



PROVEN
BANK

**EXCLUSIVE BENEFITS OF THE
PROVEN BANK VISA CLASSIC CARD**

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THE PROVEN BANK VISA CLASSIC CARD**



Dr Roys Dr, George Town, Cayman Islands
phone: +1 345 949 7822 - provenbank.com

BENEFITS	DESCRIPTION OF BENEFIT	COVERAGE
Visa Global Service	Visa Global Service provides emergency card-related assistance, anytime, anywhere, via one toll-free phone call.	Yes
Emergency Replacement card		Yes
Emergency Cash		Yes

PURCHASES		
Price Protection	The Visa Price Protection program helps you get the best Price you can find on most products you buy with Your Eligible Card with this benefit. Simply pay for the entire cost of the product with Your Eligible Card and if, within 30 days of the date You purchased the product, You see either a Printed Advertisement or Non-Auction Internet advertisement for the same product (same model number and same model year) by the same manufacturer, in the same market*, for a lower Price, We will refund You the difference, up to the benefit amount per item (and per account per twelve month period).	\$200.00
Purchase Protection	Visa Cardholders with this coverage can benefit from the security and safety offered through Visa Purchase Protection, an insurance program. If something you bought with your Card is damaged or stolen within 45 days of purchase, chances are you're protected. Most new purchases are covered against theft or damage for a full 45 days from the date of purchase.	USD500 per account per 12-month period
Extended Warranty	As a Visa cardholder with this benefit you have Extended Warranty Protection which doubles the free repair period under the original manufacturer's written repair warranty or store warranty up to one additional year on eligible products with manufacturer's warranties between three months to three years.	

SUBSCRIPTIONS		
SkyBox	-	12 months

FEES	
Annual Membership Fee	\$45.00
Annual Membership Fee Additional Card	\$25.00
Replacement Card Fee	\$25.00
Replacement PIN Mailer	\$25.00
Cash Advance Fee	3% or \$10 whichever is greater
Quasi Cash Advance Fee	\$10.00

FEES	
Late Fee	\$30.00
Dispute Fee	\$25.00
Service Charge Fee	\$25.00
Credit Report Fee	\$40.00
Over Limit Fee	\$25.00
Interest Rate	16%
Dispute Fee	\$25.00

USEFUL LINKS

PROVEN Bank Rewards

<https://www.dreampoints.com/provenbankcayman/>

Every time you shop with your PROVEN Bank Visa credit card you earn points.