

CARDHOLDER INQUIRY SERVICE (CIS)

A Visa service that handles non-emergency, general inquiries, such as the location of the nearest Visa ATM, and assists Cardholders in reaching their Issuer when calling the Visa International Service Center for account information.

EMERGENCY CASH REIMBURSEMENTS

Cardholder Contacts Visa

If the Cardholder contacts Visa directly, the VISC will complete an online Emergency Service Request and contact the Issuer to verify the Cardholder's identity and obtain Issuer approval for the cash disbursement. The Issuer must respond within 2 hours with an approval or denial of the Cardholder's request. Once the request is approved, the Issuer must provide the VISC with the account number to be used for the cash advance, the expiration date, the amount to be disbursed, and a unique authorization approval code. The Issuer may use the account number reported lost or stolen, or may provide a new Visa account number that has been activated in its authorization system. For security reasons, an Issuer-requested report will be validated by the VISC with the Issuer's Emergency Cash Service contact before it proceeds with the cash disbursement.

If the Issuer does not respond within 2 hours of the request, and security parameters have been satisfied, the VISC may authorize an Emergency Cash Disbursement on the Issuer's behalf, using Stand-in Emergency Account procedures. The Stand-in Emergency Cash

Disbursement limit for the VISC is a maximum of US \$1,000 for Visa Classic, Gold/Premier, and Business/Corporate/Purchasing cards and US \$2,000 for Visa Infinite.

The Issuer may fulfill the cash disbursement request itself, provided that service delivery to the Cardholder occurs within the required time frames set forth in Table 4.6. If the Issuer cannot fulfill the request within these time frames, the Issuer must use the Visa International Service Center. The VISC will arrange for the Visa Cardholder to obtain Emergency Cash through the most expeditious method available, whether through an Emergency Service Location, wire transfer service, or other special arrangement.

Visa Card Type	North America Deliveries	Outside North America Deliveries
Gold Premier Platinum	•	•
Signature Infinite	•	•
Business Corporate Purchasing	•	•
Classic	•	•

• Within 24 Hours
 • Within 1 Business Day
 • Within 3 Business Days

Emergency Cash Service Contact Responsibilities

An Issuer's Emergency Cash Service contact must:

- Be available to respond to an Emergency Cash request 24 hours a day, 7 days a week
- Consider each request in good faith

- Approve or deny a request from the VISC or an eligible Cardholder within two hours of notification
- Verify the Cardholder's identity and account number (if necessary) after receipt of the Emergency Cash Disbursement Request
- Specify the account number, expiration date, and amount to be used when an Emergency Cash Disbursement is authorized
- Provide an authorization code for the cash
- Validate the approval of an Emergency Cash Disbursement, if re-contacted by the VISC

Emergency Replacement Card

Visa Cardholders whose card(s) are lost or stolen while travelling or planning to travel may require a replacement card on an emergency basis. Once the Issuer has authorized a Cardholder request for an Emergency Replacement Card, the card will be supplied to the Cardholder as quickly as possible, usually within one to three business days, depending on product type, so that the Cardholder can continue travelling with minimum disruption.

Issuers are encouraged to contact GCAS when they must deliver a card to a remote location and do not have the delivery network in place to deliver the card quickly and cost effectively. VISC staff arrange the most convenient delivery method with the Cardholder, either through direct delivery or through a Distribution Hub or an Emergency Service Location (ESL).

The replacement card uses a standard design indicating whether the card is a Visa Gold, Platinum, Signature, Infinite, Business, Classic, Corporate, or Purchasing Card. The card is either embossed with the account number that

the Issuer supplies by phone or fax, or with the Stand-in Emergency Account number provided by the Member at enrollment.

GCAS TELEPHONE NUMBERS

Assistance Center (Gateway)

Visa International, Latin America and Caribbean Region, makes a special Assistance Center, the Gateway, available to Visa cardholders.

The Gateway is a Superior Customer Service Center specially devoted to serving the most demanding customers. The Center is operated by the VISC and acts as a switch to assist Visa cardholders. The Gateway offers:

- An answering service customized for each Member
- Gateway to Issuer (connects the cardholder to his bank)
- Warm transfer (live transfer)
- Database monitoring using an application specially developed for your Visa product
- Gateway to the Center of Excellence to follow up on individual cases

Lost/Stolen Card Reporting

To report the loss or theft, the Cardholder may call GCAS. VISC staff document the details of the loss, list the account on the Visa Exception File (within 30 minutes of the lost/stolen card report), and immediately notify the Issuer. If the card number is not available, VISC staff contact the Issuer to request a name search or transfer the Cardholder directly to the Issuer.

