Call 1-800-4CIRRUS to find the location of a nearby ATM in the MasterCard ATM Locations information or to access any of your card benefits. To contact MasterCard Global Service, call MasterCard Global Service telephone numbers are:

- Australia: 1-800-120-113
- Austria: 0800-21-8235
- France: 0-800-90-1387
- Germany: 0800-819-1040
- Hungary: 06800-12517
- Ireland: 1-800-55-7378
- Italy: 800-870-866
- Mexico: 001-800-307-7309
- Netherlands: 0800-022-5821
- Poland: 0-800-111-1211
- Portugal: 800-8-11-272
- Spain: 900-97-1231
- United Kingdom: 0800-96-4767

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, in case of a conflict between this Guide and the Master Card information, your card issuer’s information should be available on your monthly billing statement or on the back of your card.

Final Legal Disclosure

As specifically stated, this Guide is not a policy or contract of insurance. Insurance benefits are purchased by MasterCard and given complimentarily to you, but non-insurance services may have associated costs. (For example, legal referrals are free, but the lawyer’s fee is your responsibility.)

MasterRental, Purchase Assurance, Extended Warranty, and Medical Protection insurance benefits are provided under master policies of insurance issued by Virginia Surety Company, Inc. All information in this Guide about these benefits is subject to the terms and conditions of the master policies. As the insurer of the MasterCard coverage described herein, Virginia Surety Company, Inc. collects personal information about you from the following sources:

- Information we receive from you, from your request for insurance coverage, or from other forms you furnish to us, such as claims made and benefits paid. We may disclose all information we collect, as described above, to companies that perform administrative or marketing services on our behalf solely in connection with insurance coverage you have selected.

We do not disclose any personal information about former insureds to anyone, except as required by law. We restrict access to personal information about you to those employees who need to know that information in order to provide you with the selected insurance coverage. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about our procedures or information contained within our file, please call 1-800-MC-ASSIST.

Renewal of the Purchase Assurance, Extended Warranty, MasterRental and Medical Protection programs will go into effect February 1, 2004. Effective February 1, 2004, this guide replaces all prior Guides, program descriptions, advertising, and/or brochures by any party. We reserve the right to change the benefits and features of all of these programs. We can cancel at any time or choose not to renew the insurance coverages for all cardholders. If we do, you will be notified at least 60 days in advance. If our insurer terminates, cancels, or chooses not to renew the coverages for all cardholders, you will be notified as soon as is practicable. Insurance benefits will still apply to vehicle rentals commenced or purchases made prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. From time to time, the MasterCard Assistance Center may require additional information.

These benefits apply only to cardholders whose cards are issued by U.S. financial institutions. The United States is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply to vehicle rentals commenced or purchases made prior to the date that your account is suspended or cancelled which otherwise meet terms and conditions of coverage.

All parties are expected to exercise due diligence and prudent judgment to avoid or diminish any theft or damage to the property insured under these programs. No insurance benefits will be provided in the event of fraud. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the claim administrator. If salvage is requested, it must be remitted to the administrator at the cardholder’s expense. Failure to remit requested salvage may result in denial of the claim. After a claim is paid under Purchase Assurance, Extended Warranty, MasterRental Insurance, or Medical Protection Coverage, the rights and remedies of the cardholder (or any third party paid under this program) against any party in respect to this loss or damage will be transferred to the insurance company. In addition to transferring such rights, the cardholder (or any third party paid under this program) must provide the insurance company with any assistance necessary to secure its rights and remedies and must do nothing that would jeopardize them. No rights or benefits provided under Purchase Assurance, Extended Warranty, and MasterRental programs may be assigned without the prior written consent of MasterCard’s third-party administrator.

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 and coverages and, in case of a conflict between this Guide and the Master Insurance policies or MasterCard or a member’s actual offerings, such Master policies or actual offerings shall control.
MasterCard Corporate Payment Solutions Guide to Benefits

Important information. Please read and save.

