

Cash Access

Get cash around the world. Just look for the MasterCard logo at hundreds of thousands of financial institutions.

Cash advances* Present your World MasterCard credit card to request a cash advance. In some locations, additional identification will be requested.

Credit card cash advance checks* These checks look like personal checks, so you can use one any time a check is appropriate (for any bona fide purpose except payment of an MBNA issued account). The cash advance check will be charged to your account as a cash advance. Finance charges on cash advance checks accrue daily from the transaction date until the amount is paid in full. Purchases made with these checks are not protected by billing dispute rights. However, an item purchased with a cash advance check is covered by a Purchase Protection program when the check is written to the merchant in the exact amount of the purchase.

ATM usage* To use an ATM, you need a Personal Identification Number (PIN). World MasterCard credit card Customers can get immediate cash advances at ATMs displaying the MasterCard logo, including machines at major U.S. airports. **Emergency Cash*** Contact us toll-free for emergency cash. Emergency cash can be wired to a Western Union office within the U.S. or to a participating bank if you are outside the U.S.

*Finance charges and any fees associated with cash advances are assessed in accordance with the terms of your Credit Card Agreement. Cash advances are subject to authorization and may be limited to the value of your available revolving line.

Avoiding Credit Card Fraud

Protect your credit card account against fraudulent use—be sure to give your card or account number only to reputable, established merchants. Merchants should not write down your account number for any reason other than the sale itself, nor can they require your phone number or address when making a credit card purchase. Always watch how your credit card transaction is processed and take your receipt and any carbon copies.

If a charge you do not recognize appears on your statement, contact us in writing by completing the form on the back of the statement. Or send us a copy of the statement with the item in question clearly identified. A representative will investigate the matter on your behalf.

Lost or Stolen Cards

If your card is missing, contact us immediately. Your account will be blocked instantly to prevent use of the card. Once blocked, destroy any other cards or cash advance checks you have with the account. We will assign a new account number, and new cards will be issued. On an emergency basis, we can expedite the delivery of your new card.

Identity Theft Protection

Identity Theft Recovery UnitSM

In the event you believe you're a victim of identity theft, we do everything possible to remedy the situation quickly and hassle-free. Simply call us, and specialists will determine whether fraudulent activity has taken place on any account you may have. Your protection is not limited to your World MasterCard.

We will then contact the three major credit bureaus to place fraud alerts, notify creditors and law enforcement officials, and send you a Fraud First Aid Kit. In addition, your Identity Theft Recovery Agent will activate Notify ExpressSM, an every-business-day credit-monitoring feature. Notify Express, which remains active for 6 months, will keep you informed of any potentially fraudulent activity that may appear at any of the three credit bureaus.

Terms And Conditions For Identity Theft Recovery UnitSM

Legally Binding Terms. This agreement is made between Intersections, Inc. (Intersections)—provider of the services stated above—and the individual specified ("member," "you," or "your"). The Identity Theft Recovery Unit (the "Product") is provided by Intersections, Inc., a company located in Chantilly, Virginia. Your acceptance of the Product constitutes your acceptance of these Terms of Use.

(1) Service. Intersections reserves the right to change or modify the service, or the terms and conditions of this Agreement, at any time and without notice.

(2) Membership. You agree that you will use the above-mentioned services only on your own behalf. You will be responsible for all use of your membership number and must notify Intersections immediately of any unauthorized use of your membership. You may use the Product only for non-commercial purposes. You may not use or order the Product for anyone else.

(3) No Representations or Warranties. THE PRODUCT IS PROVIDED ON AN "AS IS" BASIS ONLY. INTERSECTIONS AND MBNA DO NOT MAKE, AND EXPRESSLY DISCLAIM, ANY REPRESENTATION OR WARRANTY OF ANY KIND, WHETHER EXPRESSED, IMPLIED, OR ARISING OUT OF COURSE OF DEALING OR USAGE, INCLUDING WITHOUT LIMITATION ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NONINFRINGEMENT, NONINTERFERENCE WITH DATA, AVAILABILITY, OR THAT THE PRODUCT IS ERROR-FREE. YOU ARE SOLELY RESPONSIBLE FOR ANY USE YOU MAKE OF THE PRODUCT OR ACTION OR DECISION YOU MAKE BASED ON IT.

