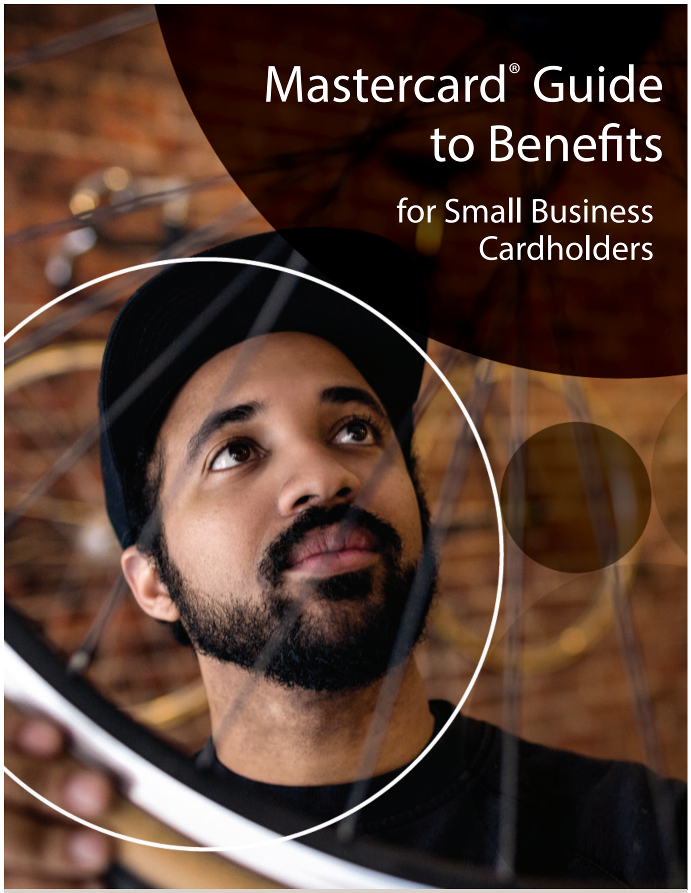
Mastercard® Guide to Benefits

for Small Business Cardholders



Mastercard® Guide to Benefits for the Following Small Business Cardholders:

Platinum Mastercard® Business Card

Platinum Payback Mastercard® Business Card

Platinum Preferred Mastercard® Business Card

Important information. Please read and save.

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard: 1-800-627-8372,
or en Español: 1-800-633-4466.

"Card" refers to Mastercard® card and "Cardholder" refers to a Mastercard® Cardholder.

Please take a few minutes to familiarize yourself with the benefits of this program. You may also want to make a photocopy to take with you when traveling.

This Guide applies to travel and retail purchases made on or after August 1, 2026 and supersedes any previous Guide or program.

The benefits below are subject to Issuer participation. Please check with your card issuing financial institution to see if you are enrolled.

Key Terms

Throughout this document, You and Your refer to the Cardholder or Authorized User of the Covered Card and the words "we," "us" and "our" mean Mastercard. In addition, bold terms that are not otherwise defined in this document shall have the meanings set forth below.

Account Holder means a person to whom an Eligible Account is issued and who holds an Eligible Account under his or her name.

Authorized User means a person who is recorded as an Authorized User of an Eligible Account by the Account Holder and who is authorized by the Account Holder to make payments to the Eligible Account.

Cardholder means the Account Holder or Authorized User of an Eligible Account in good standing.

Covered Card means the Mastercard® card linked to your Eligible Account.

Eligible Account means the account associated with the Cardholder's U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for the benefits covered hereunder.

Issuer means your card issuing financial institution.

Small Business Card means Mastercard Small Business debit, Mastercard Small Business credit and/or eligible Mastercard-branded Small Business prepaid cards.

Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

United States Dollars (USD) means the currency of the United States of America.

BUSINESS SERVICES

Mastercard Merchant Offers

Program Description:

Enjoy offers with popular brands that provide experiential, travel, and everyday value.

Eligibility:

To be eligible for these offers, you must be a Cardholder who holds an eligible Covered Card issued by a U.S. financial institution.

