



**PROVEN**  
BANK

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

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BENEFITS	DESCRIPTION OF BENEFIT	COVERAGE
<b>LIFESTYLE</b>		
Airport Lounges (Priority Pass™)	Priority Pass™ is the world's largest independent airport lounge access program with lounges in airports in each region of the globe.	Over 1,500 airport lounges with Priority Pass™ With 5 FREE Lounge visits courtesy of PROVEN Bank
Visa Concierge	The Visa Concierge service is available 24 hours per day, 365 days per year, to help cardholders to send gifts, purchase tickets and tours, rent vehicles, make reservations for theatre plays or provide any other information or assistance that cardholders may need, anywhere in the world.	Global
Visa Digital Concierge	<p>Visa Digital Concierge is a personal service for Visa Platinum, Signature1 and Infinite cardholders in the LAC region. It provides a world of experiences and services in the hands of our cardholders through a digital channel.</p> <p>Using Visa Digital Concierge, cardholders can have an end- to-end travel experience where they can select, book and pay with a Visa card for flights, hotel and car rental.</p> <p>Cardholders can also make restaurant, entertainment and get exclusive offers. If cardholders need assistance, they can chat with a live agent.</p>	Global
Visa Luxury Hotel Collection	Visa Luxury Hotel Collection offers Visa Infinite cardholders the most complete benefit program for the world's best hotels: • The best available rate • Automatic room upgrade upon arrival, when available • Complimentary continental breakfast • 3PM check-out, when available • VIP Guest status • USD 25 food or beverage voucher • Free in-room Internet	Yes
Exclusive Website	-	<a href="http://visa-infinite.com">visa-infinite.com</a>
<b>SERVICES</b>		
Visa Consumer Benefits Services- digital and via telephone	<p>Customers can call VCBS using a worldwide network of toll- free telephone numbers to obtain services. Once a call is answered, customer service associates assist the customer in one of 3 core languages: English, Spanish, and Portuguese.</p> <p>Through VCBS, Visa provides information on:</p> <ul style="list-style-type: none"> <li>• The Visa benefits associated to the cardholder's Visa card.</li> <li>• Provides insurance certificates of coverage.</li> <li>• Transfers to the benefit experts for claims and emergency medical assistance.</li> <li>• Transfer to the Visa Rewards program experts.</li> <li>• Transfer to the Personal Concierge assistants.</li> <li>• Assist personnel at the bank's branches and call center agents with card benefits information.</li> </ul>	24x7
Visa Benefits Portal	<p>My Visa Benefits Portal provides cardholders convenient access to all their Visa product benefits using any device.</p> <p>Through the benefits portal, your cardholders will be able to:</p> <ul style="list-style-type: none"> <li>• View their Visa benefits information at their convenience using any device</li> <li>• Create a claim at their leisure and track the status at any time</li> <li>• Generate the Visa benefits certificates they are eligible for and might need (e.g., Schengen certificate, auto rental insurance certificate, Price Protection and Extended Warranty certificates)</li> </ul> <p>All of this is in one convenient place for cardholders, accessible through their laptop, tablet, Android or iPhone.</p>	Yes

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<b>PURCHASES</b>		
<b>Price Protection</b>	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).	USD 4,000 per account per 12-month period
<b>Purchase Protection</b>	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 180 days of purchase, chances are you're protected. Most new purchases are covered against theft or damage for a full 180 days from the date of purchase.	Coverage is limited to USD 10,000 per event and up to <b>USD 20,000 per account per 12-month period</b>
<b>Extended Warranty</b>	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.	USD 5,000 per incident/maximum of <b>USD 25,000 per acct. per year</b>
<b>TRAVEL</b>		
<b>International Emergency Medical Services</b>	This benefit includes medical expenses, dental expenses, medical prescription expenses, and transportation and lodging services as defined in the terms and conditions. In addition, it provides the Schengen Certificate free of charge, when traveling to Europe. The Visa CARDHOLDER and/ or the BENEFICIARY for whom an international travel ticket with a TRANSPORTATION COMPANY has purchased by the CARDHOLDER, will have the International Emergency Medical Service for up to the maximum coverage amount established as the benefit. The CARDHOLDER and the BENEFICIARY can use this benefit; whether traveling together or separately	USD 250,000
<b>Visa Medic</b>	<p>Visa Online Medic is a digital benefit offered to Visa Infinite cardholder (not available in Brazil) in the LAC region that provides non-life-threatening emergency medical consulting services for traveling cardholders that include:</p> <ul style="list-style-type: none"> <li>· Real-time Consultations: The cardholder has the flexibility to see a doctor via video conference for a real-time consultation. If a doctor who speaks English is not available, a translator will be provided. A doctor can refer the cardholder to a nearby hospital if necessary.</li> <li>· Prescriptions: Doctors can also write prescriptions that cardholder can have filled in the nearest pharmacy if the incident occurs in the U.S. For incidents that occur in other countries, the prescription is sent via email to the cardholder.</li> </ul> <p>This benefit is a part of International Emergency Medical Assistance services.</p>	Global
<b>Auto Rental Insurance</b>	If you pay a rental car with a valid Visa card, you will be covered for vehicle damages in the event of an accident for rental periods up to 31 days. For the coverage to be applicable, the cardholder must decline the Collision Damage Waiver (CDW) or similar coverage offered by the auto rental company. Coverage is provided by AIG.	Global
<b>Baggage Delay</b>	If the baggage does not arrive at the intended destination on the ticketed flight, you, your spouse, your children and/or whoever you purchased a ticket for with your Visa card will be eligible to receive the amount as stated in the Schedule of Benefits independent of the number of "checked" baggage.	USD 600

