

YOUR GUIDE TO CARD BENEFITS

5321 Visa® Credit Card and 5321 Visa Signature® Credit Card

For every road traveled, First Bank & Trust® and Visa are here to help. Travel with confidence knowing you can quickly contact us about benefits, card information, and card and cash emergencies. For live support and fast responses 24/7/365 around the world, call the Benefit Administrator at 1-800-VISA-911 or call collect outside the U.S. at 303-967-1096. The Visa toll-free numbers for calls from outside the United States can be found online at https://usa.visa.com/dam/VCOM/download/personal/security/gcas_general_numbers.pdf.

For questions regarding your 5321 Visa® Credit Card account, log in to the Shop Your Way 5321 Visa® Credit Card mobile app, or call the number on the back of your card.

Your Guide to Card Benefits ("Guide") describes the benefits in effect as of 11/14/25. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records.

How do I know if I qualify for Visa Signature Benefits or Visa Classic Benefits? Check the lower right corner of your card. Match the Visa logo on your card with the Visa logos in the images below.



This logo represents a Visa Traditional Rewards® Credit Card.



This logo represents a Visa Signature® Credit Card.

Wherever you go, First Bank & Trust® and Visa have your back.

- **Always on assistance:** Whether traveling at home or abroad, live support and fast response times are available 24/7/365 around the world.
- **Toll-Free calling for easier access:** With over 125 toll-free numbers in top travel destinations worldwide, it's easy to get help.
- **Lost or stolen card blocked within 30 minutes:** When you report a lost or stolen card, Visa goes into immediate action through its global services. Fraudulent transactions will be blocked within 30 minutes.
- **Get emergency cash in as little as 2 hours:** When unexpected needs arise, emergency cash is nearby. Visa will gather your information, get authorization from us and provide a convenient place to collect cash at one of 270,000 locations worldwide, including local currency.
- **Get an emergency digital card replacement in minutes:** A digitally issued replacement card can be sent to your Samsung, Apple or Google Pay wallet in minutes, with no app or download required. Physical card replacements are usually received within 1 to 3 business days from the approval of the issuer.

CARDHOLDER BENEFIT	VISA Signature®	VISA Traditional Rewards®
Roadside Dispatch	✓	✓
Cardholder Inquiry Service	✓	✓
Emergency Card & Cash Disbursement	✓	✓
Lost & Stolen Card Assistance	✓	✓
Dovly Uplift™	✓	✓
Sofar Sounds	✓	✓
Auto Rental Collision Damage Waiver	✓	
Extended Warranty Protection	✓	
Rental Cars (Avis, Budget)	✓	
Travel & Emergency Services	✓	
Visa Signature Luxury Hotel Collection	✓	
Troon Golf Benefits	✓	
Gigsky (Core)	✓	
Signature Concierge	✓	

ROADSIDE DISPATCH®

Card Benefit Description

Roadside Dispatch® is an optional card benefit, **available to issuers at no cost**. Roadside Dispatch provides Visa cardholders with 24-hour access to roadside assistance via a toll-free number. This pay-per-use roadside assistance program is provided expressly for Visa cardholders.

How This Card Benefit Program Works

Roadside Dispatch® will arrange to dispatch a reliable tow operator or locksmith to Visa cardholders. All rates are pre-negotiated and conveniently billed to the covered cardholder's Visa card.

For a set price per service call, the program provides:

- Standard towing up to five miles included¹
- Tire changing (must have good, inflated spare tire)
- Jump starting
- Lockout service (no key replacement)
- Fuel delivery (up to five gallons plus the cost of fuel)
- Standard winching

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county-maintained road only.

The current fee for a standard service call is \$79.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

¹ Any vehicle with wheels is covered under the program as long as it is classified as "light duty." "Light duty" vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles that weigh more than 10,000 lbs. are considered "medium duty" or "heavy duty" and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor the issuer shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor the issuer provides any assurances as to the ability of the service provider to meet such estimates. The cardholder is responsible for any roadside assistance or towing charges incurred by facilities responding to their request even if they are not with their vehicle or their vehicle is gone upon their arrival. Twenty four-hour roadside assistance services provided by Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc., a California corporation.

DOVLY UPLIFT™

Card Benefit Description

Dovly Uplift is designed to help cardholders improve and protect their credit score. The Dovly difference is its smart credit engine that includes a proprietary algorithm and direct integration with the credit bureaus. Dovly detects negative items on the cardholder's credit report and optimizes the removal of potential errors quickly and efficiently.

