid for the product exclusive of shipping, handling, tax, and other like charges.

**Printed advertisements** - 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 30 days after the date you purchased the product and must be for the identical item (same make, model number, and same model year).

**Store** - means the same store location where the product was originally purchased, not including other stores or properties in the chain.

**You, your, or cardholder** - means an individual with an open International Visa Credit Card account in good standing.

**We, us and our** - means Chartis, Inc.

### What is not covered?

The Visa price protection program does not apply to:

- Any products purchased from an Internet site whose primary purpose is not the sale of merchandise;
- products purchased for commercial use, professional use, or resale;
- merchandise for which claims have not been initiated within 4 days of discovery of an Internet site advertising the lower price or publishing of a printed advertisement showing a lower price;
- used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not you knew the items were used, antique, recycled, previously owned, rebuilt, or remanufactured;
- customized, unique and one of a kind items;
- jewelry, collectibles, art, antiques, special order, or rare one-of-a-kind items;
- layaway items; items returned to any store;
- any products purchased from an Internet auction site;
- items for which the printed advertisement or non-auction Internet Advertisement containing the lower price was published more than 30 days after the date you purchased the product;
- 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”, “cash only” or “close out” advertisements, items shown on price lists or price quotes, cost savings as a result of manufacturer’s coupons or free items, or where the advertised price includes a bonus or free offers, special financing, installation or rebate, or one of a kind or other limited offers;
- services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
- consumables or perishables;
- watercraft; motorized vehicles (including but not limited to snowmobiles, airplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle;
- labor of any kind, including labor on new parts eligible for this program;
- land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
- live plants or animals;
- stuffed or mounted animals; animal and fish trophies; objects preserved through taxidermy, mumification, or other preservation methods;
- airline tickets (or transportation tickets of any kind), travelers checks, cash or its equivalent, negotiable instruments, trading cards, bullion, lottery tickets or other gambling related items, or tickets to events or for entertainment, numismatic or philatelic property;
- 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;
- delay, loss of use, loss of market, interruption of business or any other indirect or consequential loss or damage;
- pharmaceutical and other medical products, optical products and medical equipment;
- any items acquired illegally;
- the price difference from an advertisement outside of country of purchase or in a Duty Free zone within regional coverage scope;
- any price difference found with an item sold as a special deal available only to the members of specific organizations or anywhere not open to the public, such as clubs and associations, other than those available with your payment card.
How to file a claim

For a printed advertisement:

- Save the printed advertisement for the same item by the same manufacturer at a lower price by a retailer located within the country of purchase (excluding shipping/handling and sales tax, if any).
- Contact Visa assistance center within 4 days of discovery of a printed advertisement or non-auction internet advertisement showing the lower price, for a claim form and filing procedures by either:
  - Contacting the Visa assistance center or via email at benefits@ap-Visa.com or
  - Writing the program administrator at:
    Visa Claims Administrator
    Mapu 255 Piso 17
    C1084ABE, Buenos Aires, Argentina
- Fill out the claim form and return with all required documentation within the time frame stated on the claim form. You will be asked to provide the following information:
  - A legible copy of your original itemized and dated product receipt;
  - A legible copy of the account statement showing the product purchase;
  - A copy of the printed advertisement which shows the date of the advertisement, dealer or store name, the product (including model number), and sale price;
  - Any other documentation we may reasonably request.
- Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of USD 250 per item and USD 1,000 per cardholder per twelve month period.

For a non-auction Internet advertisement

- You must initiate a claim by contacting the Visa assistance center or by email at LAC1claim@ap-Visa.com within 4 days of your discovery of the non-auction internet advertisement in order to receive the benefits of the Visa price protection program. You will be asked to provide the Internet address where the advertisement appeared. The program administrator will send you a claim form.
- Fill out the claim form and return with all required documentation within the time frame stated on the claim form. You will be asked to provide the following information:
  - A legible copy of your original itemized and dated product receipt;
  - A legible copy of the account statement showing the product purchase;
  - A copy of the non-auction Internet advertisement which shows the date the advertisement was posted, merchant name, website address, customer service telephone number, the product (including model number), sale price, and, if applicable, shipping, handling and other like charges;
  - Any other documentation we may reasonably request.
- Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of USD 250 per item and USD 1,000 per cardholder per twelve month period.

- It is a condition of this coverage that you, as often as may be reasonably required by us, will submit, and within your power cause others to submit, to examinations under oath and will produce for examination all writings, books of account, bills, invoices and vouchers, or certified copies thereof, at such reasonable time and place as we may designate and will permit extracts and copies thereof to be made.

