Commerce Bank

World Elite Mastercard®

Guide to Benefits

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 and Guide or program description you may have received earlier.

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.**

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.

Boxed

Program Description:

Boxed is an online, wholesale shopping destination where you can stock up on groceries, household items, health supplies, and more in bulk without a membership fee. Place orders through the app or website and get everything delivered right to your door. Cardholders receive 5% Cash Rewards on eligible purchases at Boxed.

Eligibility:

To be eligible for this benefit, you must use a valid World Elite Mastercard issued by a U.S. financial institution.

How to use the Boxed benefit:

1. Create a Boxed account on the Boxed website or mobile app.
2. Use a valid World Elite Mastercard to place an order and you will automatically receive 5% Cash Rewards on eligible products in that order.

Terms and Conditions:

- Full Terms & Conditions for this benefit, including the most up-to-date Terms & Conditions for usage of Wallets (i.e. Apple Pay, Google Pay) are found at **www.boxed.com/worldelite.** For Full Terms & Conditions, please visit **www.boxed.com/terms-conditions/.**
- Customers can receive up to $500 in Cash Rewards per year.
- World Elite Mastercard must be used for payment to receive the offer.
- The 5% Cash Rewards offer excludes taxes and governmental fees, discounts on account of any applicable Promotions and/or Promo Codes, the application of any accrued Cash Rewards, shipping charges, and Express delivery charges.
- The 5% Cash Rewards offer is not valid on past purchases, Express orders, Boxed Hotel, gift cards and alcohol products and other items fulfilled by third-parties.
- The 5% Cash Rewards offer cannot be used in conjunction with other Cash Rewards offers from Boxed.
- For any order cancellations, the 5% Cash Rewards earned on those orders will be deducted from the customer's account.
- Cash Rewards expire twelve (12) months from the date earned unless (i) redeemed in accordance with the redemption rules; or (ii) additional qualified purchases are made prior to the expiration of the Cash Rewards in your account, in which case all unexpired Cash Rewards in your account will be renewed for an additional twelve (12) month period from the date the qualifying renewal activity occurred.

Fandango

Program Description:

Fandango is the movie destination to buy movie tickets and stream at home or on the go with FandangoNOW – available via website, mobile app and supporting devices. Fandango gives movie fans more with its loyalty program, Fandango VIP. You can join for free for great perks and get rewarded for going to the movies. All Fandango VIP members earn 125 Fandango VIP+ points for every ticket they buy. When you rack up 500 points, you receive a $5 reward towards more movies at home or in the theater. World Elite

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Mastercard cardholders get rewarded even faster and are eligible to earn double the points for the tickets they buy, 250 points per ticket. This means that World Elite cardholders are eligible to earn a $5 reward for every 2 movie tickets purchased on Fandango.

Eligibility:

To be eligible for this benefit, you must use a valid World Elite Mastercard issued by a U.S. financial institution.

How to use the Fandango benefit:

1. Visit **www.fandango.com** or download the Fandango app from the App Store or Google Play.
2. Create a Fandango VIP account.
3. Search for show times at a movie theater that tickets through Fandango. For a complete list of participating theaters, go to this website: **https://www.fandango.com/movie-theaters.**
4. When you purchase a movie ticket on Fandango using your World Elite Mastercard and while logged in to your Fandango VIP account, you will receive 250 points. Once you accumulate 500 Fandango VIP+ points, you will receive a reward worth $5 after you see the movie. You can use the $5 for your next movie ticket purchase on Fandango, or to stream movies and TV shows on FandangoNOW.

Terms and Conditions:

- Full Terms & Conditions for this benefit, including the most up-to-date Terms & Conditions for usage of Wallets (i.e. Apple Pay, Google Pay) are found at **www.fandango.com/vip+mastercard.** For full Fandango Terms & Conditions, please visit **www.fandango.com/Terms-and-Policies.**
- Movie tickets must be purchased for a movie with a show time starting before 11:59 p.m. PT on the last day of the promotion period.
- When you receive 500 VIP+ Points, you will receive a $5.00 Discount Reward which you will need to convert into a Discount Promo Code for use on a qualifying purchase on **www.fandango.com** or **www.fandangonow.com.**
- The $5.00 Discount Reward expires 21 days after it is posted to your Fandango VIP account or 90 days after it is posted to your Fandango VIP account if your World Elite Mastercard is saved to your Fandango VIP account.
- The $5.00 Discount Reward cannot be combined with any other offer, promo code or discount.
- The $5.00 Discount Reward cannot be used to purchase a gift card.
- After applying your $5.00 Discount Reward, any unused balance will automatically expire.
- Void where prohibited.
- Additional taxes may be owed on a rental or purchase price shown for FandangoNOW.

Lyft

Program Description:

Lyft is a rideshare service that matches you with a nearby driver who'll take you wherever you're going. You can use the Lyft app to order a ride on demand, or schedule a future ride. You can get $10 in Lyft credit every month when you take 5 rides and pay with your World Elite Mastercard.

Eligibility:

- To be eligible for this benefit, you must use a valid World Elite Mastercard issued by a U.S. financial institution.