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BCB VISA CREDIT CARD REWARDS

- Earn 1 BCB Rewards point for every \$1 spent using your card
- Redeem 100 points per \$1 for applicable airline travel expenses
- No limit on the BCB points you can earn and points won't expire
- Redeem your BCB points on any airline, any time with no blackout dates or seat restrictions

EXCLUSIVE CUSTOMER ASSISTANCE CENTRE

For Gold and Platinum cardholders there are special exclusive telephone numbers for assistance:

Gold Cardholders

Visa Gold Customer Service Center
1-866-632-4312 – toll free in the US and Canada
1-410-998-8399 – collect from anywhere else in the world through the operator

Platinum Cardholders

Visa Platinum Assistance Center
1-800-396-9665 – toll free in the US and Canada
1-410-902-8022 – collect from anywhere in the world through the operator

Lost/Stolen Card Reporting - Global Customer Assistance Services Toll-Free Numbers



Country	Phone Number	Country	Phone Number	Country	Phone Number	Country	Phone Number
Anguilla	1-800-847-2911	Dominica	1-800-847-2911	Lebanon (outside Beirut)	01-426-801 Δ866-654-0130	Saint Kitts	1-800-847-2911
Antigua	1-800-847-2911	Dominican Republic	1-800-847-2911	Liechtenstein	0800-89-4732	Saint Lucia	800-238-5517
Argentina	0800-666-0171	Egypt (Cairo only)	2510-0200 Δ866-654-0128	Lithuania	8-800-900-28 Δ 800-406-9962	Saint Maarten*	1-800-847-2911
Aruba	800-1518	Egypt (outside Cairo)	02-510-0200 Δ 866-654-0128	Luxembourg	0800-2012	San Marino	800-819-014
Australia	1-800-125-440	Estonia	800-12001 Δ800-406-9982	Malaysia	1800-80-0159	Saudi Arabia	1-800-10 Δ866-654-0129
Austria	0800-200-288 Δ800-892-8134	Finland	0800-11-0057	Mexico	001-800-847-2911	Senegal	810-3072 Δ888-557-4451
Bahamas	1-800-847-2911	France	0800-90-1179	Macedonia	99-800-4288 Δ888-557-4458	Singapore	800-110-0344
Bahrain	8000-006	Germany	0800-811-8440	Mauritius	01-120Δ866-654-0165	Slovakia	0-800-000-101 Δ800-406-9970
Barbados	1-800-847-2911	Gibraltar	8800-877-3745966	Monaco	0800-90-1179	South Africa	0800-990-475
Belgium	0800-1-8397	Greece	00-800-11-638-0304	Montserrat	1-800-847-2911	South Korea	00798-11-908-8212
Bermuda	1-800-847-2911	Grenada	1-800-847-2911	Morocco	002-11-0011 Δ 866-654-0163	Spain	900-99-1124
Bolivia	800-10-0188	Guam	1-800-847-2911	Netherlands	0800-022-3110	Sweden	020-795-675
Bonaire*	001-800-847-2911	Guatemala	1-800-999-0115	Nevis	1-800-847-2911	Switzerland	0800-89-4732
Bosnia Herzegovina	00-800-0010 Δ888-557-4457	Haiti	183 Δ800-847-2911	New Zealand	0800-44-3019	Taiwan	00801-10-3008
Brazil	0800-891-3680	Honduras	800-0123 Δ800-847-2911	Norway	800-12052	Thailand	001-800-11-535-0660
British Virgin Islands	1-800-847-2911	Hong Kong	800-96-7025	Panama	001-800-111-0016	Trinidad and Tobago	1-800-847-2911
Bulgaria	00-800-0010 Δ 888-557-4446	Hungary	06-800 17682	Paraguay	008-11-800 Δ800-599-1137	Turkey	00-800-13-535-0900
Cambodia	1-800-888-001 Δ888-710-7783	India	000-800-100-1219	Peru	800-890-0623	Turks and Caicos	0-1-800-847-2911
Canada	1-800-847-2911	Indonesia	001-803-1-933-6294	Philippines	1-800-1-111-9015	Ukraine	8-100-11 Δ888-557-4445
Cayman Islands	1-800-847-2911	Ireland, Republic of	1-800-55-8002	Poland	0-0-800-111-1569	United Arab Emirates	0-800-121 Δ866-654-0112
Chile	1230-020-2136	Israel	1-80-941-1605	Portugal	800-8-11-824	United Kingdom	0800-89-1725
China (South)	10-800-110-2911	Italy	800-819-014	Puerto Rico	1-800-847-2911	United States	1-800-847-2911
China (North)	10-800-711-2911	Jamaica	0-800-847-2911	Qatar	0800-011-77 Δ 888-557-4428	Uruguay	00-0411-940-7915
Colombia	01-800-912-5713	Japan	00531-11-1555	Romania	0808-03-4288 Δ 888-557-4416	U.S. Virgin Islands	1-800-847-2911
Costa Rica	0-800-011-0030	Jordan	1-880-0000 Δ888-557-4442	Russia	363-2400 Δ 866-654-0164 (Moscow and St. Petersburg only)	Venezuela	0800-1-002167
Croatia	0-800-220111 Δ866-654-0125	Kazakhstan	8-800-121-4321 Δ 888-557-4447	Russia	8-10-800-110-1011 Δ 866-654-0164 (outside Moscow and St. Petersburg)	Vietnam	1-201-0288 Δ888-710-7781
Curacao*	001-800-847-2911	Kenya	866-654-0162	Saba*	1-800-847-2911		
Czech Republic	800-142-121	Latvia	8000-02288	Saint Eustatius*	1-800-847-2911		
Denmark	80-010277	Lebanon (Beirut only)	426-801 Δ866-654-0130				