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.

For more information on any of these services, call the Mastercard Assistance Center at
1-800-Mastercard : 1-800-627-8372,
or en Español: 1-800-633-4466.

*Card* refers to Mastercard ® card and *Cardholder* refers to a Mastercard ® cardholder.
Mastercard ID THEFT PROTECTION™

Program Description:
Mastercard ID Theft Protection (IDT) provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

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

Access:
Simply contact 1-800-Mastercard if you believe you have been a victim of Identity Theft.

Services Provided:
Services provided are on a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at https://mastercardus.idprotectiononline.com/. The services include:
- Online Monitoring Dashboard (requires activation): The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders’ risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity monitoring alerts.
- Monthly Risk Alert / Newsletter: Cardholders will receive a monthly newsletter with information on the cardholder’s risk score, and articles pertaining to good identity protection practices.
- Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:
  - Email addresses
  - Debit/credit cards/prepaid cards
  - Bank accounts
  - Web logs; username and password
  - Medical insurance cards
  - Drivers’ license
  - Loyalty cards
  - Affinity cards
  - Passport number
  - Vehicle insurance cards
  - Social Security number

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

Resolution Services:
You will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year to help resolve your identity theft incident and prevent further damage. The resolution specialists are native speakers of English, French and Spanish, available 24 hours a day, 365 days a year. There are also certain airports where you can be expedited through the security process and/or the immigration process to receive Mastercard Airport Concierge services visit www.mastercard.com or use our ATM locator.

For additional information, or for country-specific, toll-free telephone numbers not listed above, contact website at www.Mastercard.com or call the United States collect at 1-836-722-7111.

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.

Mastercard Airport Concierge™
Your passport to the finer side of air travel.
Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security process and/or the immigration process to receive Mastercard Airport Concierge services visit www.mastercard.com/airportconcierge or consult your Travel Advisor.

Account And Billing Information
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.

Mastercard Global Services
Mastercard Global Services™ provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Call Target Card Services 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 1-800-480-8236.
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:

<table>
<thead>
<tr>
<th>Country</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>1-800-120-113</td>
</tr>
<tr>
<td>Austria</td>
<td>0800-070-6138</td>
</tr>
<tr>
<td>France</td>
<td>0-800-90-1387</td>
</tr>
<tr>
<td>Germany</td>
<td>0800-819-1040</td>
</tr>
<tr>
<td>Hungary</td>
<td>0800-125-157</td>
</tr>
<tr>
<td>Ireland</td>
<td>1-800-55-7378</td>
</tr>
<tr>
<td>Italy</td>
<td>800-870-866</td>
</tr>
<tr>
<td>Mexico</td>
<td>01-800-307-7309</td>
</tr>
<tr>
<td>Netherlands</td>
<td>0800-022-5821</td>
</tr>
<tr>
<td>Portugal</td>
<td>800-8-11-722</td>
</tr>
<tr>
<td>Spain</td>
<td>900-97-1231</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>0800-96-4767</td>
</tr>
<tr>
<td>United States</td>
<td>1-800-870-866</td>
</tr>
</tbody>
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