How to use the Lyft Benefit:

- Download the Lyft app from the App Store, Google Play, Microsoft or Amazon, or get a download link at **www.lyft.com/app-sms.** If you already have the app, make sure you're using the latest version.
- Enroll your card for the benefit in the Lyft app. You'll see a confirmation screen once you've successfully enrolled.
- Take 5 Lyft rides within a calendar month, and pay for them with your World Elite Mastercard. To ensure the rides have been charged with your World Elite Mastercard and qualify for the benefit, complete the ride in-app by tapping "Submit" on the Rate + Pay screen.
- Lyft will automatically add $10 in Lyft credit in your account. Track your progress in the Promos section of the Lyft app.

Terms and Conditions:

- See **www.lyft.com/Mastercard-world-elite** for full terms, including the most up-to-date Terms & Conditions for usage of Wallets (i.e. Apple Pay, Google Pay). Lyft's Terms of Service apply. Lyft CUPC ID No. TCP0032513 - P
- Enrollees in the Lyft and World Elite Mastercard benefit will receive a $10 Lyft credit ("Credit") for taking five (5) Lyft rides in a calendar month. Rides must be partially or fully paid for with a World Elite Mastercard credit card. Limit one Credit per month per Lyft account. Credit may take up to 2 days to be applied. Credit expires 30 days after application.

ShopRunner

Program Description:

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts and more. Retailers include Neiman Marcus, Lord & Taylor, American Eagle, Tory Burch, Calvin Klein, Kate Spade, 1-800-Flowers.com and many more.

Eligibility:

To be eligible for a free ShopRunner membership, you must be a valid World Elite Mastercard **cardholder** who holds a Mastercard issued by a U.S. financial institution.

How to use the ShopRunner benefit:

- Create a ShopRunner account on the **www.shoprunner.com/mastercard** website.
- Shop at the participating merchants from the merchant site, from the links on the ShopRunner site, or from the ShopRunner mobile app.
- Once you are logged into your account, the free shipping benefit is applied, provided the item is eligible for free shipping.

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- ShopRunner members also enjoy free return shipping on their orders placed with ShopRunner.

Terms and Conditions:

Full Terms & Conditions are found at **www.shoprunner.com/terms/sr/.**

- ShopRunner members are entitled to free two-day shipping on all eligible purchases as well as free returns.

Shipping:

- Eligible items will ship within 2 business days via shipping partners like UPS and FedEx. ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii and Puerto Rico, but in some cases, certain regions cannot be reached in two days. Any shipment to a PO Box, APO/FPO/DPO or international address is excluded from the ShopRunner program.
- Items that are eligible for ShopRunner benefits will be designated on the Retailer's site. ShopRunner is only available for certain online purchases and certain products on a Retailer's site, and ShopRunner may not be available on all web browsers (e.g., mobile websites, smart phone mobile or tablet applications). Certain Retailers may require a minimum aggregate order value in order for an order to be eligible for ShopRunner benefits.

Returns:

- For returns of eligible items, ShopRunner members must follow the Retailer's return policies and instructions.
- In the event that a merchant who participates in the ShopRunner service offers free return shipping, the cardholder will return the ShopRunner eligible item through the merchant's standard process.
- For returns of eligible items purchased via the ShopRunner service, for which the merchant does not offer free return shipping, ShopRunner will provide cardholder with a postage-paid return label that can be used to return items back to the merchant. To obtain your ShopRunner pre-paid return label simply sign in to the My Account section on **www.shoprunner.com.** Next to each ShopRunner eligible order there is a link to generate a pre-paid return label. Print the label, affix it to your return packaging and follow the rest of the Retailer's return instructions.

onefinestay

Program Description:

onefinestay provides access to over 10,000 high-end rental homes around the world. The local guest services team welcomes you at the home and is available 24/7. Each home is stocked with high quality sheets, towels and toiletries. Cardholders receive a 10% discount on all onefinestay bookings. You will also receive free Wi-Fi and a complimentary iPhone, with free local calls and data, to use during your stay.

Eligibility:

To be eligible for the 10% discount, you must be a valid World Elite Mastercard cardholder who holds a Mastercard issued by a U.S. financial institution.

How to use the onefinestay benefit:

- Go online to **www.onefinestay.com/mastercard** to book directly using a promo code provided by the issuer, or call the Mastercard or issuer's concierge. The concierge can help provide information on onefinestay and can transfer you to onefinestay for further questions or booking.

Terms and Conditions:

Full Terms & Conditions are found at **www.onefinestay.com/terms-conditions/.**

- World Elite Mastercards must be used for payment to receive offer.
- Cardholders will be provided with a preliminary invoice at the time of booking and be required to prepay certain amounts related to such booking.
- Any additional services which are requested at the time of the booking may also be included in the preliminary invoice, which is provided before prepayment, and onefinestay reserves the right to demand payment in advance for any additional services used during a booking.
- If a cardholder cancels a booking within 24 hours of receipt of a confirmation of booking, provided they book more than seven days prior to the stay, then they are entitled to a full refund.
- If they cancel a booking more than 14 days prior to commencement of the booking period, then they will be responsible for 50% of the full accommodation fees.
- If they cancel a booking 14 days or less prior to the commencement of the booking period, then they will be responsible for the full accommodation fees for the entirety of the booking period.
- The check-out time at the accommodation is as stated in the booking summary.