How This Card Benefit Program Works

Visa cardholders must enroll to use Dovly Uplift. They can choose the complimentary Dovly Uplift benefit, or an upgraded Dovly membership at a market-leading discount. The steps for the enrollment process are outlined below:

- Cardholders visit the [Dovly Uplift](#) website and enter their U.S.-issued Visa card number to verify eligibility. The card will not be charged.

- Enrollment in Dovly Uplift requires cardholders' first and last name, email, password creation, Social Security number, date of birth, address and phone number

Upon successful enrollment, Dovly displays negative items impacting the cardholder's score and the cardholder confirms if any items need to be disputed.

Dovly's algorithm prioritizes disputes across all tradelines based on highest impact and re-prioritizes as members submit more disputes (each tradeline has 32 parameters that can be inaccurate). Dovly automatically transmits disputes to TransUnion in groupings, cadence and sequences calibrated to optimize results, and notifies the cardholder when dispute results are available.

Available at no cost, Dovly Uplift offers Visa cardholders:

- **Monthly credit report and score:** A detailed TransUnion credit report and score every month to help cardholders keep up with their credit
- Help detecting and disputing inaccurate items on their TransUnion credit report in an optimal way thanks to Dovly's proprietary algorithm. Cardholders can:
 - Review their credit report for potential errors
 - Select items to dispute
 - Check dispute status
 - Receive alerts and recommendations
 - Learn via Dovly's financial literacy knowledge center
- **Ongoing credit monitoring:** Cardholders receive alerts any time there is a 10-point change in their credit score
- **Credit alerts:** Alerts for signs of identity theft, along with notice of changes on cardholder's report
- **Powerful results:** 90% of Dovly members see a double-digit credit score increase within 6 months¹
- **Live U.S.-based member services and support:** Credit experts available to assist cardholders via chat, email and phone
- **Convenient access:** Cardholders can access all of Dovly Uplift's features via Dovly's mobile app and website

Visa cardholders will also have access to **market-leading discounts** if they are interested in upgrading to a more robust plan which includes premium features, such as 3-bureau dispute service, identity theft insurance, discount perks, and more. Note: Dovly Premium is currently not available to residents of Georgia, Minnesota or Puerto Rico.

Note: While Dovly's platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results.

¹ Based on a sample of 18,062 Dovly members as of May 2022

SO FAR SOUNDS

Card Benefit Description

Every Sofar Sounds show is an experience in discovery and community. Audience members are welcomed into intimate and unexpected venues from museums and boutiques to rooftops and homes where they can join other music lovers to enjoy performances by surprise artists. Each show features a range of music styles, from folk to reggae, rock to jazz. It's a great way to discover new music.

The Sofar Sounds benefit provides a strong connection to cardholders who are culturally curious and seek unique experiences. With the help of Visa, your credit and debit cardholders can now gain access to one-of-a-kind musical performances and be part of a global community where music matters.

Use your 5321 Visa card to experience live Sofar shows - get a FREE ticket per show with purchase of one or more tickets. Plus get 7-day Visa Exclusive Presale access.

Here's what you'll enjoy:

- An exclusive level of access to curated live shows
- Unique venues, from museums and boutiques to rooftops and homes
- Live, intimate performances by surprise artists

Terms apply. See details. <https://www.sofarsounds.com/visaoffer/credit-terms-and-conditions>

*From 10/17/2023 through 05/16/2027 ("Offer Term"), cardholders that successfully validate their qualifying Visa credit card issued in all 50 US states and D.C. ("Eligible Cardholders") can redeem the Offer (defined below) at <https://www.sofarsounds.com/visaoffer>. During the Offer Term, Eligible Cardholders can redeem the following "Offer": (i) access to an exclusive ticket presale window for select Sofar Sounds shows (identified with the Visa designation) 7 days before the select Sofar Sounds shows are made available to the general public; and (ii) 1 additional free ticket per show with a ticket purchase of one or more tickets. Tickets purchased per Eligible Cardholder per show will be limited to the maximum number of tickets that may be secured per show (which may vary per show), including the free ticket. Standard booking fees will not be applied to free tickets. Free ticket offer cannot be combined with any other offer or discount. All tickets are available on a first come, first served basis and subject to event capacity limits. The validated card must be used for the ticket purchase. Sofar Sounds shall not be obligated to honor the Offer for any cardholder that is unable to validate their card as an eligible card.