(4) Limitation of Liabilities. IN NO EVENT MAY INTERSECTIONS OR MBNA BE LIABLE FOR ANY CONSEQUENTIAL, INDIRECT, SPECIAL, EXEMPLARY, PUNITIVE OR SIMILAR DAMAGES ARISING FROM OR RELATED TO THE PRODUCT, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES IN ADVANCE. INTERSECTIONS' TOTAL LIABILITY ARISING FROM OR RELATED

TO THE PRODUCT MAY NEVER EXCEED THE AMOUNT PAID BY YOU FOR THE PRODUCT.

(5) Third-Party Providers. The Product contains information provided by one or more credit reporting agencies, as identified in your materials. The Product may contain credit score analysis provided by one or more third-party providers, as identified in your materials. INTERSECTIONS DOES NOT CONTROL AND IS NOT RESPONSIBLE FOR THE INFORMATION PROVIDED BY ANY CREDIT REPORTING AGENCY OR SCORE ANALYSIS PROVIDER.

(6) Governing Law & Arbitration. These terms of use are governed by the laws of the Commonwealth of Virginia, U.S.A., exclusive of its choice of law principles. Any claim arising out of or relating to the Product shall be settled by binding arbitration in accordance with the commercial arbitration rules of the American Arbitration Association on an individual basis not consolidated with any other claim. Any party, however, may seek interim injunctive relief in a court of competent jurisdiction.

Common Carrier Travel Accident Insurance

MBNA World MasterCard credit cardholder Customers are provided with up to \$250,000 Common Carrier Travel Accident* protection. Whenever a cardholder uses his or her MBNA World MasterCard credit card (the "credit card") to charge the entire common carrier fare ticket on any land, water or air conveyance operated under a license for the transportation of passengers for hire (herein called "common carrier"), he or she automatically receives this valuable coverage at no additional cost.

*Coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (the "Insurance Company"), with offices in New York, NY. Certain limitations and exclusions apply.

NOTICE FOR FLORIDA RESIDENTS ONLY: THE BENEFITS OF THE POLICY PROVIDING YOUR COVERAGE ARE GOVERNED PRIMARILY BY THE LAW OF A STATE OTHER THAN FLORIDA.

Plan Features

Benefit Amount:

\$250,000 cardholder & spouse, \$50,000 each dependent child

Accidental Death & Dismemberment Benefits Insurance coverage will be equal to the full benefit amount for accidental loss of life, two or more limbs, sight of both eyes, or speech and hearing in both ears; or 50% of the benefit amount for accidental loss of one limb, sight of one eye, or speech or hearing in both ears; or 25% of the benefit amount for loss of the thumb and index finger of the same hand. The loss must occur within one year of the accident that caused the injury (for PA residents, the one year limit shall not apply to an accidental loss of life). Only one benefit, the largest, will be paid if you suffer more than one loss in the same accident.

"Loss" means, with regard to hand or foot, actual severance through or above the wrist or ankle joints; with regard to the eyes, entire and irrecoverable loss of sight; with regard to speech, entire and irrecoverable loss of

the function; with regard to hearing, entire and irrecoverable loss of the function; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joint of both digits. "Injury" means bodily injury caused by an accident that: 1) occurs while coverage is in force as to the person whose injury is the basis of claim; 2) occurs under the circumstances described herein as applicable to such person; and 3) results directly and independently of all other causes in a covered loss.

Permanent Total Disability Benefits Permanent Total Disability Benefits are only available to employed cardholders and employed spouses for injuries sustained while a passenger on a commercial aircraft.

If an employed cardholder or employed spouse becomes totally disabled within 180 days of a covered accident, and proper medical authority certifies at the end of 12 months that such disability was continuous and is permanent, he or she will receive 1% of the benefit amount each month as long as he or she remains so disabled, up to 100 months, less any other benefit payable as a result of the same accident.

"Permanent Total Disability" means the employed cardholder or employed spouse is under the regular care of a Physician and during the first 12 months of the disability is unable, due to injury, to perform all of the material duties of his or her occupation and after these first 12 months is unable to perform any work for compensation or profit for which he or she is suited by education, training, or experience.