How to Use the Offers:

Visit www.mastercard.us/businessoffers for information on how to avail the offers.

Terms & Conditions:

Visit www.mastercard.us/businessoffers for a full list of current digital merchant offers and applicable terms & conditions.

PEACE OF MIND

Mastercard ID Theft Protection™ (IDT)

Program Description:

Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

Eligibility:

All Mastercard small business Cardholders in the U.S. are eligible for this coverage. Enrollment is required.

Service Provider:

ID Theft Protection is provided by a service provider. More information about this service provider is available at: https://mastercardus.idprotectiononline.com/.

Access:

To receive ID Theft Protection, you must enroll at: https://mastercardus.idprotectiononline.com/. ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact 1-800-Mastercard if you believe you have been a victim of identity theft.

Charges:

There is no charge for ID Theft Protection, it is provided by your Issuer.

Program Provisions for Mastercard ID Theft Protection:

To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment.

Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at: https://mastercardus.idprotectiononline.com/.

The terms and conditions contained in this Guide to Benefits may be modified by subsequent mailings, statement inserts, or statement messages.

Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard Cardholders, you will be notified within 30–120 days before the expiration of the service agreement.

In the event substantially similar service takes effect without interruption, no such notice is necessary.

For general questions regarding these services, please contact 1-800-Mastercard or please see https://mastercardus.idprotectiononline.com/.

ID Theft Protection Services Provided:

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS

Personally Identifiable Information (PII)

Compromised Credentials monitors for a combination of email address/username/password/security questions located within:

- Hacker account dump sites
- Hacktivist forums
- Data leaks
- Malware logs

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested).

High-Risk Transactions monitors a Cardholder's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate the Cardholder's identity (i.e. when accessing a credit report). Monitored transactions include:

- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

Dark Web Monitoring provides monitoring of underground webpages people can visit without third parties being able to trace the location of the web visitors or the webpage publisher. Dark websites make up about .01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

Credit Information

Single Bureau Credit Monitoring monitors a Cardholder's credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Cardholders must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Cardholder's credit file are detected so they can take immediate action to minimize damage.

Additional Information

Small Business ID Theft Protection includes ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Cardholder's business URL and domain (limited to 1 domain) within corporate data breaches, malicious third-party botnets and criminal forums.

2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Driver's Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

3. ACCESS TO RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

Self-Service ID Theft Resolution Kit is a self-service resolution document which informs Cardholders of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by-step guides and sample letters to be sent to collection agencies.

Access to Resolutions Specialists which assigns a personal case manager to help take care of everything.

Self-Service ID Theft Wizard provides step-by-step advice for many identity theft scenarios that Cardholders may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

Online Fraud Alerts allow Cardholders to place a statement on their credit report that instructs lenders to contact the Cardholder before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Cardholders place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Cardholder credit files for one year.

Mastercard Global Service™

Mastercard Global Service™ provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting.

Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia	1-800-120-113	Mexico	001-800-307-7309
Austria	0800-070-6138	Netherlands	0800-022-5821
France	0-800-90-1387	Poland	0-0800-111-1211
Germany	0800-071-3542	Portugal	800-8-11-272
Hungary	06800-12517	Spain	900-822-756
Ireland	1-800-55-7378	United Kingdom	0800-96-4767
Italy	800-870-866	Virgin Islands	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at www.mastercard.com or call the United States collect at 1-636-722-7111.

Account Information and Card Benefits:

When in the United States, contact your card Issuer directly for account information and 1-800-Mastercard for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card Issuer for account information or to access any of your card benefits.

ATM Locations:

Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator.

You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

MasterRental Insurance Coverage

Insurance Benefit Key Terms: Throughout this section, you and your refer to Cardholder and any other person that qualifies as a beneficiary under the plan. We, us, and our refer to New Hampshire Insurance Company, an AIG Company, New York, NY.

Account Holder means a person to whom an Eligible Account is issued and who holds the Eligible Account under his or her name.

Actual Cash Value means the amount a Rental Vehicle or item of personal property is determined to be worth based on its market value, age, and condition at the time of loss.