This MasterCard Corporate Payment Solutions® Guide to Benefits describes the valuable programs available to you as a cardholder of:

- MasterCard BusinessCard® Card
- MasterCard Executive BusinessCard® Card
- MasterCard® Small Business Multi Card
- debit MasterCard BusinessCard® Card
- MasterCard Corporate Card®
- MasterCard Corporate Executive Card®
- MasterCard Corporate Purchasing Card®
- MasterCard Corporate Fleet Card®
- MasterCard Corporate Multi Card® Card

The chart below identifies the specific benefits of each program at a glance. We suggest you take a few minutes to familiarize yourself with the benefits of each program. You may also want to make a photocopy to take with you when traveling. This Guide applies to travel and retail purchases made on or after February 1, 2004, and supersedes any previous Guide or program.

To file a claim or for more information on any of these services, call the MasterCard Assistance Center at 1-800-MC-ASSIST, or en Español: 1-800-633-4466.

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* Driver-assigned cards only

**MasterRental® Insurance Coverage**

MasterRental is a smart way to save when you rent a vehicle for 31 consecutive days or less. MasterRental is an insurance program.

**How to get coverage:**

- Simply initiate entire rental agency’s security deposit and pay for the entire rental transaction (tax, gasoline, and airport fees are not considered rental charges) with your card. If a rental agency promotion of any kind is initially applied toward payment of the rental vehicle, at least one day of rental must be charged to your MasterCard card; and
- Decline the Collision/Damage Waiver and the personal effects insurance offered by the rental agency; and
- You (the cardholder) must rent the vehicle in your own name and sign the car rental contract. Coverage does not apply if you pay for someone else to rent the vehicle.
- Coverage begins when you pick up the vehicle and ends when you return it, limited to a maximum 31-consecutive-day rental period.
- MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.
- If your debit card is not accepted for check-in by the rental agency:
  (a) Secure the vehicle rental with any MasterCard credit card and decline the Collision/Damage Waiver offered by the rental agency
  (b) Write the last four digits of your MasterCard debit card account number by your signature on the car rental contract
  (c) Pay for your vehicle rental with your MasterCard debit card when you return the vehicle

**The kind of coverage you receive:**

- MasterRental will pay for covered damages up to $50,000 per incident for which the cardholder or any other authorized driver is legally responsible to the rental agency on a primary basis.

**Coverage will be provided for:**

- Up to $50,000 per incident on claims for which the cardholder or any other authorized driver is legally responsible to the rental agency on a primary basis.
  (a) physical damage and theft of the vehicle up to its market value, not to exceed $50,000.
  (b) reasonable and customary charges imposed by the rental agency for the period of time the vehicle is being repaired (“Loss of Use” charges) that are substantiated by a Fleet Utilization log.
  (c) reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.
  (d) Secondary Personal Effects insurance covers damage or theft of such effects. You must first file under other applicable insurance (e.g., home or business), then we’ll cover whatever is not covered by your insurance. This insurance is only available if you are covered by MasterRental Primary Collision/Damage Insurance. Maximum coverage per rental period is $1,000 per covered person, per occurrence. The total benefits per rental period cannot exceed $2,000.
  (e) Theft or damage to personal effects while in transit in the rental vehicle or in any building en route during a trip using the rental vehicle.

"Card" refers to a MasterCard Corporate Payment Solutions® Card and “Cardholder” refers to a MasterCard Corporate Payment Solutions® Cardholder.
2. Complete and sign the claim form and attach all appropriate documentation.

How to file a claim:

1. Call 1-800-MC-ASSIST to get a claim form. You must report any claim within 30 days of the incident or we will not be able to honor your claim. If you purchased in the United States, use A&T Direct and then 1-800-MC-ASSIST.