Exposure and Disappearance Benefits If you are exposed to the elements due to a covered accident and sustain a loss for which benefits would otherwise be payable, we will pay for the loss.

We will presume you suffered loss of life due to an accident if: you are riding in a common carrier that is involved in a covered accident and as a result of the accident, the common carrier is wrecked, sinks, or disappears; and your body is not found within one (1) year of the accident.

The total of all benefits payable for one individual from the same accident will not exceed the full benefit amount.

Eligibility This automatic insurance is provided to eligible credit cardholders ("cardholders") whose names appear on the credit card and their eligible dependents ("you"). Eligible dependents are a cardholder's spouse and unmarried dependent children under age 19 (age 23 if attending school on a full-time basis and fully dependent on the cardholder for support).

Effective and Termination Dates A cardholder's insurance under this plan is effective on the later of: 1) July 1, 2000; or 2) the date he or she becomes an eligible person. A cardholder's insurance under this plan will cease on the earlier of: 1) the date the insurance coverage is terminated; or 2) on the date he or she ceases to be an eligible cardholder.

The eligible dependent's insurance under this plan is effective on the later of: 1) July 1, 2000; or 2) the date he or she becomes an eligible dependent. The eligible dependent's insurance under this plan will cease on the earlier

of: 1) the date the insurance coverage is terminated; or 2) on the date he or she ceases to be an eligible dependent.

The Beneficiary A cardholder's and an eligible dependent spouse's death benefit will be paid to his or her estate. The cardholder will be the beneficiary for his or her eligible dependent child(ren) in the event of their death. All other indemnities will be paid to the person suffering the loss.

Claims Procedure Claim forms may be obtained through the Insurance Administrator. Claims for benefits must be filed with the Insurance Company within 90 days for NC residents, 180 days) or as soon as reasonably possible after the loss occurs.

Plan of Insurance Coverage You will be covered against injuries that result in an accidental death or dismemberment: 1) while a passenger (not an operator, pilot, or crew member) in or on, including getting in or out of, or on or off of, any common carrier; 2) being struck by any aircraft immediately prior to boarding or immediately after alighting from the common carrier aircraft referenced in item 1; or 3) making a parachute jump from the common carrier aircraft referenced in item 1, to save your life.

Coverage is also provided for injuries that result in accidental death or dismemberment while a passenger (not an operator or crew member) in or on (including getting in or out of, or on or off of) any public conveyance (land-only common carrier, even though the fare for such land-only common carrier has not been charged to the credit card, but only while traveling directly to or from the station, terminal or airport immediately preceding departure or following arrival of any common carrier).

In addition, a cardholder, if employed, and his or her spouse, if employed, will be covered for injuries that result in a permanent total disability while a passenger (not an operator, pilot, or crew member) in or on, including getting in or out of, or on or off of any commercial aircraft.

Companion tickets issued for free with the purchase of a full common carrier fare ticket and used by an eligible dependent will be considered as fully charged to the credit card, if the corresponding full common carrier fare ticket is charged to the credit card. In addition, tickets purchased with points earned through the cardholder's credit card will be considered as fully charged to the credit card.

Coverage is effective when you board the common carrier or public conveyance, provided the full common carrier fare ticket is purchased, or the travel reservation is made for the companion tickets, prior to boarding such common carrier or public conveyance. Coverage ends when you alight from the common carrier or public conveyance.

Exclusions Benefits are not payable if the loss is caused by or results from: 1) self-inflicted injury or suicide; 2) sickness or disease, except infection as the result of an accidental cut or wound (for NC residents: sickness, disease or infections of any kind, except bacterial infections due to accidental cut or wound, botulism or ptomaine poisoning); 3) committing or attempting to commit a felony; or 4) war or act of war, declared or undeclared.

Limitations Benefits will only be payable under one cardholder account; the credit card under which the common carrier fare tickets were fully charged.

Benefits are not payable for losses due to injury sustained while on a trip for which the tickets were purchased with a frequent flyer voucher.

Complete provisions pertaining to this plan of insurance are contained in Policy # 9027470 issued by National Union Fire Insurance Company of Pittsburgh, Pa., with offices in New York, NY. The premium for this insurance is paid by MBNA out of income derived from its credit card operations.