Administrator means Sedgwick Claims Management Services, Inc. You may contact the Administrator if you have questions regarding this coverage or would like to make a claim. The Administrator may be reached by phone at 1-800-Mastercard (1-800-627-8372).

Authorized User means a person who is recorded as an authorized user of an Eligible Account by the Account Holder and who is authorized by the Account Holder to make payments to the Eligible Account.

Cardholder means the Account Holder or Authorized User of an Eligible Account in good standing who is a U.S. citizen or a legal resident of the U.S. or a U.S. territory, including the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, and the Northern Mariana Islands.

Covered Card means the Mastercard card linked to your Eligible Account.

Covered Territory means any country, commonwealth, protectorate, or political division in which a Rental Vehicle is taken possession by an Eligible Renter.

Eligible Account means the account associated with a U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit, or other account that is eligible for coverage under the Group Policy.

Eligible Renter means a Cardholder or his or her spouse who charges the entire cost of a Rental Vehicle to the Cardholder's Covered Card and who is named as the primary driver on the Rental Car Agreement for the Rental Vehicle.

Group Policy means the Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

Malicious Vandalism means the wanton, reckless, and mischievous destruction of any part or all of the Rental Vehicle by parties unknown to an Eligible Renter under circumstances that prevent the Eligible Renter from exercising due diligence with regard to the protection of the Rental Vehicle.

Reasonable and Customary Charge means a charge customarily made by other vendors/providers for a given service in the same geographic area and reflects the complexity of the service taking into account availability of experienced repair personnel, availability of parts, and the effort of the vendor/provider to repair the damaged vehicle as measured by the ratio of total repair time to total time the vehicle is in the vendor/provider's possession.

Rental Car Agreement means the entire agreement or contract that an Eligible Renter signs and receives when renting a Rental Vehicle from a rental car agency that describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle means a land motor vehicle with four (4) or more wheels that an Eligible Renter rented for the period of time shown on the Rental Car Agreement. Refer to Sections B ("Excluded vehicles") and D ("What is NOT Covered") of the MasterRental Coverage EOC for further exclusions and limitations.

Evidence of Coverage (EOC):

Refer to Insurance Benefit Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This EOC is subject to the Legal Disclosures set forth below.

A. To get coverage:

- The Eligible Renter must be named as the primary driver on the Rental Car Agreement.
- The Eligible Renter must take possession of the Rental Vehicle.
- The Eligible Renter must decline the full collision/damage waiver or similar option offered by the rental car company.
- The Eligible Renter must pay the entire cost of the Rental Vehicle (tax, gasoline, and airport fees are not considered rental charges) with your Covered Card or in combination with your Covered Card and accumulated points on your Eligible Account. If the rental car company requires a payment method to secure or to reserve the Rental Vehicle for the rental period, the Eligible Renter must secure, reserve, hold, or deposit the entire transaction for the Rental Vehicle to your Covered Card.
- If the Eligible Renter rents the Rental Vehicle at a reduced cost because of his or her participation in a coupon program, such as a rental company promotion/discount or an airline mileage points program, the entire transaction must be reserved and charged to your Covered Card and at least one (1) full day of rental must be billed to your Covered Card.
- If the Eligible Renter rents a Rental Vehicle under a Rental Car Agreement that is provided as part of a travel package or similar package or service, the Eligible Renter must charge the entire package of services to your Covered Card.

B. The kind of coverage you receive:

1. Collision and Physical Damage Insurance.

We will reimburse an Eligible Renter for covered losses to a Rental Vehicle in a Covered Territory caused by the following: (1) Collision with another object; (2) the Rental Vehicle's overturn; (3) Malicious Vandalism; (4) theft; or (5) other physical damage to the Rental Vehicle. Coverage is provided for the lesser of the following amounts:

- The contractual liability assumed by the Eligible Renter with the owner of the Rental Vehicle;
- The Actual Cash Value of the Rental Vehicle;
- The actual repair amount;
- The Reasonable and Customary Charges of repair and replacement;
- Wholesale market value less salvage and depreciation; or
- The rental agency's purchase invoice less salvage and depreciation.