Offer is subject to modification or cancellation without notice. Offer is non-refundable, non-transferable and cannot be resold. Offer is subject to all applicable federal, state and local laws and regulations. Void where prohibited. All purchasers are subject to Sofar Sounds Terms and Conditions (https://www.sofarsounds.com/terms_and_conditions) and Privacy Policy (https://www.sofarsounds.com/privacy_policy).

Benefits Exclusive to VISA Signature®:

AUTO RENTAL COLLISION DAMAGE WAIVER

Card Benefit Description

Auto Rental Collision Damage Waiver (ARCDW) eliminates the need for your cardholders to pay for the collision damage waiver or similar provision provided by commercial auto rental companies on most passenger vehicles—saving them as much as \$13 per day in insurance costs.

How This Card Benefit Program Works

ARCDW will reimburse a covered cardholder for the repair or replacement of a damaged rental vehicle due to collision, theft or other physical damages, up to the actual cash value of most rental cars. For Visa Infinite and Visa Infinite Business cards, ARCDW will reimburse the cardholder for damages caused by theft or collision up to the actual cash value of a rental vehicle with an original manufacturer's suggested retail price of up to \$75,000 when new.

ARCDW provides automatic protection when your covered cardholder declines the comparable coverage from the rental company and pays for the auto rental with a covered card. The cardholder and everyone permitted by the auto rental contract as additional drivers are covered.

Available in the U.S. and most foreign countries, ARCDW reimburses the cardholder up to the actual value of most rental cars for theft or damage not covered by the auto rental company, the cardholder's personal insurance, employer or employer's insurance.¹

The benefit covers:

- Physical damage and theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

The cardholder and all those permitted by the auto rental contract as additional drivers are covered. The program will cover rentals up to 15 days within the U.S. and up to 31 days outside the U.S.

For Visa Infinite, Visa Business Debit and Visa Business Credit, Visa Signature Business, Visa Commercial, Visa Government and Visa Infinite Business, ARCDW coverage is primary. For all other consumer card products, the benefit is supplemental to, and in excess of, any other valid or collectible insurance from any other source.

¹ Excluded countries include Ireland, Northern Ireland, Israel, Jamaica and other countries where precluded by law or in violation of the territory terms of the rental agreement. Other restrictions, limitations and exclusions may apply.

EXTENDED WARRANTY PROTECTION

Card Benefit Description

Extended Warranty Protection offers Visa cardholders a number of highly beneficial features for many retail purchases, including Warranty Registration and automatic Extended Warranty Protection when using a covered card to make a purchase.

How This Card Benefit Program Works

Warranty Registration Service: Cardholders can [register eligible products online](#). They can also file claims online to ensure a quick, easy and accurate filing process. This information is stored in a database so cardholders can access this warranty information at no charge 24/7 year-round.

Extended Warranty Protection: This service doubles the original manufacturer's U.S. written repair warranty, up to one additional year on eligible warranties of three years or less, when the item is purchased entirely on a covered Visa card. Cardholders who enroll in this service can select a repair center from more than 7,500 manufacturer-authorized repair centers nationwide.

For Visa Infinite cards, this benefit extends the time period by one additional year on eligible warranties of three years or less.

RENTAL CARS (AVIS®, BUDGET®)

Card Benefit Description

Cardholders enjoy special benefits with leading car rental providers.

Avis® and Budget®

Using their Visa Signature® card to book, cardholders can save up to 25% off base rates on qualifying rentals, receive complimentary one-car class upgrade on compact or higher-class reservations (when available). Cardholders also receive 10% off XM Satellite radio fees during rental, free additional driver and access to special limited-time offers.

Book your next road trip with your 5321 Visa Signature card from Avis or Budget to take advantage of these special benefits and savings. Benefits include:

- Up to 25% savings on base rates on qualifying rentals
- Complimentary one-car class upgrade (when available), on compact or higher-class rental reservations
- Waived additional driver fee and 10% off on XM Satellite radio fees during rental

Terms & Conditions apply.

Avis

Discount applies to base rate only at participating locations. Discount varies by rental date, location, length of rental and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional products including but not limited to Loss Damage Waiver (LDW) are not included and involve an extra daily charge. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply See <https://www.avis.com/en/association/A401100> for full terms and conditions.

Budget

Discount applies to base rate only at participating locations. Discount varies by rental date, location, length of rental and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional products including but not limited to Loss Damage Waiver (LDW) are not included and involve an extra daily charge. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply See <https://www.budget.com/en/association/B196500> for full terms and conditions.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Card Benefit Description

Travel and Emergency Assistance Services represents yet another valuable customer incentive for carrying your financial institution's card. It provides a high level of quality service to cardholders, allowing you to position your card product as a "frequent traveler's" card—a product designed for cardholders who appreciate the added care and attention.