Please read this Description of Coverage. Keep it in a safe place with your other insurance documents. This Description of Coverage (Form Number S30076DDC(Rev 7/04)) is not a contract of insurance but is simply an informative statement to each eligible individual of the principal provisions of the insurance while in effect.

If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern.

Plan administered by: MBNA Insurance Agency, 1100 N. King Street, Wilmington, DE 19884-0719.

Extended Warranty

World MasterCard® cardholders can benefit from the security and safety offered through Extended Warranty coverage. Extended Warranty is an insurance program.

Key term: You or yours means World MasterCard cardholder.

To get coverage: • You must purchase the new item entirely with your World MasterCard card for yourself or to give as a gift. The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less. The original purchase does not have to be registered to receive this benefit.

The kind of coverage you receive: • Extended Warranty doubles the original warranty time period and duplicates the coverage of the original manufacturer's (or U.S. store brand) warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be duplicated up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by the manufacturer, Extended Warranty will only double the actual warranty time period that you receive from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc. • If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, Extended Warranty will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply. • If you do not have an additional service contract or

an optional extended warranty, the Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

Coverage limitations: • The maximum Extended Warranty benefit for repair or replacement shall not exceed the actual amount charged on your World MasterCard card or \$10,000, whichever is less. • If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, Extended Warranty benefits will not apply. • The administrator will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However we cannot guarantee to match exact color, material, brand, size, or model.

What is NOT covered: • Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer's warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (for example, glass breakage); or "satisfaction guaranteed" items. • Floor models that do not come with an original manufacturer's warranty. • Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered. • Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures. • Plants, shrubs, animals, pets, consumables, and perishables. • Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals). • Application programs, operating software, and other software. • All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film, and audio cassettes). • Any shipping, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty. • Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake). • Indirect or direct damages resulting from a covered loss. • Mechanical failure arising from product recalls. • Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure. • Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts. • Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred. • Items purchased for resale, professional, or commercial use. • Mechanical failures caused by lack of maintenance/service. • Losses caused by power surge; or contamination by radioactive or hazardous substances, including mold.

How to file a claim for Extended Warranty coverage: Call 1-800-MC-ASSIST to request a claim form. You must report the claim within thirty (30) days of the failure or the claim may not be honored.

Submit the following documentation within ninety (90) days from the date of failure or the claim may not be honored: • Completed and signed claim form. • World MasterCard receipt showing covered item. • World MasterCard statement showing covered item. • Itemized purchase receipt. • Original manufacturer's (or U.S. store brand) warranty. • Service contract or optional extended warranty, if applicable. • Itemized repair estimate from a factory authorized service provider. • Any other documentation that may be reasonably requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section.

MasterRental® Insurance Coverage

World MasterCard® cardholders can benefit from the security and safety offered through MasterRental® Insurance. If you rent a vehicle for thirty-one (31) consecutive days or less with your World MasterCard card, you may be eligible for benefits under this coverage. MasterRental is an insurance program.

Key terms: • You or yours means World MasterCard cardholder.

To get coverage: • Initiate and pay for the entire rental agreement/contract (tax, gasoline, and airport fees are not considered rental charges) with your World MasterCard card. If a rental company promotion/discount of any kind is initially applied toward payment of the rental vehicle, at least one (1) day of rental must be billed to your World MasterCard card. • You must decline the Collision/Damage Waiver offered by the vehicle rental company. • You must rent the vehicle in your own name and sign the vehicle rental agreement/contract. • Your rental agreement/contract must be for a rental period of thirty-one (31) consecutive days or less. Rental periods that exceed, or are intended to exceed, thirty-one (31) consecutive days are not covered. • You must rent a vehicle (including minivans and sport utility vehicles that are designed to accommodate nine passengers or fewer) that is intended for bound surfaces, such as concrete or tarmac. Rented vehicles must have a manufacturer's suggested retail price of \$50,000 or less.