2. Complete and sign the claim form and attach all appropriate documentation, including a copy of:

- Your MasterCard sales slip.
- The rental agreement (front and back).
- The incident report.
- An itemized repair bill or estimate, MasterCard statement, or debit bank statement, and copy of car rental agency promotion, if used.
- A copy of the rental agency’s Fleet Utilization log, if “Loss of Use” charges are being claimed.

3. Be sure to submit all the above required documentation to the MasterCard Assistance Center within 180 days of the incident or the claim will not be honored. If you have any questions, please call 1-800-MC-ASSIST.

4. If payment is made under MasterRent, the insurance company is entitled to recover such amounts from other parties or persons. Any party or persons to whom payment is made under the insurance policy is required to forward the insurance company his or her rights to recovery against any other party or persons. This does not mean you must do everything the claimant or your insurance company asks you to do, but it does mean you must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Reminders:

- Refer to the Final Legal Disclosure section.
- You, the cardholder, and immediate family members are covered by Secondary Collision/Damage Insurance.
- The kind of coverage you receive:

- Most new products purchased entirely with your card that come with a warranty, limited to information/services or advice secured from any help or support line, application programs, operating software, and other software.
- Any religious, funeral or memorial services, or legal fees.
- Any other documentation the MasterCard Assistance Center may request.

Items not in the care, custody, or control of the owner.

- Damages sustained on any surface, other than a bound surface, such as the bottom of a truck, or truck chassis, or the body of a truck.
- Any other damage sustained by or to or for whom the insurance company makes payment must transfer to the item's owner (i.e., when a purchase is made as a gift, the business claims the benefit).

- What is NOT covered:

- Items stolen from, in, or upon automobiles or other vehicles.
- Damage caused by vandals, fire, or floods.
- Damage to or for which the insurance company makes payment must transfer to the item's owner (i.e., when a purchase is made as a gift, the business claims the benefit).
- Losses involving the theft of the rental vehicle when the renter or authorized driver is present unless he or she is not driving at the time of the theft.
- Losses involving the theft of a rental vehicle more than 31 consecutive days from the same rental agency, whether or not the same rental agency is permitted.
- Losses due to normal wear and tear, gradual deterioration or mechanical breakdown.
- Substandard repairs resulting from failure to mitigate damages once a loss has occurred.
- Blowsouts or tire damage that occurs independently of vehicle damage or vandalism to the rental vehicle or tire, or that has proven to be the proximate cause of further damage to the rental vehicle.
- Collision/Damage Waiver purchased through the rental agency, including but not limited to acceptance of any Loss Damage Waiver or Partial Damage Waiver.
- Any damage that is of an intentional or non-accidental nature, caused by the renter or authorized driver of the rental vehicle.
- Depreciation, diminishment of value, administrative, or other fees charged by the rental agency.
- In no event shall coverage be provided when a cardholder rents a vehicle beyond 31 consecutive days from the same rental agency, whether or not the same rental agency is permitted.
- Losses involving any kind of illegal activity.
- Damages sustained on any surface, other than a bound surface, such as the bottom of a truck, or truck chassis, or the body of a truck.
- Any other damage sustained by or to or for whom the insurance company makes payment must transfer to the item's owner (i.e., when a purchase is made as a gift, the business claims the benefit).

- What is covered:

- Most new purchases purchased entirely with your card that come with a warranty, limited to information/services or advice secured from any help or support line, application programs, operating software, and other software.
- Any religious, funeral or memorial services, or legal fees.
- Any other documentation the MasterCard Assistance Center may request.

Items not in the care, custody, or control of the owner.

- Damages sustained on any surface, other than a bound surface, such as the bottom of a truck, or truck chassis, or the body of a truck.
- Any other damage sustained by or to or for whom the insurance company makes payment must transfer to the item's owner (i.e., when a purchase is made as a gift, the business claims the benefit).

