

Travel Assistance Services

Visa Gold Basic Benefits

Travel Assistance Services

Assistance Prior to Travel

The Travel Assistance Service Provider (hereinafter referred to as the Center) will provide cardholders with information about destinations prior to their departure, as well as information about ATM location, exchange rates, passport visa requirements, health requirements and immunization. The Center assists cardholders in making the necessary arrangements in advance in case of specific medical needs.

Assistance During Travel

Medical Assistance Service

If cardholders or any family member get sick or suffer any injuries while on a trip, the Center is able to:

- Provide cardholders with information about physicians, dentists and local hospitals that speak their language.
- Appoint a physician who will contact the local medical staff by phone and, if needed, will monitor the cardholder's condition. In addition, he will keep in touch with the cardholder's family and will act as a permanent liaison to insure the cardholder's satisfaction.
- Assist the cardholder in making the necessary arrangements for the payment of medical services through available credit or other type of insurance.
- Keep in touch with cardholders and make the necessary arrangements to establish communication with friends, acquaintances or co-workers, as needed.

Emergency Legal Assistance

The Center has the ability to refer cardholders to attorneys, embassies and consulates of their respective countries in case the cardholder is arrested by local authorities, is involved in a car accident or needs legal counseling. The Center will keep in touch with cardholders and will make the necessary arrangements to establish communication with friends, acquaintances and co-workers, as needed.

The Center may also arrange for the payment of bonds through a wire transfer of funds from the cardholder's personal checking or Visa account.

Urgent Ticket Replacement

If a cardholder loses his ticket, the Center may arrange for its replacement and delivery of new tickets and will assist him in the procedure to request a refund for the lost ticket.

Emergency Message Services

The Center has a telephone service available 24 hours to receive and send emergency messages to travelers, next of kin or co-workers. The message will be stored during an indefinite term and will be picked up within a reasonable time.

Lost Baggage Assistance

Should the airline lose the cardholder's checked-in baggage, the Center will make the necessary arrangements for the immediate delivery of replacement items and cash advance, as well as assist the cardholder in filing the appropriate claim with the airline insurance company, as needed. All costs incurred will be at the cardholder's expense.

Emergency Transportation Assistance

If needed during a medical emergency, the Center will assist the cardholder in making the necessary arrangements for the emergency transportation to his home or the nearest medical center. The cardholder will be responsible for all costs. This service includes transportation of the cardholder's children back home and all communications with family members or employer. In case of death, the Center will make the necessary arrangements with the cardholder's family or friends to return his remains back to his country.

Prescriptions and Delivery of Valuable Documents Assistance

The Center will assist cardholders in connection to the purchase of prescribed medicines in local or nearby pharmacies. The cardholder will be responsible for the cost of any medication. The Center will send valuable documents which cardholders may have misplaced while traveling, at the cardholder's expense.

NOTE: Visa offers the Travel Assistance Services at no additional charge to the cardholder and as part of the benefits granted by Visa Gold card. Travel Assistance Services offer assistance and recommendations only, the cardholder is responsible for any medical, legal and transportation costs, cash advance or other service or item provided.

In case of exceptional circumstances, including distance, location or time difference, Visa, its Service Providers or contractors may not be held liable for the availability, usage, costs or results of any medical, legal or transportation service.