

# Visa Summary of Benefits for Consumer Credit Cards

## Benefits provided by Visa.

These apply to HSBC Visa credit cardholders only.



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

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**General guide for informational purposes.**

## Summary of Benefits

Core Benefits Per Account		
Service	Visa Classic	Visa Gold
Customer Service Centre	24 v 7	24 v 7
Emergency Cash Advance	Yes	Yes
Travel Assistance Services	Worldwide	Worldwide
Protection	Visa Classic	Visa Gold
Travel Accident Insurance	<b>Update:</b> No longer available	<b>Update:</b> No longer available
Auto Rental Insurance	N/A	Worldwide
Price Protection	<b>Yes – New Benefit</b> Minimum USD 25 price difference per item; up to USD 200 per account, per year	<b>Yes – New Benefit</b> Minimum USD 25 price difference per item; up to USD 400 per account, per year
Purchase Protection	N/A	<b>Yes – New Benefit</b> Up to USD 1,000 per account, per year
Extended Warranty	N/A	<b>Yes – New Benefit</b> USD 1,000 per item up to USD 5,000 per account, per year

### Visa Customer Service Center

Through the Visa Customer Service Centre, receive 24-hour access to card related benefits and services. The Visa Benefits Service Centre will:

- Provide information on the benefits associated with your Visa card.
- Provide insurance certificates of coverage.
- Transfer you to a benefit experts for claims and emergency medical assistance.
- Local Telephone numbers in Latin America and Caribbean Region countries, in the U.S., and a global number for collect calls. **Click here** for the full list of Visa Global Customer Assistance Service LAC Toll-free Numbers
- Service provided in Spanish, English and Portuguese

### Emergency Assistance Services

- Visa cardholders receive assistance anywhere in the world; simply call the Visa Customer Service Centre whenever they need to.
- Emergency Card Replacement - The Emergency Card Replacement Service allows a Visa cardholder whose card has been lost or stolen to receive a replacement card anywhere in the world.
- Emergency Cash Advance - The Visa cardholder may request a cash advance and receive the funds anywhere in the world.

### Travel Assistance Services

Before Traveling	While Traveling
<ul style="list-style-type: none"> <li>➤ Visa, passport, entry permit, vaccination and documentation requirements</li> <li>➤ Weather information</li> <li>➤ Currency exchange</li> <li>➤ Maps</li> <li>➤ Information about countries and their main cities</li> <li>➤ Information about the culture and local customs at travel destinations</li> <li>➤ ATM location</li> </ul>	<ul style="list-style-type: none"> <li>➤ Lost luggage assistance</li> <li>➤ Emergency ticket replacement</li> <li>➤ Transmission of urgent messages</li> <li>➤ Attorney and bail/bond service referrals</li> <li>➤ Assistance with delivery of valuable documents</li> <li>➤ Activation of Visa medical assistance services destinations</li> </ul>

## Auto Rental Insurance

Auto Rental Insurance pays for covered damages to the rental vehicle when the eligible Visa card is used to initiate and pay for the entire rental transaction. The cardholder must rent the car in his or her own name and decline the collision/loss damage waiver (CDW/LDW) option or similar coverage offered by the car rental company. Rental contracts must not exceed 31 days. Claims must be submitted within 30 days from the incident date.

Covered damages include:

- Damages due to collision
- Theft and theft-related charges
- Malicious vandalism charges
- Documented valid loss-of-use charges imposed by the car rental company

## Price Protection

If you bought a new item with your Visa card, and you find it at a lower price up to thirty days after you bought it, your price protection will reimburse the price difference up to the amount listed, per item per account per year. Price protection applies for items purchased in Bermuda or abroad. Offer of product at a lower price must be in the same country where item was purchased. You have up to 30 days to open a claim.

## Purchase Protection

Visa provides coverage for theft or damage of most new products and items purchased and covers the cost of repair or replacement of the purchased product (excluding delivery and freight charges) up to USD 1,000 per account, per year.

## Extended Warranty

Extended Warranty provides extended coverage on the terms of the original manufacturer's warranty on covered items up to 1 full year. If you bought a new item with your Visa card, your extended warranty will double or extend the free repair time period provided by the original manufacturer of the item, for up to an additional year, for items that have a manufacturer warranty of a minimum three months and up to three years in length. This protection strictly follows the original warranty provided by the manufacturer. You have up to thirty days to open a claim case.

## Travel Accident Insurance - No Longer Available

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