Mastercard ID Theft Protection™

Program Description:

Mastercard ID Theft Protection (IDT) provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

Eligibility:

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

Access:

Simply contact **1-800-Mastercard** if you believe you have been a victim of Identity Theft.

Services Provided:

Services provided are on a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at **https://mastercardus.idprotectiononline.com/.** The services include:

Online Monitoring Dashboard (requires activation): The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information

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(PII) data the cardholder wants to monitor, tracks and displays cardholders' risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity monitoring alerts.

Monthly Risk Alert / Newsletter: Cardholders will receive a monthly newsletter with information on the cardholder's risk score, and articles pertaining to good identity protection practices.

Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:

- Email addresses
- Debit/credit cards/prepaid cards
- Bank accounts
- Web logins; username and password
- Medical insurance cards
- Drivers' license
- Loyalty cards
- Affinity cards
- Passport number
- Vehicle insurance cards
- Social Security number

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

Resolution Services: You will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year to help resolve your identity theft incident and prevent further damage. The resolution specialists are native speakers of English, French and Spanish, and are based out of Bethesda, Maryland. Cardholders are given the option to sign limited power of attorney (LPOA) to the specialist, to allow them to conduct resolution activities on the cardholders' behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing breached accounts.

Lost Wallet Assistance: Cardholders will be provided assistance with notifying the appropriate issuing authorities to cancel and replace stolen or missing items, such as their debit/credit cards, driver's license, Social Security card, and passport.

Single Bureau Credit Monitoring: Cardholders' TransUnion credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholders' TransUnion credit file so they can take immediate action to minimize damage.

To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.

Financial Account Takeover: IDT monitors cardholder's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Monitored transactions include:

- Debit/credit cards/prepaid cards
- Bank accounts
- Brokerage accounts
- Healthcare Portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.

URL and Domain Monitoring: URL and Domain monitoring allows Cardholder to enter up to 10 domain or URL names related to cardholder's business. This service will monitor the domain and URL names for any compromised email addresses associated with the domain or URL names and if compromised email addresses are found in a data breach, this service will alert the registered cardholder via email and provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available.)

For more information regarding the services stated above and additional information, please visit https://mastercardus.idprotectiononline.com/.

Services NOT Provided:

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

Program Provisions for Mastercard ID Theft Protection:

This service applies only to you, the named Mastercard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, Generali Global Assistance, relies on the truth of statement made in the affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard.**

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Cellular Wireless Telephone Protection

Key Terms

Please see the 'Key Terms' section for the terms used throughout this benefit.

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

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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.

Please see the 'Legal Disclosure' section for all disclosures for this benefit.

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) **1-800-336-6420** 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. Full details are available at **https://travel.mastercard.com/us/en-us/world-elite/product/terms.**

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 **1-800-Mastercard.**

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

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

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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.

LoungeKey™ Airport Lounge Access

Airport lounge access provided by LoungeKey is available to all eligible U.S. World Elite Mastercard cardholders. Cardholders can use their U.S. World Elite Mastercard or digital card to access an airport lounge in a seamless way, as follows:

- Eligible cardholders will have lounge membership with "pay as you go" lounge visits at only $32 per visit, per person.
- Membership to 1000+ LoungeKey lounges in 120+ countries and in over 400 airports regardless of airline, frequent flyer membership or class of ticket.

LoungeKey ensures affluent cardholders have the opportunity to relax, refresh and enhance their airport experience as they wait for their flight.

Eligibility:

To be eligible for this benefit, you must use a valid World Elite Mastercard issued by Commerce Bank.

How to use the LoungeKey Airport Lounge Access Benefit:

- Before traveling, eligible cardholders can log on to their Lounge Key website or access the Smartphone App and view a list of participating lounges and experiences.
- Eligible cardholders will enjoy complimentary refreshments, newspapers and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).
- To gain access to the lounges, an eligible cardholder only needs to quote "LoungeKey" at the participating lounge and present their eligible World Elite Mastercard card to the lounge operator, or present their Lounge Access QR Code found in the LoungeKey app.
- A list of participating lounges can be found and viewed using the LoungeKey website or app.

FAQs can be viewed online at **www.loungekey.com/en/faq.** Contact Lounge Key at **www.loungekey.com/en/contact-us** or **1-469-334-4174** for customer support. Terms of Use can be viewed online at **www.loungekey.com/en/terms-of-use.** Conditions of Use can be viewed online at **www.loungekey.com/en/conditions-of-use.**

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.

Account & Billing Information

Your passport to the finer side of air travel.

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.

Reminder: Please refer to the Legal Disclosure section.

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

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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 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.

For more information,
call 1-800-Mastercard: 1-800-627-8372,
or en Español: 1-800-633-4466.
Visit our website at www.mastercard.com.

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