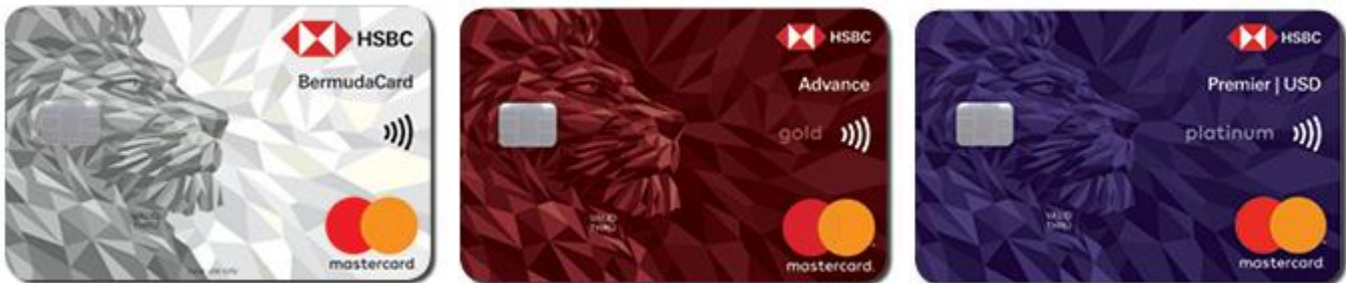


# Mastercard Summary of Benefits for Consumer Credit Cards

## Benefits provided by Mastercard.

These apply to HSBC MasterCard cardholders only.



*The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, and exclusions of the policies or other benefits, all of which are subject to change by MasterCard or the underwriters or other service providers at any time and without prior notice. These benefits do not apply to BermudaCard or Visa holders. MasterCard® is a registered trademark. MasterRental™, MasterAssist™ Plus, MasterCard Global Service™ are trademarks of MasterCard International Incorporated. Used pursuant to license.*

[www.hsbc.bm](http://www.hsbc.bm)

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**General guide for informational purposes.**

## Summary of Benefits

Benefit	HSBC BermudaCard	HSBC Advance Mastercard®	HSBC Premier Mastercard®
MasterCard Global Service™	Yes	Yes	Yes
Purchase Protection	<b>Yes - New Benefit</b> Up to US \$100 per occurrence / US \$200 per 12 months	<b>Yes - New Benefit</b> Up to US \$200 per occurrence / US\$ 400 per 12 months	N/A
Extended Warranty	N/A	<b>Yes - New Benefit</b> Up to US\$ 200 per occurrence / US\$ 400 per 12 months.	N/A
Concierge	N/A	N/A	Yes*
Travel Assistance Services	<b>Update:</b> No longer available	<b>Update:</b> No longer available	Yes
MasterTravel™	N/A	<b>Update:</b> No longer available	<b>Update:</b> No longer available
MasterRental™	N/A	N/A	<b>Yes*</b> USD 75,000 coverage (Worldwide) up to 31 days
MasterAssist™ Plus	N/A	N/A	<b>Yes*</b> Up to US 25,000.
Guide to Benefits	<a href="#">Click here</a> to view the Guide to Benefits for HSBC BermudaCard	<a href="#">Click here</a> to view the Guide to Benefits for HSBC Advance Mastercard®	<a href="#">Click here</a> to view the Guide to Benefits for HSBC Premier Mastercard®

\* Benefit not available to HSBC Premier BermudaCard Mastercard® cardholders

## Toll-free Telephone Numbers for Cardholders

MasterCard Global Service™ For countries not on this list, cardholders can call collect to the United States at +1 636 722 7111 or go to <a href="http://www.mastercard.com">www.mastercard.com</a> for complete global listings.		Concierge Services for Premier Cardholders For personal assistance, cardholders can use one of the toll-free or can call collect to the United States at +1 636 722 8883	
Argentina	0800-555-0507	Argentina	0-800-444-5220
Brazil	0800-891-3294	Brazil	0800-725-2025
Chile	1230-020-2012	Caribbean (English)	1-866-723-4549
Colombia	01-800-912-1303	Chile	800-395-247
France	0-800-90-1387	Colombia	01-800-012-1274
Italy	800-870-866	Dominican Republic	1-829-954-5445
Mexico	001-800-307-7309	Mexico	01-866-315-9842
Peru	0-800-50587	Peru	0800-77-535
Puerto Rico	1-800-307-7309	Puerto Rico	1-888-366-1673
Spain	900-97-1231	Venezuela	800-240-6543
United States & Canada	1-800-307-7309	Uruguay	000-411-002-6182
Venezuela	0800-1-002-902	Other CA/SA countries	Please call collect or direct to the US at 1-636-722-8883.

