

BCB VISA CREDIT CARD PROGRAMS
CARDHOLDER BENEFITS
REFERENCE FOR CLIENT ADMINISTRATORS

Table of Contents

Visa Global Customer Assistance Services (GCAS).....	2
Cardholder Inquiry Service (CIS).....	2
Emergency Services.....	2
Lost/Stolen Card Reporting	2
Urgent Card Replacement.....	2
Urgent Cash Disbursement	3
Travel Accident Insurance	4
Auto Rental Insurance.....	4
Travel Assistance Services	4
Pre-Trip Planning Information.....	4
Emergency Medical Assistance	4
Emergency Legal Assistance	5
Emergency Ticket Replacement	5
Emergency Message Services.....	5
Lost Luggage Assistance	5
Emergency Transportation Assistance.....	5
Prescriptions and Delivery of Valuable Documents Assistance.....	5
Exclusive Customer Assistance Centre	6
Gold Cardholders	6
Platinum Cardholders.....	6
Emergency Medical Indemnification Assistance.....	6
Exclusive Visa Platinum Offers.....	7
Exclusive Visa Platinum Website.....	7
Personal Concierge Service	7
Travel Information	7
Travel Assistance	7
Reservations	8
Entertainment Information.....	8
Gifts and Shopping	8
Business Executive Services.....	8
Visa Platinum Rewards Program	8

BCB VISA CREDIT CARD PROGRAMS
CARDHOLDER BENEFITS
REFERENCE FOR CLIENT ADMINISTRATORS

Visa Global Customer Assistance Services (GCAS)

**Available to ALL Visa Cardholders
at no extra charge to the Cardholder**

Cardholder Inquiry Service (CIS)

A Visa service that handles non-emergency general inquiries; such as: the location of the nearest Visa ATM, or assistance for Cardholders in reaching their Bank when calling the Visa International Service Center for account information.

Emergency Services

Emergency Services are provided to all Visa Cardholders worldwide, mainly from the Visa International Service Center (VISC), located in Baltimore, USA. Additionally, VISC is connected to 31 Product Replacement Centers in locations all over the world, which help provide a fast and effective service to Visa clients. VISC is available 24 hours a day, 7 days a week, 365 days a year, and offers assistance in a wide range of languages, including Spanish, Portuguese and English.

Lost/Stolen Card Reporting

To report a card 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 Bank. If the card number is not available, VISC staff contact the Bank to request a name search or transfer the Cardholder directly to the Bank.

Urgent Card Replacement

A Visa Cardholder whose card is lost or stolen while traveling, or planning to travel, may require a replacement card on an emergency basis. Once the Bank 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 traveling with minimum disruption.

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

BCB VISA CREDIT CARD PROGRAMS

CARDHOLDER BENEFITS

REFERENCE FOR CLIENT ADMINISTRATORS

Urgent Cash Disbursement

If the Cardholder contacts Visa directly, the Visa International Service Centre (VISC) will contact the Bank to verify the Cardholder's identity and obtain the Bank's approval for the cash disbursement. The Bank must respond within 2 hours with an approval or denial of the Cardholder's request. Once the request is approved, the Bank 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.

If the Bank 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 Bank's behalf, using Stand-in Emergency Account (STIP) procedures. The Stand-in Emergency Cash Disbursement limit for the VISC is a maximum of US \$1,000 for Visa Classic, Gold, Platinum, and Business cards.

The Bank may fulfill the cash disbursement request itself, provided that service delivery to the Cardholder occurs within the required time frames set forth in the Table below. If the Bank cannot fulfill the request within these time frames, the Bank 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.

GCAS Delivery Standards for Emergency Cash		
Visa Card Type	North America Deliveries	Outside North America Deliveries
Gold/Platinum	●	●
Business/Corporate/ Purchasing	●	●
Classic	●	●
● Within 24 Hours ● Within 1 Business Day ● Within 3 Business Days		

BCB VISA CREDIT CARD PROGRAMS
CARDHOLDER BENEFITS
REFERENCE FOR CLIENT ADMINISTRATORS

Travel Accident Insurance

Offered to Visa cardholders at no extra charge.

Travel accident insurance coverage up to:

- US\$75,000 for Classic,
- US\$250,000 for Gold, and up to
- US\$500,000 for Platinum,

when the ticket is paid with the card.

Auto Rental Insurance

Offered to Visa Gold and Platinum cardholders at no extra charge.

For Gold Cardholders, coverage in the United States and Canada (coverage is not valid in Puerto Rico and/or the Virgin Islands of the United States).

For Platinum Cardholders, coverage in all of the Americas (Western Hemisphere).

Travel Assistance Services

**Available to GOLD & PLATINUM Visa Cardholders
at no extra charge to the Cardholder**

Exclusive services offered to Gold & Platinum cardholders providing travel information regarding currencies, flights, weather, tourist attractions and other types of useful information.

