

# **Consumer Credit Card Benefits**

## **Consumer Card Benefits**

Consumer credit card holders receive a variety of exceptional benefits including the following:

Consumer Benefit	MasterCard World	MasterCard Platinum	Visa Platinum
Preferred Point Rewards	Included	Optional	Optional
Concierge Services	*		
Price Protection	*	*	
Baggage Delay Insurance	*	*	
Collision Damage Waiver (CDW)	*	*	*
Extended Warranty	*	*	
Travel Assistance	*	*	
Roadside Assistance	*	*	
Purchase Protection	*	*	
Travel Accident Insurance	*	*	

#### **Preferred Points Rewards**

Earn one point for each dollar spent, up to 10,000 points per month. Redeem anytime for a wide variety of options including cash back, travel, merchandise, retail gift cards, and much more.

#### Concierge Service

This service provides World MasterCard cardholders with comprehensive, personalized assistance accessible 24 hours a day, 365 days a year. The specially trained team is the single source for securing dinner reservations, tickets to events, coordinating business arrangements, locating hard-to-find items or booking travel.

## **Price Protection**

Should you find a lower price for a new item within 60 days from the date of purchase using your eligible credit card, you may be reimbursed for the price difference.\*

#### Baggage Delay Insurance

Reimburses you for replacing essential personal or business items in your baggage, if the baggage you have checked on to a common carrier is delayed in transit and your tickets were purchased using an eligible credit card.\*

## Car Rental Collision Damage Waiver Insurance

Pays for covered damages (physical damage and theft) to a rental vehicle when your eligible card is used to initiate and pay for the entire rental transaction.\*

#### Extended Warranty

Doubles the original manufacturer's or store brand warranty for up to one year when you pay with your eligible credit card.\*

#### Travel Assistance

Provides pre-trip destination information such as visa/passport requirements, immunization, and help with lost/stolen travel documents and luggage. Also provided are referrals to a network of physicians, arranging hospital transfers, and referrals to attorneys, local embassies and consulates, if you are traveling more than 100 miles from home.\*

#### Roadside Assistance

Arranges emergency roadside assistance such as jump-starts, tire change, towing, and gas delivery if you get stuck on the road. Service fees are pre-negotiated and billed to your eligible credit card.\*

#### **Purchase Assurance**

Provides coverage for most items you purchase with your eligible credit card if the item is damaged or stolen within 90 days of the date of purchase.\*

#### Travel Accident Insurance

Covers you and your family against Accidental Death or Dismemberment if you purchase common carrier travel tickets with your eligible credit card.\*

\*Certain restrictions apply detailed in the applicable benefits brochure received with new credit cards.

## **Questions / Inquiries**

If you have questions concerning card benefits, please feel free to contact us at **800-443-2819** or **banksupport@mybankersbank.com**.