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<b>Baggage Loss</b>	If your Baggage, or the Baggage of your spouse, your children under 23 years of age, and whoever you purchased a ticket for with your Visa Card is lost and determined to be unrecoverable by the Common Carrier, this benefit will pay the indemnity per ticket up to the maximum amount as stated in the Schedule of Benefits independent of the number of "checked" baggage. This applies to Baggage Loss on any Covered Trip, domestic or international.	USD 3,000
<b>Missed Connection</b>	As a Visa cardholder with this benefit, you your spouse your dependent children under 23 years of age and you and/or whoever you purchased a ticket for with your Visa, will each be paid the benefit amount as stated in the Schedule of Benefits, if due to any unforeseeable circumstances outside of your control, you missed your transport connection and are unable to arrive at your final destination.	USD 300
<b>Trip Delay</b>	As a Visa cardholder with this benefit, you, your spouse, your dependent children and/or whoever you purchased a ticket for with your eligible Visa card, will each be insured automatically up to the benefit amount for expenses if your covered trip is delayed for more than four hours due to a covered hazard, provided the full travel fare has been charged to your Visa card. Coverage is in excess of any other applicable insurance.	USD 300
<b>Trip Cancellation</b>	As a Visa cardholder you will be covered up to the benefit amount for travel and accommodation expenses that you have paid with your Visa Card for you, your spouse, your children and/or any other person, for which you are legally liable and which are not recoverable from any other source, if a covered trip is cancelled between the date of payment of travel and/or accommodation expenses and the date of commencement of the trip, in the event of certain events.	USD 3,000

### SUBSCRIPTIONS

<b>SkyBox</b>	-	36 months
<b>Disney</b>	-	4 months
<b>Bloomberg</b>	-	3 months

## USEFUL LINKS

### Priority Pass™

To enroll in Priority Pass™

<https://prioritypass.com/provenbankinfinitecard>

As a Priority Pass™ Member, our Infinite Card holders would have access to 1,500+ airport lounges and travel experiences worldwide, allowing them to enjoy their time at the airport on both their outbound and return journey.

### Priority Pass™ Support

<https://memberhelp.prioritypass.com/en/support/home>

The member help link is used for accessing support and assistance related to membership issues. This includes help with account management, lounge access problems, lost or stolen cards, membership renewals, and any other inquiries or concerns members might have regarding their Priority Pass™ benefits.

### Priority Pass™ Conditions of Use

<https://prioritypass.com/conditions-of-use>

Priority Pass™ conditions of use typically cover aspects such as membership eligibility, lounge access policies, guest allowances, membership card usage, and restrictions on services provided. For detailed conditions, you should refer to the official Priority Pass™ website or the specific terms provided with your membership

### PROVEN Bank Rewards

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

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

### Visa Luxury Hotel Collection

<https://www.visaluxuryhotelcollection.com/>

Discover the Visa Luxury Hotel Collection, offering Visa Infinite cardholders' exclusive benefits at a curated selection of the world's finest hotels. Enjoy perks such as room upgrades, complimentary Wi-Fi, late check-out, and more, enhancing your luxury travel experiences.

### Benefits Portal | Visa

<https://caribbean.visa.com/pay-with-visa/benefits-portal.html>

Access the Visa Benefits Portal to explore and manage all the exclusive benefits and rewards available to Visa Infinite cardholders.

Discover travel perks, purchase protections, and concierge services designed to enhance your card experience.

FEES	
Rewards	Yes
Rewards Annual Fee	No Charge
Annual Membership Fee	\$300.00
Annual Membership Fee Additional Card	\$250.00
Replacement Card Fee	\$100.00
Replacement PIN Mailer	\$25.00
Cash Advance Fee	3% or \$10 whichever is greater
Quasi Cash Advance Fee	\$10.00
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