

Visa Gold



Visa Rewards



Visa offers issuers, as an option, the customer centric Visa Rewards loyalty program, which has been specially designed to provide Visa cardholders with maximum flexibility, offering more choices, variety and attainability by eliminating restrictions and limitations imposed by other cards.

The cardholder is not charged an additional fee for participation in the program and there is no limit to the number of points that may be earned. Earned points entitle Visa cardholders to receive valuable rewards such as:

- Airline tickets to fly anywhere in the world, including the most popular destinations, on any airline of their choice. In addition, flights reserved with points accumulated in this program allow cardholders to earn additional frequent flyer miles in the selected airline program. (Note: The cardholder must be a member of the airline frequent flyer program and comply with the airline earned miles requirements in order to receive additional miles.)
- Free stays and room upgrades at exclusive deluxe hotels and resorts around the world. Visa Rewards has carefully selected the best companies in order to provide cardholders with maximum value and truly exclusive offers. Ritz-Carlton, Marriott, Avis and Hertz will always make excellent options available for the most demanding Visa cardholders, and the cardholder will always find rewards to meet his or her needs.
- Free car rentals with unlimited mileage.
- Merchandise in select countries.

How does the program work?

- The cardholder earns at least one point for every USD dollar (or equivalent) charged to his or her Visa card.
- To keep Issuers informed on the number of points earned by their cardholders, Visa will provide the Issuer a report indicating the points that were earned and redeemed. Other reports are available through the Visa Rewards program administration web site.

Whenever the cardholder is ready to redeem points for a reward and make travel arrangements, he or she simply calls the Visa card benefits service center (VCBS), which will transfer the call to the program administrator.

Who are the participants in the program?

- **Cardholders:** To redeem rewards, cardholders must have their Visa Rewards program account number, as well as their personal identification code provided by the issuer.
- **Visa Rewards redemption center:** The Visa Rewards redemption center is the administrator of the program.
- **Issuer bank:** The issuer bank may offer their cardholders information regarding the Rewards program through its customer service center. This may be accomplished using the Internet customer service applications provided by Visa Inc. LAC.

Internet service applications

A program management Web site is available for the Issuers with functions and reports to help them manage the program. Web sites for the affluent cardholders are available to view account summary data, catalog and make redemptions.

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 AXA, 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.