This coverage also reimburses the Eligible Renter for the following expenses caused by or arising directly from a covered loss:

- Reasonable and Customary Charges for up to two (2) tows from the scene of the loss incident to the nearest qualified repair facility.
- Rental charges for a reasonable period while the Rental Vehicle is being repaired.
- Up to $500 of valid loss-of-use charges imposed by the rental company for the period of time the Rental Vehicle is out of service. The charges must be substantiated by the rental company's fleet utilization log.

Coverage is primary (1) in your domiciled country if the Rental Vehicle is rented primarily for business purposes and (2) outside of your domiciled country. Primary coverage means that the Eligible Renter does not have to file a claim with any other source of insurance before receiving coverage under the Group Policy.

Otherwise, this coverage supplements and applies in excess of any valid and collectible insurance or reimbursement from any source. If the Eligible Renter's primary auto insurance or other coverage has made payments for a covered loss, we will cover the deductible and any other eligible amounts, described under the kind of coverage you receive, not covered by the other insurance.

2. Secondary Personal Effects Insurance.

We will reimburse an Eligible Renter for the costs of his or her personal property or effects that are stolen from or damaged in or on the Rental Vehicle during the rental period.

The maximum coverage per rental period is $1,000 per Eligible Renter, per occurrence. The total benefits per rental period cannot exceed $2,000. Coverage is provided for the lesser of the following amounts, per occurrence:

- The actual purchase price of the item or property;
- The Actual Cash Value of the personal property at the time of damage, loss, or theft with a deduction for depreciation; or
- The cost to replace the item of personal property.

This coverage is secondary to and excess of any other applicable insurance or coverage available to you. In no event will this coverage apply as contributing insurance. This "noncontribution" clause will take precedence over the "noncontribution" clauses found in other insurance or indemnity language.

Who is covered. No person or entity other than the Eligible Renter has any legal or equitable right, remedy or claim for insurance proceeds and/or damages under or arising out of this coverage. Coverage is extended to losses incurred by a person other than the Eligible Renter if that person is an authorized driver per the terms of the Rental Car Agreement.

Coverage ends on the earliest of: The date an Eligible Renter no longer qualifies as an Eligible Renter; the date the Eligible Renter is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the Group Policy; the date the participating organization ceases to participate in the Group Policy; or the date the Group Policy is terminated.

Excluded vehicles. Rental Vehicles do not include and coverage is not extended to the following:

- Vehicles not required to be licensed;
- Full-size vans mounted on truck chassis, trucks, pickups, moving trucks, box trucks, campers, trailers, motorcycles,

motorbikes, mopeds, recreational vehicles and any other vehicle having fewer than four (4) wheels;

- Antique cars (meaning cars that are more than twenty (20) years old or have not been manufactured for at least ten (10) years);
- Limousines;
- Expensive, high performance, off-road or exotic cars including but not limited to Aston Martin, Bentley, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce;
- Vehicles that have an open cargo bed;
- Sport utility trucks (vehicles that have been or can be converted to an open flat-bed truck, including but not limited to the Chevy Avalanche, GMC Envoy, and Cadillac Escalade EXT).

Coverage is provided only for those vans manufactured and designed to transport a maximum of eight (8) passengers and that are used exclusively to transport people. Coverage includes minivans and sport utility vehicles that are designed to accommodate eight (8) passengers or fewer and that are intended for bound surfaces.

Unavailable vehicles. If an Eligible Renter reserves a Rental Vehicle that is otherwise eligible for coverage under the Group Policy and the rental car agency validates that no such Rental Vehicle was available to the Eligible Renter at the time of his or her scheduled pickup, coverage will be provided for the following vehicles under the terms and conditions of this coverage: Trucks, pickups, vehicles with an open cargo bed, or sport utility trucks.

C. Coverage limitations:

1. Rental Period. An Eligible Renter's coverage is limited to rentals which neither exceed nor are intended to exceed thirty-one (31) consecutive days within the Eligible Renter's domiciled country and thirty-one (31) consecutive days outside of the Eligible Renter's domiciled country.

