



Visa Gold Benefits

Price Protection

If the item is paid with a card and within 30 days of the date purchased, you see either a printed ad or non-auction internet ad for the same product by the same manufacturer in the same market for a lower price, Visa will refund for the difference up to the benefit amount per item and (per account for a 12 month period).

There is a maximum of 4 claims on any one type of item per member per 12 month period. Advertisements must be posted after the date you purchase your product with your eligible card to qualify for Visa Price Protection coverage. Coverage automatically ends 30 days after the date you purchase the product.

All claims must be initiated within 4 calendar days of discovery of a printed advertisement or non-auction internet advertisement showing the lower price. This coverage is secondary, over and above any amount due from any valid merchant's lowest price guarantee.

New consumer products not intended for commercial or professional use or purchased for resale, paid for entirely with your eligible card whether for your own use or given as a gift, qualify for the Visa Price Protection program.

Purchase Protection

Visa Purchase Protection is an insurance program. If something you bought with your card is damaged or stolen within 45 days of the purchase, you're protected. Most new purchases are



covered against theft or damage for a full 45 days from the date of purchase. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's renter's or auto insurance) Visa Purchase Protection will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card subject to the limits.

Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to a maximum amount per cardholder account per twelve month period. Keep receipts for items you buy with your card to file a claim. Claims must be reported within 30 days of the incident.

Extended Warranty

Extended Warranty protection doubles free repair period under the manufacturer's written repair warranty or store warranty up to one additional year on eligible products with manufacturer's warranties of 3 months or more or 3 years or less.

Arrange for a repair by calling the Visa Assistance Center for information regarding the repair. Gifts are covered as long as you purchase the gift with your card. The eligible item must have an original manufacturer's written repair warranty valid in the country where purchased, or valid in the country where the item resides as long as the original warranty covers it.

Items such as boats, automobiles and any motorized vehicles and their motors or equipment are not covered or items purchased for resale, professional or commercial use.

Visa Extended Warranty protection will pay the authorized repair facility directly for repairs or if this is not possible, will reimburse the cardholder once a claim has been filed and approved up to a maximum amount per incident with a maximum annual limit for all claims.



If you need to submit a claim or have questions regarding this program, contact the Claims Administrator, 24 hours a day, 365 days a year at LACclaim@ap-visa.com or call the customer service telephone number located behind your Visa card.