The kind of coverage you receive: • MasterRental will pay for covered damages on a secondary basis for which you are, or any other authorized driver is, legally responsible to the rental agency. • Covered damages include: - Physical damage to and theft of the vehicle, not to exceed the limits outlined below - Reasonable loss-of-use charges imposed by the vehicle rental company for the period of time the rental vehicle is out of service - Loss-of-use charges must be substantiated by a location-and class-specific fleet utilization log. - Reasonable towing charges to the nearest factory-authorized collision repair facility. • If you have, or an authorized driver's primary automobile insurance or other indemnity has, made payments for a covered loss, MasterRental will cover your deductible and any other eligible amounts not covered by other insurance. • Coverage is secondary to any

other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage. See Effi.

Note: In certain parts of the United States and Canada, losses to rental vehicles that are covered by your personal vehicle insurance policy liability section may not be subject to a deductible, which means that you may not receive any benefits from this program. Please contact your insurance provider for full coverage details pertaining to your personal vehicle insurance policy.

• If you have no other insurance or your insurance does not cover you in territories or countries outside the United States, MasterRental is considered the primary coverage. • This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or personal property. It does not cover you for any damages to other vehicles or property. It does not cover you for any injury to any party.

Who is covered: • The World MasterCard cardholder and those designated in the vehicle rental agreement/contract as authorized drivers.

Excluded rental vehicles: • All trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles, and other recreational vehicles. • Trailers, motorbikes, motorcycles, and any other vehicle having fewer than four (4) wheels. • Antique vehicles (vehicles that are more than 20 years old or have not been manufactured for at least 10 years) or limousines. • All sport utility trucks. These are vehicles that have been or can be converted to an open, flat-bed truck (including, but not limited to, the Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT). • Any rental vehicle that has a manufacturer's suggested retail price that exceeds \$50,000.

Where you are covered: In general, coverage applies worldwide, but there are exceptions: • You may be unable to receive benefits in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand. Please contact your vehicle rental agency before you travel. • Coverage is not available where prohibited by law.

Coverage limitations: • MasterRental will pay the lesser of the actual repair amount, current market value (minus salvage), or \$50,000 per incident for which the World MasterCard cardholder or any other authorized driver is legally responsible to the rental agency. • MasterRental will not pay for or duplicate the Collision/Damage Waiver coverage offered by the rental agency.

What is NOT covered: • Any personal item stolen from the interior or exterior of a rental vehicle. • A vehicle not rented by the World MasterCard cardholder or authorized user on a World MasterCard account. • Any person not designated in the rental agreement/contract as an authorized driver. • Any obligations you assume other than that which are covered under MasterRental, or your primary vehicle insurance or other indemnity policy. • Any violation of the written terms and conditions of the rental agreement/contract. • Any loss that occurs while driving under the influence of drugs or

alcohol; racing or reckless driving. • Losses involving the theft of the rental vehicle when the renter or authorized driver cannot produce the keys to the rental vehicle at the time of reporting the incident to the police and/or rental agency, as a result of negligence. • Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown. • Subsequent damages resulting from a failure to protect the rental vehicle from further damage. • Blowouts or tire/rim damage that is not caused by theft or vandalism or is not a result of a vehicle collision causing tire or rim damage. • Rental vehicles for which Collision/Damage Waiver coverage was accepted/purchased by you or given to you by the rental agency. • Any damage that is of an intentional or non-accidental nature, caused by the renter or authorized driver(s) of the rental vehicle. • Depreciation, diminishment of value, administrative, or other fees charged by the vehicle rental company. • Vehicles with a rental agreement/contract that exceeds or is intended to exceed a rental period of thirty-one (31) consecutive days from a rental agency. • Losses resulting from any kind of illegal activity. • Damage sustained on any surface other than a bound surface, such as concrete or tarmac. • Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion), confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts. • Any loss involving the rental vehicle being used for hire, for commercial use, or as a public or literary conveyance. • Indirect or direct damages resulting from a covered claim. • Theft of, or damage to, unlocked or unsecured vehicles. • Value-added tax, or similar tax, unless reimbursement of such tax is required by law.

How to file a MasterRental insurance claim: Call 1-800-MC-ASSIST to request a claim form. You must report the claim within thirty (30) days of the loss, or the claim may not be honored.

You may choose to assign your benefits under this insurance program to the rental agency from which you rented your vehicle. Please contact 1-800-MC-ASSIST for further details.

Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored: • Completed and signed claim form. • World MasterCard receipt showing the rental. • World MasterCard statement showing the rental. • Rental agreement (front and back). • Copy of valid driver's license (front and back). • Copy of the declarations page of any primary vehicle insurance and other valid coverage or insurance. • Report from police verifying that the vehicle was stolen, vandalized, or involved in a collision. • Itemized repair estimate from a factory-authorized collision repair facility. • Copy of the vehicle rental company promotion, if applicable. • Copy of the vehicle rental location- or class-specific fleet-utilization log, if loss of use charges are being claimed. You must secure this log from the rental agency. • Any other documentation that may be reasonably requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section.

Master RoadAssist® Roadside Service

(Available only when traveling in the 50 United States and the District of Columbia) • If your car breaks down on the road, just call **1-800-MC-ASSIST** and tell us where you are. • We'll send someone to the rescue. This is NOT only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated. Road service fees will be automatically billed to your MasterCard account. • You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. MasterCard International is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services. • Emergency road service is not available in areas not regularly traveled, in "off road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers or vehicles-in-tow • If it's a rental car, be sure to call the rental car agency before you call **1-800-MC-ASSIST**, since many rental agencies have special procedures regarding emergency road service assistance.

Travel Assistance Service

Rely on Travel Assistance Services when you're away from home. Travel Assistance Services is your guide to many important services you might need when you travel. Benefits are designed to assist you or your travel companions when you're traveling 50 miles or more from home. • This is reassuring, especially when you are visiting a place for the first time or do not speak the language. For services, call **1-800-MC-ASSIST**. Enrollment is automatic and the assistance service is free to World MasterCard cardholders.

Please keep in mind that you will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (e.g., medical or legal bills). Restrictions to Travel Assistance travel benefits may apply to regions that are considered unsafe by the State Department.

* If a cardholder's mailing address is in the State of New York, mileage requirement is not applicable.

MasterTrip® Travel Assistance • Before you begin your trip, MasterTrip provides information on travel requirements including documentation (visas, passports), immunizations or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on your World MasterCard card. **Information on exchange rates for items billed on your statement should be obtained from the financial institution that issued your card.** MasterTrip will also help you locate any lost or stolen travel materials, including luggage. **This is not an insurance policy for lost/stolen luggage and we do not reimburse you for a permanent loss.** • If you have a travel emergency and need cash, MasterTrip can arrange to transfer up to \$5,000 from a family member, friend or business account.

This service does not provide maps or information regarding road conditions.

Travel Service Medical Assistance • Provides a global referral network of general physicians, dentists, hospitals and pharmacies. We can also help you refill prescriptions with local pharmacists (subject to local laws). • In the event of emergencies, a stateside physician or nurse can be contacted for consultation with the local medical staff and to monitor your condition. If you are hospitalized, we can arrange to have messages relayed home, transfer you to another facility, if medically necessary, or have a family member or close friend brought to your bedside if you have been traveling alone (at cardholder's expense). If a tragedy occurs, we'll assist in securing travel arrangements for you and your travel companion(s).

MasterLegal® Referral Service • Provides you with English-speaking legal referrals or consults with appropriate embassies and consulates regarding your situation. • Will assist in transfers up to \$5,000 in cash from a family member, friend or business to cover legal fees or to post bail. There is no charge for referral services; however, legal and bail fees are your responsibility.

Price Protection Coverage

World MasterCard cardholders can benefit from the security and safety offered through Price Protection coverage. If you find a lower price for something you bought with your World MasterCard card within sixty (60) days of purchase, you may be eligible for benefits under this coverage. Price Protection is an insurance program.

Key terms: • **You or yours** means World MasterCard cardholder. • **Printed advertisements** means advertisements appearing in a newspaper, magazine, store circular, or catalog that state the authorized dealer or store name, item (including make and model number), and sale price. The advertisement must have been published within sixty (60) days after the date on which you purchased the product and must be for the identical item (advertisement must verify the same manufacturer and model number). • **Non-auction internet advertisements** means advertisements posted on the internet, by a non-auction internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date on which you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication. • **Auction (online or live)** means a place or internet site where items are sold by means of price bids or price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing, a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, and public or private live auctions.)