General provisions

This program description is not a policy or contract of insurance.

To qualify for the Visa price protection program, your account must be open and in compliance with the terms of your Visa card agreement. We reserve the right to alter the terms of the Visa price protection program. No benefits will be provided in the event of fraud.

No person or entity other than the Visa cardholder shall have any legal or equitable right, remedy or claim under or arising out of this coverage. No rights or benefits provided to Visa cardholders under the Visa price protection program may be assigned without the prior written consent of the program administrator. Any assignment or transfer without the prior written consent of the program administrator shall be null and void.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa Inc., Latin America and Caribbean Region, Miami, Florida. If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in the jurisdiction where your Visa card has been issued will govern. The plan is underwritten by:

<table>
<thead>
<tr>
<th>Country</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>La Meridional Compañía Argentina de Seguros, S.A.</td>
</tr>
<tr>
<td>Bolivia</td>
<td>Chartis Chile Compañía de Seguros Generales S.A.</td>
</tr>
<tr>
<td>Brasil</td>
<td>Chartis Seguros Brasil S.A.</td>
</tr>
<tr>
<td>Chile</td>
<td>Chartis Chile Compañía de Seguros Generales S.A.</td>
</tr>
<tr>
<td>Colombia</td>
<td>Chartis Seguros Colombia S.A.</td>
</tr>
<tr>
<td>Ecuador</td>
<td>AIG Metropolitana Compañía de Seguros y Reaseguros S.A.</td>
</tr>
<tr>
<td>El Salvador</td>
<td>Chartis Seguros El Salvador S.A.</td>
</tr>
<tr>
<td>Guatemala</td>
<td>Chartis Seguros Guatemala S.A.</td>
</tr>
<tr>
<td>Honduras</td>
<td>American Home Assurance company</td>
</tr>
<tr>
<td>Jamaica</td>
<td>American Home Assurance company</td>
</tr>
<tr>
<td>México</td>
<td>Chartis Seguros Mexico, S.A. de C.V.</td>
</tr>
<tr>
<td>Panamá</td>
<td>National Union Fire Insurance company of Pittsburg, PA</td>
</tr>
<tr>
<td>Paraguay</td>
<td>Chartis Chile Compañía de Seguros Generales S.A.</td>
</tr>
<tr>
<td>Perú</td>
<td>Chartis Chile Compañía de Seguros Generales S.A.</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>Chartis Insurance company - Puerto Rico</td>
</tr>
<tr>
<td>Uruguay</td>
<td>Chartis Seguros Uruguay S.A.</td>
</tr>
<tr>
<td>Venezuela</td>
<td>C.A. de Seguros American International</td>
</tr>
<tr>
<td>Other countries</td>
<td>New Hampshire Insurance company</td>
</tr>
</tbody>
</table>

APRIL 2013
Listed underwriting companies (except those marked with +) are member companies of Chartis, Inc., 70 Pine Street, New York, NY 10005. Chartis member companies provide security in the form of reinsurance for any non-member company listed.

<table>
<thead>
<tr>
<th>Consumer Cards</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Benefit</td>
<td></td>
</tr>
<tr>
<td><strong>Visa Infinite</strong></td>
<td>USD 250 per item – Maximum of USD 1,000 per cardholder per 12- month</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Optional Benefit</th>
<th>Benefit Amount</th>
</tr>
</thead>
</table>
| **Visa Classic** | USD 100 per item – Maximum of USD 400 per cardholder per 12- month  
USD 200 per item – Maximum of USD 800 per cardholder per 12- month  
USD 250 per item – Maximum of USD 1,000 per cardholder per 12- month |
| **Visa Gold**    | USD 100 per item – Maximum of USD 400 per cardholder per 12- month  
USD 200 per item – Maximum of USD 800 per cardholder per 12- month  
USD 250 per item – Maximum of USD 1,000 per cardholder per 12- month |
| **Visa Platinum**| USD 250 per item – Maximum of USD 1,000 per cardholder per 12- month |
| **VTM Platinum**|                                                          |
| **Prepaid**      |                                                          |
| **Visa Signature**| USD 250 per item – Maximum of USD 1,000 per cardholder per 12- month |

**PLEASE NOTE:** The benefits described above do not apply to all Latin American and Caribbean international Visa cards. Please check with your bank to verify that the coverage applies to your Visa card. This document is a summary of the policy and is intended to be distributed in its entirety to cardholders. If an issuer uses excerpts of this material to distribute to cardholders it does so at its own risk.