- What is NOT covered:

- Items stolen from, in, or upon automobiles or other vehicles.
- Damage caused by vandals, fire, or floods.
- Damage to or for which the insurance company makes payment must transfer to the item's owner (i.e., when a purchase is made as a gift, the business claims the benefit).
- Losses involving the theft of the rental vehicle when the renter or authorized driver is present unless he or she is not driving at the time of the theft.
- Losses involving the theft of a rental vehicle more than 31 consecutive days from the same rental agency, whether or not the same rental agency is permitted.
- Losses due to normal wear and tear, gradual deterioration or mechanical breakdown.
- Substandard repairs resulting from failure to mitigate damages once a loss has occurred.
- Blowsouts or tire damage that occurs independently of vehicle damage or vandalism to the rental vehicle or tire, or that has proven to be the proximate cause of further damage to the rental vehicle.
- Collision/Damage Waiver purchased through the rental agency, including but not limited to acceptance of any Loss Damage Waiver or Partial Damage Waiver.
- Any damage that is of an intentional or non-accidental nature, caused by the renter or authorized driver of the rental vehicle.
- Depreciation, diminishment of value, administrative, or other fees charged by the rental agency.
- In no event shall coverage be provided when a cardholder rents a vehicle beyond 31 consecutive days from the same rental agency, whether or not the same rental agency is permitted.
- Losses involving any kind of illegal activity.
- Damages sustained on any surface, other than a bound surface, such as the bottom of a truck, or truck chassis, or the body of a truck.
- Any other damage sustained by or to or for whom the insurance company makes payment must transfer to the item's owner (i.e., when a purchase is made as a gift, the business claims the benefit).
Items purchased with your card and given as gifts are covered, subject to the same conditions.

If you purchase a service contract (sometimes called an “extended warranty”) of one year or more for your product, Extended Warranty will cover it up to one additional year after both the original manufacturer’s (or U.S. store billing) warranty and the purchased service contract coverage period end.

If your service contract extends one year, this coverage does not apply.

• Motorized vehicle parts are covered.

• Extended warranty coverage will not pay more than the actual amount charged to your card for the item or $10,000, whichever is less.

Items purchased entirely with the MasterCard card.

What is not covered:

• Used or antique items, collectibles of any kind (including but not limited to trading cards, Beanie Babies, etc.), recycled, previously owned, refurbished, remanufactured, product guarantees (for example, glass breakage) or “satisfaction guaranteed” items.

• Food, beverages, vehicles (including but not limited to airplanes, automobiles and motorcycles).

• Land, buildings (including but not limited to homes and dwellings); fixtures, improvements, items, fixtures, or structures.

• Consumables and peripherals.

• Professional services (including but not limited to the performance or rendition of labor or maintenance; repair or installation of products, goods of property; or professional advice of any kind including but not limited to legal advice or services or advice secured or in support of any business or personal (e.g., tax, technical support for hardware, or any other personal(s)).

• Application programs, operating software, and other software.

• Arising from or attributable to transportation and delivery of permitted time frames of delivery, whether or not stated or covered by the manufacturer’s warranty.

• Act of God (including, but not limited to, flood, hurricane, or earthquake), or consequential losses resulting from any Act of God.

• Mechanical failure caused by normal wear and tear or gradual deterioration.

• Diagnostic charges in the absence of any covered repairs.

• Any computer equipment or peripheral, data transmission or photocopying equipment purchased with the Corporate Multi Card.

• Any item of a similar kind (for example, insurance, riot, or civil commotion); confiscation or damage caused by any government, public authority or customs official; risks of contraband; embargo; strike; or war.

• Items purchased for resale.

HOW TO FILE A CLAIM UNDER PURCHASE ASSURANCE OR EXTENDED WARRANTY INSURANCE COVERAGE.

Keep receipts for items you buy with your card. You’ll need them to file a claim.

1. Call 1-800-MC-ASSIST to get a claim form. You must report the claim when the loss occurs, or within 48 hours after the accident, or within 10 days of the date of loss if it is not an accident.

