

# Guide to Benefits

## World Elite Mastercard® Credit Cardholders

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### Important information. Please read and save.

This Guide to Benefits contains detailed information about the benefits you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier.

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.

For more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard: 1-800-627-8372, or en Espanol: 1-800-633-4466. "Card" refers to World Elite Mastercard® card and "Cardholder" refers to a World Elite Mastercard® Cardholder.

## World Elite Mastercard Merchant Benefits

Enjoy exclusive benefits provided by our merchant partners across safety & security, everyday value, and travel & experiences.

Terms, conditions and exclusions apply. Merchant benefits may be subject to change without prior notice. Please visit [www.mastercard.com/worldelite](http://www.mastercard.com/worldelite) for the latest list of merchant benefits and applicable terms & conditions.

## MASTERCARD ID THEFT PROTECTION™

### Program Description:

Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

**Eligibility:** All Mastercard consumer credit cardholders in the US are eligible for this coverage. Enrollment is required.

**Service provider:** ID Theft Protection is provided by a service provider. More information about this service provider is available at: <https://mastercardus.idprotectiononline.com/>.

**Access:** To receive ID Theft Protection, you must enroll at: <https://mastercardus.idprotectiononline.com/>. ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact **1-800-Mastercard** if you believe you have been a victim of identity theft.

**Charges:** There is no charge for ID Theft Protection, it is provided by your financial institution.

**Program provisions for Mastercard ID Theft Protection:** To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment.

Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at: <https://mastercardus.idprotectiononline.com/>.

The terms and conditions contained in this Guide to Benefits may be modified by subsequent 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 service takes effect without interruption, no such notice is necessary.

For general questions regarding these services, please contact **1-800-Mastercard** or please see <https://mastercardus.idprotectiononline.com/>.

### ID Theft Protection Services Provided:

#### 1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

##### Personally Identifiable Information (PII)

**Compromised Credentials** monitors for a combination of email address /username /password /security questions located within:

- Hacker account dump sites
- Hacktivist forums
- Data leaks
- Malware logs

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested). **High-Risk Transactions** monitors a Consumer's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate the Consumer's identity (i.e. when accessing a credit report). Monitored transactions include:

- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

**Dark Web Monitoring** provides monitoring of underground webpages people can visit without third parties being able to trace the location of the web visitors or the webpage publisher. Dark web sites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

##### Credit Information

**Single Bureau Credit Monitoring** monitors a Consumer's TransUnion credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Consumers must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Consumers credit file are detected so they can take immediate action to minimize damage.

**Additional Information Small Business ID Theft Protection** upgrades ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Consumer's business URL and domain (limited to 10 domains) within corporate data breaches, malicious third-party botnets and criminal forums.

#### 2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Driver's Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

#### 3. RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

**Self-Service ID Theft Resolution Kit** is a self-service resolution document which informs Consumers of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

**Access to Resolutions Specialists** which assigns a personal case manager to help take care of everything.

**Self-service ID Theft Wizard** provides step-by-step advice for many identity theft scenarios that Cardholders may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

**Online Fraud Alerts** allow Consumers to place a statement on their credit report that instructs lenders to contact the Consumer before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Consumers place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Consumer credit files for one year.

## MASTERCARD GLOBAL SERVICE™:

Mastercard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, and Emergency Card Replacement**.

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 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

Austria.....0800-070-6138

France.....0-800-90-1387

Germany.....0800-071-3542

Hungary.....06800-12517

Ireland.....1-800-55-7378

Italy.....800-870-866

Mexico.....001-800-307-7309

Netherlands.....0800-022-5821

Poland.....0-0800-111-1211

Portugal.....800-8-11-272

Spain.....900-822-756

United Kingdom.....0800-96-4767

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](http://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](http://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.

This benefit may be subject to change without prior notice. Please visit [1www.mastercard.us/worldelite](http://1www.mastercard.us/worldelite) or call **1-800-Mastercard** for the latest benefit information.

## 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 **1-877-354-8330**.

Costs of any goods or services provided by the concierge will be billed to your World Elite Mastercard. This benefit may be subject to change without prior notice. Please visit [www.mastercard.us/worldelite](http://www.mastercard.us/worldelite) or call 1-800-Mastercard for the latest benefit information.

## Mastercard Travel and 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 Management Limited. 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 Management Limited, the designated travel agent for the Mastercard Travel & Lifestyle Services program at toll-free (US) 1-855-802-1387 during your stay and a 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. This benefit may be subject to change without prior notice. Please visit <https://travel.mastercard.com/product/terms> for the latest benefit information and terms & conditions.

## Trip Cancellation and Trip Interruption

Reimbursement for the nonrefundable payments to or the costs to return home early with a common carrier if a covered trip is cancelled or interrupted due to a covered loss. Covered losses may include sudden illness (including COVID-19) or injury to you, your spouse, a travel companion, or an eligible dependent. The entire cost of the trip must be paid with the World Elite Mastercard covered card. For more information about the coverage you may be eligible to receive, call 1-800-MASTERCARD (627-8372). To file a claim online, go to [mycardbenefits.com](http://mycardbenefits.com). \* Benefits are subject to limitations in coverage; please reference the Guide to Benefits.

\* Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company. Policy provides secondary coverage only.

## Trip Delay

If a trip you paid for with your World Elite Mastercard covered card is delayed for six (6) hours or more due to a covered loss, which may include inclement weather or sudden injury or illness, you will be reimbursed for covered expenses including meals and accommodations during your delay. For more information about the coverage you may be eligible to receive, call 1-800-MASTERCARD (627-8372). To file a claim online, go to [mycardbenefits.com](http://mycardbenefits.com). \* Benefits are subject to limitations in coverage; please reference the Guide to Benefits.

\* Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company. Policy provides secondary coverage only.