

# **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
Apple Pay	*	*	*
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.

## Apple Pay

Use your iPhone 6 and other compatible Apple devices to shop and check out wherever the Apple Pay logo is displayed. All MasterCard and Visa consumer cards can now be easily linked to an Apple device to "tap and pay" at hundreds of retailers.

## **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**.