2. Collision and Physical Damage Insurance is not available (1) when the Eligible Renter has personal automobile insurance and lives in a state under whose law such coverage automatically provides coverage of rental autos, including waiver of any collision damage deductible, or (2) where generally prohibited by law.

3. This benefit only applies to business or commercial card accounts.

D. What is NOT covered:

1. Collision and Physical Damage Insurance and Secondary Personal Effects Insurance are not provided for the following:

- The cost of any insurance, collision damage waiver, or personal effects coverage offered by or purchased through the car rental company.
- Personal liability.
- Inherent vice or damage.
- Confiscation by authorities.
- Loss or damage as a result of the Eligible Renter's lack of reasonable care in protecting the Rental Vehicle or items of personal property within the Rental Vehicle before or after damage occurs (such as leaving the vehicle running and unattended).
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Leases or mini leases.
- Indirect or direct damages or losses of any nature, whether in tort or contract or based on any theory of liability, in any civil action or other legal proceeding arising from or related to a covered claim.
- Loss resulting or arising from any violation of the Rental Car Agreement or the Group Policy.
- Loss due to the Eligible Renter's intentional acts, racing or reckless driving, or loss due to driving under the influence of alcohol, intoxicants, or drugs.
- Subsequent damages resulting from a failure to protect the Rental Vehicle or personal property from further damage.
- Losses due to illegal activity or during the shipment of contraband.
- Any loss that occurs while the Rental Vehicle is off-road or located on an unpaved surface or a surface that is not a regularly maintained state or government road.
- Loss due to hostility of any kind, including war, invasion, rebellion, insurrection, riot, or civil commotion.
- Any loss involving the Rental Vehicle being used for hire, for commercial use, or as a public or livery conveyance, such as use for Uber or Lyft.
- Theft or damage to unlocked or unsecured vehicles.
- Losses arising from or related to a Rental Vehicle if the Eligible Renter reserved or charged the entire transaction to a commercial or corporate Covered Card and such charges were not authorized or reimbursable by your employer.
- Rental Vehicles owned by a private individual.

2. Collision and Physical Damage Insurance is not provided for the following:

- Wear and tear, gradual deterioration, and mechanical or electrical breakdown unless caused by other loss covered by the Group Policy.
- Any obligation that the Eligible Renter assumes under any agreement other than what is specifically covered under the Rental Car Agreement or his or her personal auto policy or other indemnity policy.
- Injury of anyone or damage to anything other than the Rental Vehicle.
- Items not installed by the original manufacturer.
- Damage to windshields that is not the result of a collision or roll-over. Damage to a windshield may be covered if such damage is due to road debris or road hazard and takes place while the Rental Vehicle is the Eligible Renter's responsibility.
- Vehicle keys or portable Global Positioning Systems (GPS).
- Blowouts or tire/rim damage if not caused by theft, vandalism, or vehicle collision.

- Depreciation of the Rental Vehicle caused by the incident, including but not limited to "diminished value" (administrative or other fees charged by the rental company).
- Value-added tax, or similar tax, unless reimbursement of such tax is required by law.
- Charges for gasoline or airport fees.

3. Secondary Personal Effects Insurance is not provided for the following:

- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, or prosthetic limbs.
- Money, securities, credit cards, checks, traveler's checks, visas, negotiable instruments.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, antique items, collectibles of any kind (such as items designed for people to collect or items that over time become collectible), stamps, perishables, consumables (including but not limited to perfume and cosmetics), silverware, furs, plants, shrubs, perfume, jewelry, art, rugs and carpets, animals, household furniture or rare precious metals.
- Defective material or workmanship, ordinary wear and tear, or normal deterioration.
- Sporting equipment or musical instruments.
- Automobile equipment, motorcycles, boats, or motors.
- Expenses reimbursable by the Eligible Renter's insurer, employer, or employer's insurance.
- Injury of anyone inside or outside the Rental Vehicle.
- Losses covered by any insurance coverage or personal effects coverage purchased through the car rental company.