# MasterCard Summary of Benefits for Consumer Credit Programmes

## MasterCard Global Service™

The MasterCard Global Service program extends the issuer's customer service infrastructure around the world. Available to all MasterCard cardholders who are traveling outside their home countries, MasterCard Global Service provides unprecedented emergency customer service—anytime, anywhere, and in any language. MasterCard Global Service gives cardholders access to the following services provided by their issuers, MasterCard, and third-party service providers.

**Lost and Stolen Reporting Service (LSR Service):** Cardholders can file lost or stolen card reports and initiate the process to have their cards cancelled and replaced.

**Emergency Card Replacement Service (ECR Service):** Cardholders can have their lost or stolen cards replaced quickly—anywhere in the world—at a convenient location. ECRs are delivered in the United States by the next day and within two business days almost everywhere else.

**Emergency Cash Advance (ECA):** Cardholders whose cards have been lost or stolen can request an emergency cash advance and make any necessary pickup/delivery arrangements. Through the MasterCard relationship with Western Union, your cardholders can access cash at 233,000 locations worldwide.

**ATM Locations:** Cardholders can call to find the location of a nearby ATM in the MasterCard ATM Network and cardholders can obtain cash at more than one million ATMs worldwide.

## Purchase Protection

Purchase Protection provides reimbursement for loss due to theft and/or accidental damage of the covered item for the first days after the purchase (up to 45 days) for HSBC BermudaCard (Mastercard Standard™) and HSBC Advance (Mastercard Gold™). The covered item must be entirely purchased with the eligible Mastercard card.

## Extended Warranty

Extended Warranty provides extents coverage on the terms of the original manufacturer's warranty on covered items up to 1 full year. If an optional warranty plan is purchased with the item (in addition to the manufacturer's original or store brand warranty) after both store and brand warranty coverage period ends, whichever is applicable, will be extended for 1 year not to exceed 3 years. The covered item must be entirely purchased with the eligible Mastercard card.

## Concierge Service

Offers cardholders an array of assistance that only a travel agency could provide. As a Concierge Service member, the cardholder will have access to:

**Entertainment:** Information and reservations for restaurants, as well as for entertainment, cultural, and sporting event tickets, use of spas and fitness centers, and for sporting activities (such as golf, scuba diving, and skiing).

**Travel:** Information and reservations for travel by air, rental car, limousine, train, or ship; as well as hotel reservations; sight-seeing reservations; and emergency messages.

**Executive Services:** Information about protocol, translation and interpretation services; referrals for temporary office help, and for office and equipment setup (including computers, voicemail, express mail, and facsimile accommodations).

**Shopping:** Logistical arrangements and information on gifts; special searches for hard-to-find items.

## Travel Assistance Services

Travel Assistance Services provides pre-trip destination information, emergency medical and legal referrals, tracing of lost luggage, and more. Services available to cardholders and their dependents who are traveling at least 160 kilometers (100 miles) from the cardholder's city of residence. It is not insurance coverage. Expenses incurred are the sole responsibility of the cardholder. This service provides emergency assistance services 24 hours a day, seven days a week (including holidays). This service is provided to the cardholder, spouse, and any unmarried dependent children 25 years of age and under traveling with the cardholder.

## MasterRental™

MasterRental pays for covered damages to the rental vehicle when the eligible MasterCard card is used to initiate and pay for the entire rental transaction. The MasterCard cardholder and those designated in the auto rental contract as authorized drivers are covered. The cardholder must rent the car in his or her own name and decline the collision/loss damage waiver offered by the car rental company.

Covered damages include:

- Physical damages of the rental vehicle due to collision, theft, vandalism, and accidental fire, up to the actual cash value, subject to the maximum benefit amount paid.
- Reasonable and customary charges imposed by the rental car company for the period of time the car is being repaired ("Loss of Use" charges) that are substantiated by a Fleet Utilisation log.
- Reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.

## MasterAssist™ Plus

MasterAssist Plus provides eligible cardholders, spouse, and dependents with coverage up to USD 25,000 (€30,000 in Europe) for Medical Expenses when traveling outside of their country of residence. Emergency Medical Evacuation, Repatriation of Remains, Hotel Convalescence Costs, and Emergency Family Travel Costs also are covered when cardholders charge common carrier transportation to an eligible MasterCard card. For travel to Europe, MasterAssist™ Plus provides proof of travel/medical insurance to satisfy the requirements of the Schengen Agreement.

## MasterTravel™ - No Longer Available

*MasterTravel provides coverage against accidental death, dismemberment, or paralysis while traveling by a common carrier, if the tickets are purchased with a MasterCard credit card.*