To get coverage: • You must purchase the new item entirely with your World MasterCard card for yourself or to give as a gift • You must see either a printed advertisement or a non-auction internet advertisement for the same product (advertisement must verify the same manufacturer and model number) for a

lower price within sixty (60) days from the date of purchase as indicated on your World MasterCard receipt • Your original purchase does not have to be registered to receive this benefit.

The kind of coverage you receive: • Most purchases you make entirely with your World MasterCard card are covered for sixty (60) days from the date of purchase indicated on your World MasterCard receipt for the difference between the price you paid and the lower price advertised • Items you purchase with your World MasterCard card and give as gifts also are covered • This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient, including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance, or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

Coverage limitations: • Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claims per account per twelve (12) month period.

What is NOT covered: • Any item purchased from an internet site whose primary purpose is not the sale of the item or related items • Items purchased for resale, rental, professional, or commercial use • Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items • Customized/personalized, one-of-a-kind, or special-order items • Layaway items; items returned to any store. • Any items purchased from an auction. • Items for which the printed advertisement or non-auction internet advertisement containing the lower price was published more than sixty (60) days from the date you purchased the item. • Items advertised or shown as price quotes, bids, or final sale amounts from a non-auction internet site. • Items advertised in or as a result of "limited quantity," "going out-of-business sales," or "close outs", or as "discontinued." • Printed advertisements or non-auction internet advertisements that offer prices lower than that of your purchased item due to rebates, special offers, bonuses, free items/giveaways, manufacturer's coupons, or special financing. • Professional services, including workmanship, installation, professional advice/counseling, technical support, and help-line support. • Plants, shrubs, animals, pets, consumables, and perishables. • Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. • Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, structures, or home improvement projects. • Game animals, pets, or specimens preserved for display (for example: fish, birds, reptiles, or mammals). • Travelers checks, tickets of any kind (for example: for airlines, sporting events, concerts, or lotteries), negotiable instruments, bullion, rare or precious metals, stamps, coins, currency, or the equivalent. • Differences in price due to sales tax, storage, shipping, handling, postage, transportation, or delivery. • Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

How to file a claim under Price Protection coverage:

For a Printed Advertisement: Call 1-800-MC-ASSIST to request a claim form.

Submit the following documentation within sixty (60) days of the advertisement's publication: • Completed and signed claim form. • Copy of the printed advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify the same manufacturer, and model number as what you bought), and sale price. • World MasterCard receipt showing item purchased. • World MasterCard statement showing item purchased. • Itemized purchase receipt. • Any other documentation we may reasonably request.

Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of \$250.

For a Non-Auction Internet Advertisement: Call 1-800-MC-ASSIST to request a claim form.

Submit the following documentation within sixty (60) days of the advertisement's publication: • Completed and signed claim form. • Copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (the advertisement must verify the same manufacturer and model number as what you bought), sale price, and, if applicable, shipping, handling, and other charges. World MasterCard receipt showing item purchased. • World MasterCard statement showing item purchased. • Itemized purchase receipt. • Any other documentation that may be reasonably requested to validate a claim.

Once all required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of \$250.

Reminder: Please refer to the Final Legal Disclosure section.

Final Legal Disclosure

General Provisions for Extended Warranty®, MasterRental® Insurance, Price Protection, and Travel Assistance Service programs: except as specifically stated, this Guide is not a policy or contract of insurance. Benefits are purchased by MasterCard and provided free to you, but non-insurance services may have associated costs, which will be your responsibility. (For example, legal referrals are free, but the lawyer's fee is your responsibility.)

Extended Warranty®, MasterRental® Insurance, and Price Protection are provided under a master policy of insurance issued by Virginia Surety Company, Inc.

This Guide is intended as a summary of benefits provided to you. All information about the benefits listed in this Guide are governed by the conditions, limitations, and exclusions of the master policy.

As the insurers of the MasterCard coverage described herein, Virginia Surety Company, Inc. ("VSC") and Federal Insurance Company collect personal information about you from the following sources: information the insurers gather from you, from your request for insurance coverage or other forms you furnish to the insurers, such as your name, address, telephone number, and information about your transactions with the insurers such as claims made and benefits paid.

