

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

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-MC-ASSIST** 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-MC-ASSIST, as many rental agencies have special procedures regarding emergency road service.
- Reminder: Please refer to the Final Legal Disclosure section.

MasterCard VAT Reclaim Service

VAT Refunds on Business Travel Expenses

U.S. Companies are entitled to recover the Value Added Taxes (VAT) expenses that your company employees incur on foreign business travel.

The VAT paid on hotel accommodations, employee meals, conferences, exhibitions, trade shows, car hire, and similar business travel expenses are recoverable in most European countries.

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

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

MasterCard customers can avoid themselves of a discounted fee based on a percentage of the recovered VAT. For information on our VAT recovery services and to commence your company's VAT reclaim process, contact: U.S. Toll free: 1.800.306.6068 E-mail: contact@fexcovatreffunds.com
International telephone: +353.66.97.61772 Web: www.fexcovatreffunds.com

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 most everywhere else.

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-MC-ASSIST (1-800-622-7747)**. When out-of-country and in need of assistance, you can easily reach a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll free from over 75 countries worldwide. Some of the key toll free MasterCard Global Service telephone numbers are:

Australia	1-800-120-1113	Mexico	001-800-307-7309
Austria	0800-21-8235	Netherlands	0800-022-5821
France	0-800-90-1387	Poland	0-0800-111-1211
German	0800-819-1040	Portugal	800-8-11-272
Hungary	06800-12517	Spain	900-97-1231
Ireland	1-800-55-7378	United Kingdom	0800-96-4767
Italy	800-870-866		

For additional information, or for country specific toll-free telephone numbers not listed above, visit our Web site 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-MC-ASSIST for card benefits. When traveling outside the United States, call MasterCard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations

Call **1-800-4CIRRUS** to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our Web site at www.mastercard.com to use our ATM locator. You can get cash at over two million ATMs worldwide. Be sure you know your PIN (Personal Identification Number) before you travel in order to enable cash access.

MasterCard Easy Savings® Program

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

MasterCard Easy Saving® Program - U.S. Small Business Cardholder Terms & Conditions (7/2014)
MasterCard International Incorporated ("MasterCard") is providing these MasterCard Easy Savings Program - U.S. Small Business Cardholder Terms and Conditions ("Terms and Conditions") with respect to your U.S. MasterCard small business card. Upon receipt or affirmative acceptance of these Terms and Conditions, you hereby accept these Terms and Conditions for the MasterCard Easy Savings Program (the "Program"). You further accept these Terms and Conditions and ratify this acceptance by using, receiving or accepting any benefit of a rebate under the Program. If you do not wish to participate in the Program, please contact your issuing bank immediately.

These Terms and Conditions set forth the terms applicable to your use of the Program. The Program provides you with automatic rebates on eligible purchases from participating merchants in the United States if you use eligible, enrolled MasterCard small business credit, prepaid, or signature debit cards. Please read these Terms and Conditions carefully and keep them for your records.

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

Participation: If you have been notified by the issuer that issued your MasterCard small business card that your MasterCard small business card has been automatically enrolled in the Program, you may participate in the Program effective as of the date indicated in the notification from the issuer. You may also go to www.easysavings.com and register to receive program updates, and see your and/or your employees' card rebates at that site. Otherwise, you may enroll in the Program, with an eligible card, on the Program Web Site. The Program is available only to cardholders using eligible, enrolled small business signature debit, prepaid, or credit cards issued by a United States financial institution ("Cards"). You must be enrolled in the Program prior to using a Card at a Merchant, as defined below, or to receive the rebate benefits of the Program. If you access the Program Web Site or use the Program, you also accept the Terms and Conditions as posted on the Program Web Site and as posted at http://www.mastercard.com/easysavings/common/en_US/termsconditions.html, as may be amended from time to time.

If you request a user ID to access rebate information on the Program Web Site, we may need to validate your Card in order to ensure that you can receive applicable rebates and as part of this validation an authorization hold of \$1 may appear on your account information. Once the validation is confirmed, usually within 2-7 days, this authorization hold will be removed from your account.

Your Data: You agree to the terms of the Program's privacy notice as posted at <https://www.mastercard.com/us/business/en/common/privacypolicy.html>,

as may be amended from time to time. You acknowledge and agree that your issuing bank and MasterCard may share and use data regarding you, your personnel and such Card usage with each other and with third parties, such as Merchants and service providers, to operate the Program and for internal operational purposes, including, but not limited to, sending you and your personnel e-mails regarding the Program.

Merchant Offers: Merchants that are participating in the Program ("Merchant(s)") may provide offers for rebates on purchases of goods or services ("Offers") at participating Merchant locations for Cards. The amount of any rebate and other terms and conditions applicable to a rebate will be determined by the Merchant, and are subject to change at any time and without notice. Please refer to any disclosures provided by your issuing bank and the Program Web Site for any details on any Offer terms and conditions. Offers may be redeemed only at participating Merchant locations. See the Program Web Site for the latest information on available Offers. Certain issuers may restrict your access to: (i) or the ability to make purchases from, certain Merchants; (ii) certain Offers; or (iii) certain elements of the Program for other purposes. Please refer to the Offer details provided by your issuing bank, the Program Web Site, and/or the Offer details below for the latest information on available offers.

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

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

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

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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.

**To file a claim or request Travel Assistance Services, call 1-800-MC-ASSIST,
Or en Español: 1-800-633-4466.**

Visit our Web site at www.mastercard.com



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