E. How to file a claim:

- Visit www.mycardbenefits.com or call 1-800-Mastercard (1-800-627-8372) to open a claim. The Eligible Renter must report the claim within sixty (60) days from the date of loss or the claim may not be honored (not applicable to residents of certain states, a list of which is on file with the Administrator). The Eligible Renter must also do the following:
  - o Report the loss to the police;
  - o Permit us to inspect and appraise the damaged property before its repair or disposition; and
  - o Do what is reasonably necessary after loss to protect the Rental Vehicle or property from further loss.
- The Eligible Renter may choose to assign his or her benefits under this insurance program to the rental agency from which he or she rented the Rental Vehicle. Please contact our Administrator for further details.
- Submit written proof of loss within one hundred eighty (180) days of the date of the incident or the claim may not be honored. Failure to provide such proof within the required time will not invalidate or reduce any claim if it was not reasonably possible to provide proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required. Required documentation may include the following:
  - o Rental Vehicle charge receipt or statement.
  - o The Rental Car Agreement for the Rental Vehicle.
  - o Copy of the Eligible Person's valid driver's license.
  - o A copy of the police report when the Rental Vehicle is stolen, vandalized, or involved in a multi-vehicle collision or a collision that requires the vehicle to be towed or makes the vehicle un-drivable.
  - o Police report detailing theft of personal items.
  - o Receipts for personal effect items.
  - o Itemized repair estimate from a certified collision repair facility.
  - o Copy of the rental company promotion/discount, if applicable.
  - o Copy of the vehicle rental location class specific fleet utilization log, if loss-of-use charges are being claimed.
  - o Any other documentation that may be reasonably requested by us or our Administrator to validate a claim.
- Payment of claims. All benefits payable for any loss will be paid immediately to the Eligible Renter—or to the Eligible Renter's estate in the case of death—upon receipt of due written proof of such loss.

MasterRental Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the Cardholder, at no additional charge. Non-insurance services may have associated costs, which will be your responsibility.

Insurance benefits are provided under a Group Policy issued by New Hampshire Insurance Company, an AIG company. Non-insurance benefits are provided under a Master Agreement issued by AIG Warranty Guard, Inc. These Guide to Benefits are summaries of any insurance or non-insurance benefits provided to you and are governed by the controlling Group Policy or Master Agreement, as applicable.

Effective date of benefits: These Guide to Benefits replace all prior disclosures, program descriptions, advertising, and brochures issued by any party. The master group policy or contract holder and the applicable insurer or obligated entity reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

Cancellation: The Group Policy or Master Agreement holder can cancel these benefits at any time or choose not to renew the insurance or non-insurance benefits for all Covered Cards. If these benefits are cancelled, you will be notified in advance. Benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to U.S. issued Covered Cards. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, proceeds, and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, benefits will still apply for any benefit you were eligible for prior to the date that your Covered Card is suspended or cancelled, subject to the terms and conditions of coverage.

Legal Action: No action at law or in equity may be brought to recover under these benefits prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the benefit requirements. No such action may be brought after the expiration of three (3) years from the time written proof of loss is required to be furnished.

Transfer of rights or benefits: The Group Policy and Master Agreement are not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as a beneficiary to obtain coverage under the benefits, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as a beneficiary does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any covered loss or damage.

Subrogation: If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Sanctions: We shall not be deemed to provide coverage, and we shall not be liable to pay any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim, or provision of such benefit would expose us, our parent company, or our ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

Salvage: If your loss involves an item that is not repairable, we may request you to send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the Group Policy or Master Agreement, the Group Policy or Master Agreement shall control. Provision of services is subject to availability and applicable legal restrictions. Representations or promises made by anyone that are not contained in the Group Policy or Master Agreement are not part of your coverage.

Washington Residents: For Washington residents only, Evidence of Coverage (EOC) means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The EOC, Insurance Benefit Key Terms, and Legal Disclosures are the entire agreement between you and us. Representations or promises made by anyone that are not contained in the EOC, Insurance Benefit Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the Group Policy or Master Agreement, the Guide to Benefits shall control.