Travel and Emergency Assistance Services covers eligible Visa cardholders (including their spouses and dependent children under 22 years of age who are traveling with them).

For Visa Infinite Business, Visa Signature Business, Visa Business Debit and Visa Business credit cardholders, Travel and Emergency Assistance Services covers eligible Visa cardholders, their immediate family and business associates who are traveling with them.

How This Card Benefit Program Works

Travel and Emergency Assistance Services is available 24/7 by calling a dedicated toll-free number in the U.S., or through a collect telephone number when traveling abroad.

Note: This program provides assistance only. Cardholders are responsible for the cost of any services received.

The following services are offered:

- **Pre-Trip Assistance:** Provides information about health precautions, weather reports, currency exchange rates, visas and immunizations.
- **Medical Referral Assistance:** Provides medical referral, monitoring and follow-up.
- **Emergency Transportation Assistance:** Arranges for transportation under medical supervision.
- **Emergency Message Service:** Relays emergency messages for travelers and is available 24 hours a day.
- **Prescription Assistance and Valuable Document Delivery Arrangements:** Accommodates unexpected prescription needs or transports critical documents, which may have been left at home or elsewhere.
- **Legal Referral Assistance:** Arranges contact with English-speaking attorneys, U.S. embassies and consulates, bail-bond assistance, cash advances and follow-up assistance.
- **Emergency Ticket Replacement:** Arranges for the replacement and delivery of new tickets and assists with ticket-reimbursement procedures.
- **Lost Luggage Locator Service:** Arranges cash advances required due to lost luggage and assistance with obtaining applicable insurance payments when the carrier is unable to locate lost items.
- **Emergency Translation Service:** Provides telephone assistance in all major languages and helps find local interpreters, if available.

Travel and Emergency Assistance Services is provided on a best-efforts basis, and may not be available due to time, distance or location. Visa, its Visa third-party service provider and their contractors are not responsible for the availability, cost, use or results of any medical, legal or transportation service. Travel and Emergency Assistance Services provides assistance and referral only; cardholders are responsible for the cost of any actual medical, legal, cash advance or other service used.

VISA® LUXURY HOTEL COLLECTION

Card Benefit Description

VLHC provides premium hotel benefits at properties worldwide. Visa Signature cardholders may receive 7 benefits at Visa Luxury Hotel Collection hotels worldwide:

1. Best available rate guarantee
2. Automatic room upgrade upon arrival, when available
3. Complimentary in-room Wi-Fi, when available
4. Complimentary breakfast for two
5. \$25 USD food or beverage credit
6. VIP guest status

7. Late check-out upon request, when available

A selection of superior properties — including brands like Peninsula, Park Hyatt and Shangri-La — comprise the Visa Signature Luxury Hotel Collection. From boutique gems to world famous resorts, each hotel is evaluated annually to help ensure it continues to meet the highest standards. Visit the Visa Signature Luxury Hotel Collection website to view detailed information on all properties. Your benefits are activated automatically when you book through the site. Get more details and choose a hotel at VisaSignatureHotels.com.

** Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.*

Terms & Conditions

Card Eligibility Only eligible U.S. Visa Signature cardholders may book hotels at VisaSignatureHotels.com and receive special Visa premium card benefits*.

**Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.*

Best Available Rate Guarantee The best publicly available rates are guaranteed whenever you book with the Visa Signature Luxury Hotel Collection. If you find a lower room rate† on another website within 24 hours of making a booking with us, we will match the rate.

†The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Signature Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length and number of guests
- Be publicly viewable and verifiable on the other website

Full terms & conditions are below.

To make a claim, simply complete our Best Rate Guarantee online claim form within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Signature Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best Available Rate Guarantee Terms & Conditions

The Visa Signature Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

- The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Signature Luxury Hotel Collection booking.
- Claim must include the lower rate and exact link (URL) where it can be confirmed.

The following rates do not qualify:

- Pre-paid, non-cancellable, and/or non-refundable rates
- Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
- Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
- Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals or show tickets

If the lower rate is verified, your nightly rate will be adjusted to reflect it.

The Visa Signature Luxury Hotel Collection has the sole right to determine the validity of any claim.

The Visa Signature Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.

In the case of a dispute, the Visa Signature Luxury Hotel Collection's decision is final.