Pre-Trip Planning Information

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

Emergency Medical Assistance

If cardholders or any family member gets sick or suffers 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.

BCB VISA CREDIT CARD PROGRAMS

CARDHOLDER BENEFITS

REFERENCE FOR CLIENT ADMINISTRATORS

- 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 Centre has the ability to refer cardholders to attorneys, embassies and consulates of their respective countries in case the cardholders is arrested by local authorities, is involved in a car accident or needs legal counsel. 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.

Emergency 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 for an indefinite term and will be picked up within a reasonable time.

Lost Luggage 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 is 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 serviced or item provided.

BCB VISA CREDIT CARD PROGRAMS
CARDHOLDER BENEFITS
REFERENCE FOR CLIENT ADMINISTRATORS

In 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.

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

Emergency Medical Indemnification Assistance

**Available to Visa PLATINUM Cardholders
at no extra charge to the Cardholder**

When a cardholder pays for tickets using their Visa Platinum credit card they, their spouse, and their dependant children under the age of 23 years of age are each automatically covered for a wide range of medical services with no deductible, subject to certain terms and conditions.

Medical protection applies during travel abroad for up to 60 days and provides multiple levels of coverage per person for the following services:

- Medical and Dental Care – US\$25,000
- Schengen Certificate
- Emergency Medical Evacuation – US\$50,000 worldwide
- Trip Interruption – US\$500 (ticket changes)
- Early Return – US\$5,000 (tickets)
- Return of elderly traveling companion or minor - US\$5,000
- Family member travel - US\$5,000
- Repatriation of remains – US\$25,000

BCB VISA CREDIT CARD PROGRAMS
CARDHOLDER BENEFITS
REFERENCE FOR CLIENT ADMINISTRATORS

Exclusive Visa Platinum Offers

**Available to Visa PLATINUM Cardholders
at no extra charge to the Cardholder**

Visa Platinum cardholders have unsurpassed privileges through offers that have been carefully selected to provide them with maximum enjoyment and value while traveling and shopping. Cardholders can refer to a catalog or visit the Visa Platinum website for more details about the exclusive privileges.

Exclusive Visa Platinum Website

**Available to Visa PLATINUM Cardholders
at no extra charge to the Cardholder**

Specifically designed for Visa Platinum cardholders, this exclusive website provides cardholders with easy access to information regarding product benefits, exclusive offers, Visa Rewards program points and redemption inquiries, use of the online Concierge Service, and direct links to the bank and other websites of interest.

www.visa-platinum.com

Personal Concierge Service

**Available to Visa PLATINUM Cardholders
at no extra charge to the Cardholder**

A service specially designed to provide all kinds of information and assistance to Visa Platinum cardholders. The Personal Concierge is available 24 hours a day, 7 days a week, 365 days a year, to provide cardholders with timely solutions in countless situations that may arise during their stay abroad, such as sending gifts, booking tickets or tours, rent vehicles or make reservations at the best restaurants, to name a few.

Travel Information

- Coordination of itineraries and tours
- Visa, passport, entry permit, vaccines and documentation requirements
- Weather reports
- Currency exchange
- Maps
- Information on the destination country and its main cities
- Information on customs at destinations

Travel Assistance

- Flight reservations and confirmation
- Hotel reservations

BCB VISA CREDIT CARD PROGRAMS
CARDHOLDER BENEFITS
REFERENCE FOR CLIENT ADMINISTRATORS

- Reservations and arrangements to rent vehicles, including luxury automobiles
- Arrangements to purchase and send gifts
- Transmission of urgent messages
- Translation services
- Referrals to attorneys and bond agencies

Reservations

- Information on hours and tickets for the opera, ballet, theater, concerts, museums and other cultural activities and events
- Information and reservations for special engagements and shows
- Information on sports events
- Restaurant information and dining reservations
- Night life information and reservations

Entertainment Information

- Tours and visits to attractions
- Recommendations and tennis, racquetball and golf course reservations and hours
- Recommendations and reservations at spas, gyms and sports clubs
- Information on special sports you can practice in the area

Gifts and Shopping

- Sending flower arrangements, balloons, baskets and gift packages
- Gift suggestions and ideas
- Location of hard to find items
- Information on best shopping locations

Business Executive Services

- Conference room and convention and executive center recommendations
- Interpreters and translators
- Transmission of urgent messages
- Sending documents
- Equipment rentals (computers, cellular phones, etc.)
- Etiquette and protocol
- Recommendations to obtain support services
- Recommendations to obtain legal advice

Visa Platinum Rewards Program

- Points are given on a 1 point for \$1.00 spent ratio.
- Points are reported monthly via a specific section of the monthly account statement.
- Cardholders will be redeemed for airline tickets.
- Cardholders will call a special Visa travel center (located in Bogota, Columbia) to arrange for tickets and to redeem their points