The insurers may disclose all information they collect, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurers do not disclose any personal information about former insureds to anyone, except as required by law. The insurers restrict access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurers maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the procedures or the information contained within your file, please contact the insurers by writing to:

Compliance Department, Virginia Surety Company, Inc., 1000 North Milwaukee Avenue, Glenview, IL 60025

Compliance Department, Federal Insurance Company, 15 Mountain View Road, P.O. Box 1615, Warren, NJ, 07061-1615

Effective date of benefits: Effective April 1, 2005 this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. Your issuer and the insurer reserve the right to change the benefits and features of these programs at anytime.

Cancellation: Your issuer can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If your issuer does cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to your issuer, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to World MasterCard cardholders whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the World MasterCard cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and damages under or arising out of this coverage. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Misrepresentation and Fraud: Insurance benefits shall be void if the World MasterCard cardholder has concealed or misrepresented any material facts concerning this coverage.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss, or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and

care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or cardholder to or from whom recovery payment must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Salvage: If an item is non-repairable, the claim administrator may request the cardholder or gift recipient to send the nonrepairable item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim. In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and possession of this Guide to Benefits does not guarantee coverage or coverage availability.**

To File A Claim Or Request Travel Assistance Services Call 1-800-MC-ASSIST (1-800-622-7747) —Or En Español: 1-800-633-4466 Visit our website at www.mastercard.com

Trip Cancellation Insurance

Eligible cardholders can benefit from the security and safety offered through Trip Cancellation Insurance. When you purchase your full fare on a licensed common carrier with your covered card, you, your spouse, and your unmarried dependent children are automatically covered for the unexpected, unrefundable cancellation or interruption of prepaid travel arrangements.

Key terms: • **You or yours** means eligible cardholder. • **Unmarried dependent child or children** means those children, including adopted children and those children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19) and reside with the Insured Person; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support, or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning. • **Common Carrier** means any licensed land, air or water conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. • **Covered loss** means death, accidental injury, disease, or physical illness of the insured person or an immediate family member of the insured person; or default of the common carrier resulting from financial insolvency. The death, accidental injury, disease or physical illness must be verified by a physician and must prevent the insured person from traveling on a covered trip. • **Covered trip** means a trip, for which common carrier costs (other than taxi) are charged to the insured person's credit card account for travel on a Common Carrier when the entire cost of the passenger fare for such transportation. Less redeemable certificates, vouchers or coupons,

has been charge to an Insured's Person's Account issued by the Policyholder, occurring while the insurance is in force.

To get coverage: • You must charge the entire cost of the passenger fare(s) prior to your trip, on your covered card account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards. • You must travel during the policy period for which the insurance is in effect.

The kind of coverage you receive: • If a covered cardholder must cancel or interrupt a trip due to a covered loss, the payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation / Interruption Benefit Amount of \$1,500. • The cardholder must relinquish any unused vouchers, tickets, coupons, or travel privileges for which he or she has been reimbursed.

What is NOT covered: This insurance does not apply to loss caused by or resulting from: • A pre-existing condition. • Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving. • Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy. • The insured or an immediate family member being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol. • The insured or an immediate family member: a) traveling against the advice of a physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in third trimester (seventh month or after) of pregnancy. • Loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, pregnancy, childbirth, or miscarriage, bacterial or viral infection, or bodily malfunctions except physical illness or disease that prevents the insured person from traveling on a covered trip. This Exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

This insurance is effective July 1, 2005 and will cease on the date the master Policy Number 6478-0773 is terminated or on the date your account ceases to be in good standing, whichever occurs first.

How to file a claim for Trip Cancellation Insurance coverage: Call 1-800-252-4670 and reference policy number 6478-0773 to initiate a claim.

Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored: • Completed and signed claim form. • Account statement showing purchase of the fare. • Any other documentation that we may reasonably request.

Answers to specific questions can be obtained by writing to the Plan Administrator at the following address:

CBSI Enhancement Services, 550 Mamaroneck Ave., Harrison, New York 10528
Plan Underwritten By: Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies, 15 Mountain View Road, P.O. Box 1615, Warren, NJ 07061-1615