The Visa Signature Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

Automatic room upgrade upon arrival Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary in-room Wi-Fi Upon check-in you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary continental breakfast daily For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 U.S. Dollars (USD) food or beverage credit During your hotel stay you will receive a \$25 USD credit at check out. Limit of one \$25 credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

VIP guest status As a guest through the Visa Signature Luxury Hotel Collection, you will be recognized within the hotel as a VIP guest. VIP guest services and amenities differ by property.

3PM check-out upon request.

Late check-out is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late check-out up to 3PM.

GOLF BENEFITS (TROON)

Card Benefit Description

Troon Rewards is a loyalty program through which members can use discounts on merchandise and golf fees at over 150+ resorts and daily-fee courses worldwide. All Visa Signature cardholders receive a complimentary Troon Rewards Silver Status (or an upgrade to Gold for existing members) for 10% discount on golf fees, merchandise and instruction.

Save on golf tee times, merchandise and instruction with your 5321 Visa Signature® card. Your card entitles you to automatic Silver Status and 10% off when you sign up for Troon Rewards®. 5321 Visa Signature cardholders with existing Troon Rewards memberships will be automatically upgraded one status level. Certain restrictions apply. See complete Troon Rewards Visa Signature Benefit Terms & Conditions [below]. Visit <https://www.troongolfrewards.com/visasignature/> to sign up and book tee times today.

Terms & Conditions

T&CS: U.S.- issued Visa Signature credit cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S.-issued Visa Signature credit card is required for tee time reservations. At the Silver, Gold, and Platinum membership levels, the cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

Limitation of Liability (LOL): Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of [CLIENT], Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

GIGSKY - CORE

Card Benefit Description

GigSky helps people stay connected all around the world. Through the GigSky app, users can choose a single data plan where and when they want. Select a plan from the app, download an eSIM and connect on the spot – no physical card is required.

With the Gigsky benefit for Visa cardholders, issuers can choose to provide a variety of GigSky plans with different data amounts and usage durations to international travelers through their eligible Visa card.

Visa Signature cardholders receive a one-time, complimentary 1GB/15-Day Gigsky global mobile data plan covering 175+ countries and destinations worldwide. Moreover, enjoy 20% off all GigSky's plans including cruise plans.

Say goodbye to roaming charges and hello to a [one-time, complimentary 1GB/15-Day] GigSky global mobile data plan with your new 5321 Visa Signature® card. Then 20% off future purchases of mobile data plans. On compatible eSim devices,* stay connected in 175+ countries and destinations worldwide without having to worry about roaming charges ever again. With fast and reliable internet access, you'll never have to search for Wi-Fi hotspots or purchase expensive local SIM cards. Travel far and wide and stay securely connected with your [ISSUER] Visa Signature® card. Apply today, book your travel and leave the hassle and cost of roaming charges behind. Experience the world with Visa and GigSky. Terms apply. <https://www.gigsky.com/visa/visa-terms-of-service>

VISA® CONCIERGE

Card Benefit Description

Visa Concierge Services is a customer-driven program providing general information and referrals on a wide range of topics related to travel and entertainment, both domestically and internationally.

Here's a sample of the types of services the Visa Concierge Services can provide:

- Restaurant referrals and reservations
- Travel information / assistance and visa / passport information
- Hotel referrals and reservations
- Mapping / destination and information services for major cities and countries
- Car rental, car service and limousine referrals and reservations
- Health club referrals and reservations
- Sports and entertainment reservations and ticketing
- Business services arrangements and foreign protocol information

- Gift arrangements
- Specialty services, such as specialty shopping, special research and locating hard-to-find items

How This Card Benefit Program Works

The cardholder calls the service provider through one convenient, toll-free number with customer service representatives available 24/7. Information, reservations and referrals are available at no cost to the cardholder. The cost of any goods or services purchased, however, will be billed directly to the cardholder's Visa card.

Your 5321 Visa® Credit Card Signature card helps you enjoy the things you love with complimentary Visa Signature® Concierge* service 24 hours a day, wherever you are. Simply call [Insert Phone Number] for assistance booking flights, hotels, ground transportation, event tickets and more—even dinner reservations or golf tee times.

It's the perfect way to get the most out of every benefit your Visa Signature card provides—from unforgettable travel around the world to once-in-a-lifetime dining, sports and shopping experiences.

Call the Visa Signature® Concierge* anytime at 1-800-953-7392. For calls outside the United States, call us collect at 1-630-350-4551.

**5321 Visa® Credit Card Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.*

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