2. Submit the following documentation as proof of loss, including but not limited to:

• Signed claim form • MasterCard statement • Repair estimate • MasterCard receipt • Remodeled store receipt for Covered merchandise • Itemized store receipt • Report from police or appropriate authority • Copy of the declarations page of any applicable insurance policy

For claims under Extended Warranty, please also provide:

• Original manufacturer’s dealer’s warranty and extended service contract if applicable.

• Return all required documentation within 90 days of the date of incident to avoid possible denial or your claim.

3. The program administrator will decide whether to have the item repaired or replaced and you will be reimbursed up to the amount shown on the form.

Reminder: Please refer to the Final Legal Disclosure section.

Travel Assistance Services

EXCEPT FOR MASTER ROADASSIST, NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS.

Travel Assistance Services is your guide to many important services you may need if an emergency occurs while you are away from home. Coverage is also available for non-emergency services. Your company may choose to offer additional coverage.

MasterTrip® Travel Assistance

Before you begin your trip, MasterTrip provides information on travel requirements such as documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate information provided may differ from the rate that issuers use for transactions on your card. For more information on exchange rates for items billed on your statement should be the exact rate that issuers use for transactions on your card.

Additional information:

• All recommendations must be approved by both the attending doctor and the Assistance Center staff. All other travel benefits must be approved by AXA Assistance, the Center’s agent. All travel benefits will be paid in the currency of your card, not the cardholder’s. (Note: One MasterCard account cannot be used to book air tickets for more than one person.)

• If your service contract exceeds one year, this coverage does not apply. If one of your immediate relatives dies at home while you’re traveling abroad, we’ll pay for your return to the U.S. or the country of your citizenship.

• If you die while traveling, we’ll arrange for your remains to be sent home. AXA Assistance will help make arrangements for a trip to get the travel companion(s) to get home. We would do the same for you if your travel companion(s) gets sick or dies.

• Service is not available to any existing health and dental coverage (such as worker’s compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance.

Who is covered:

• You, your spouse, and unmarried dependent children under age 18, traveling with you.

• If you’re traveling alone while traveling, we’ll make arrangements to obtain care.

• If needed, we’ll pay for transportation to another medical facility or your home. If you’re traveling with dependent children, we’ll arrange travel to keep your children with you, but we will not make arrangement to exceed 8 days or more.

• When you are hospitalized and hospitalized outside the U.S. for more than 8 days, we’ll make and pay for travel arrangements for a round-trip, economy-class ticket to bring a relative or close friend to you. If you need to remain in the hospital for more than 8 days, we’ll pay $75 a day, up to 5 days, to help cover hotel expenses.

• If you die while traveling, we’ll arrange for your remains to be sent home. AXA Assistance will help make arrangements for a trip to get the travel companion(s) to get home. We would do the same for you if your travel companion(s) gets sick or dies.

• If one of your immediate relatives dies at home while you’re traveling abroad, we’ll pay for your return to the U.S.

• Coverage is secondary to any existing health and dental coverage (such as worker’s compensation, disability benefits law, or similar law) whether or not a claim is filed under such insurance.

• You’re covered from the day you leave until midnight of the 60th day of your trip or the date when you return to your city of residence whichever is sooner. If your trip is extended due to a covered illness or injury, coverage extends to 48 hours after your return.

• Your claim must be received within 30 days after the completion of your trip, or we may not be able to honor your claim. You must file for this coverage within 48 hours after the trip begins.

Reminder: Please refer to the Final Legal Disclosure section.

MasterCard® VAT Reclaim Service (NOT AVAILABLE FOR VEHICLE-ASSIGNED CARDS)

We can help your company reclaim the Value Added Tax (VAT) paid on business services purchased in the European Union.

• We’ll help determine which expenses are eligible and process the necessary VAT reclaim information from the U.S., U.K., Canada, and beyond.

• If your company is issued a refund, we apply a discounted processing fee, based on a percentage of VAT refunded.