Mastercard Easy Savings® Program

Mastercard is providing these Mastercard Easy Savings® Program Terms and Conditions ("Terms and Conditions") with respect to your U.S. Mastercard small business signature debit, prepaid, or credit card (each, a "Small Business Card") and/or U.S. Mastercard Multi Card, Mastercard Purchase Card, and/or Mastercard Corporate Card (each, a "Commercial Card"). Upon receipt or affirmative acceptance of these Terms and Conditions, you hereby accept the Terms and Conditions for the applicable Mastercard Easy Savings® Program - U.S. Small Business and/or the Mastercard Easy Savings® Program - U.S. Commercial (each, as applicable, the "Program"). You further accept these Terms and Conditions and ratify this acceptance by using, receiving or accepting any benefit of a rebate under the Program.

If you do not wish to participate in the Program, please contact your Issuer.

These Terms and Conditions set forth the terms applicable to your use of the Program. The Program provides you with automatic rebates on eligible purchases from participating merchants in the United States if you use an eligible, enrolled Mastercard Small Business Card or Commercial Card. Please read these Terms and Conditions carefully and keep them for your records.

In these Terms and Conditions, "Program Website" means www.easysavings.com for the Mastercard Easy Savings® Program – U.S. Small Business or www.easysavings.com/commercial for the Mastercard Easy Savings® Program – U.S. Commercial (or such other websites).

Participation: For Mastercard Easy Savings® Program – U.S.

Small Business only: If you have been notified by the Issuer of your Mastercard Small Business Card that your Mastercard Small Business Card has been automatically enrolled in the Program, you may participate in the Program effective as of the date indicated in the notification from the Issuer. If you have been notified by the Issuer of your Mastercard Commercial Card that your Mastercard Commercial Card has been enrolled in the Program, you may participate in the Program immediately.

The Program is available only to Cardholders using eligible, enrolled Small Business Cards or Commercial Cards, as applicable, issued by a United States financial institution. You must be enrolled in the Program prior to using a Covered Card at a Merchant, as defined below, or to receive the rebate benefits of the Program.

If you access the Program Website or use the Program, you also accept the Terms and Conditions as posted on the Program Website.

Your Data: You agree to the terms of the Program's privacy notice as posted on the Program Website which may be amended from time to time. You acknowledge and agree that your Issuer and Mastercard may share and use data regarding you, your personnel and such Card usage with each other and with third parties, such as Merchants and service providers, to operate the Program and for internal operational purposes, including, but not limited to, sending you and your personnel emails regarding the Program.

Merchant Offers: Merchants that are participating in the Program ("Merchant(s)") may provide offers for rebates on purchases of goods or services ("Offers") at participating Merchant locations for Covered Cards. The amount of any rebate and other terms and conditions applicable to a rebate will be determined by the Merchant, and are subject to change at any time and without notice. Please refer to any disclosures provided by your Issuer and the Program Website for any details on any Offer terms and conditions. Offers may be redeemed only at participating Merchant locations. See the Program Website for the latest information on available Offers. Certain issuing banks may restrict your access to: (i) or the ability to make purchases from, certain Merchants; (ii) certain Offers; or (iii) certain elements of the Program for other purposes. Please refer to the Offer details provided by your issuing bank, the Program Website, and/or the Offer details below for the latest information on available offers.

Offer Acceptance: When you purchase goods or services using a Covered Card from a participating Merchant, you will receive a rebate on your purchase, subject to any terms and conditions of the Offer and provided that the purchase transaction: (a) originated in the United States, (b) is authorized, settled and cleared through the Mastercard Global Clearance and Processing System, and (c) is not a PIN-based transaction. The rebate will not appear on your receipt at the point of sale. The form of the rebate may be a credit to your Covered Card account or the rebate may be in another form, as determined by your Issuer. If a rebate is credited to your Covered Card account, please note that it might not appear on the same statement as the related purchase. There may be a delay of up to one statement cycle in crediting a rebate. Please note that rebates will be based on the standard currency related to your Covered Card.

Reversals: All or a portion of a rebate may be reversed in certain circumstances, including without limitation, upon a return, dispute, adjustment, or fraudulent card activity.

Disclaimer of Liability: Mastercard's role under the Program is limited to processing information regarding Offers on behalf of Merchants and the Issuer. Mastercard is not responsible for any Offers or rebates, your ability to use Offers or rebates, the crediting of any rebates to your Card account, reversals of Offers or rebates, accuracy or completeness of information about Offers or rebates, or any acts or omissions of the Issuer or Merchants. Mastercard provides the Program on an "AS IS" basis, and Mastercard disclaims any and all warranties, including without limitation, any warranties of merchantability or fitness for a particular purpose, except as required by applicable law. Mastercard is not liable to you for any damages that you suffer in connection with your participation in the Program, unless the damage results directly from Mastercard's failure to perform the express obligations under these Terms and Conditions. Mastercard and its affiliates, its respective directors, officers, employees, agents, and successors and assigns, are not responsible, and shall not be liable for, any direct, indirect, special, incidental, or consequential damages (including lost profits). Without limiting the foregoing, Mastercard is not responsible for any card account fees or penalties that you incur on your card, including fees and penalties that may result from rebate reversals. Any tax liability resulting from your participation in the Program shall be your sole responsibility, and not Mastercard's responsibility or the responsibility of any Merchant or the Issuer. Merchants or the Issuer may report information regarding the Program and your participation in it to tax authorities. Merchants and the Issuer may not vary these Terms and Conditions as applied to the relationship between you and Mastercard and may not make any commitments that are binding on Mastercard.

Termination: You may terminate your participation in the Program at any time by notifying your Issuer. There may be a delay of up to 30 days in effecting such termination, and reversals or adjustments of rebates may continue after termination, as determined in Mastercard's discretion. Mastercard or your Issuer may terminate your participation in the Program at any time, without notice unless required by law. Mastercard reserves the right to add or terminate any participating Merchant or any Offer without notice. Any terms, which by their nature should survive the termination of these Terms and Conditions, shall survive.

Change of Terms: Mastercard can add to, delete from, or change (each, a "change") the terms of these Terms and Conditions and/or the Program at any time. Mastercard will notify you of changes by posting the revised terms and conditions on the Program Website.

Questions Regarding the Program: You should direct any questions related to the Program, Offers, any Program restrictions, or rebates to your Issuer.

Disputes: Any disputes regarding Offers or rebates, or your ability to participate or receive them, may be determined by Mastercard, by your Issuer, or by Merchants. That resolution will be final and binding on you.

Additional Terms: Your Issuer and Merchants may impose additional terms on your participation in the Program. These Terms and Conditions are in addition to, and do not amend or replace, your card agreement with your Issuer.

Miscellaneous: These Terms and Conditions will be governed by the laws of New York State, without regard to conflict of law principles. Any dispute arising out of or in connection with the interpretation or performance of these Terms and Conditions, that is not settled in accordance with the section of these Terms and Conditions entitled "Disputes", shall be finally settled by the Courts located in the City and State of New York, which shall have exclusive jurisdiction. YOU AND Mastercard HEREBY WAIVE ANY RIGHT TO A JURY TRIAL. You may not assign your rights under these Terms and Conditions. Mastercard may assign its rights and obligations at any time. The invalidity of any provision of these Terms and Conditions will not affect the validity of the remaining portions. Any waiver by Mastercard of its rights under these Terms and Conditions is binding only if in a writing signed by Mastercard. The use of your Issuer and Merchant names and logos in the Program is by permission only.

–Participating Merchants Offer Details: Restrictions, conditions, and limitations apply. Visit the Merchant detail pages at www.easysavings.com for more details.

Mastercard Easy Savings® Program for Commercial
–Participating Merchants Offer Details: Restrictions, conditions, and limitations apply. Visit the Merchant detail pages at www.easysavings.com/commercial for more details.

Account and Billing Information

Important: Contact your Issuer directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

Reminder: Please refer to the Legal Disclosure section.

Legal Disclosure

Effective date of benefits: Effective August 1, 2026, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party.

Severability of Provisions: If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or availability.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an Issuer's, or the Mastercard actual offerings, such master policies or actual offerings shall control. Provision of services is subject to availability and applicable legal restrictions.

To file a claim or if any questions, call
1-800-Mastercard: 1-800-627-8372,
or en Español: 1-800-633-4466.

Visit our Website at www.mastercard.com.