



Butterfield

*Butterfield Business Debit
MasterCard® Benefits Guide*

Butterfield's Business Debit MasterCard® Programme

Butterfield is pleased to offer the Butterfield Business Debit MasterCard®. This guide provides useful information to help you take full advantage of your new card. Please ensure you read the Cardholder Agreement, which explains the terms and conditions of Card use.

Overview

Butterfield's Business Debit MasterCard is designed to meet the specific needs of small to medium-sized businesses where the company's accounts are managed by single or multiple signatories. It provides flexible daily limits on purchases and cash withdrawals. You can also request additional Cards for staff who have authority to purchase on behalf of your company. Note that these employees must be added to your Business Account as signatories.

Cards can be assigned a preset spending limit to help you keep business transactions under control.

International Services

Worldwide Acceptance/Cash Advances

MasterCard Global Service™

MasterRental™

MasterTravel™

MasterCoverage™

ATM Protection

Worldwide Acceptance/Cash Advances

Accepted at over 28 million merchant locations and over 1 million ATMs worldwide, MasterCard is a trusted brand that provides you access to your funds anywhere, anytime.

MasterCard Global Service™

Available to all Butterfield Business Debit MasterCard Cardholders who are travelling outside their home countries. MasterCard Global Service™ provides unparalleled emergency customer service—anytime, anywhere, and in any language. MasterCard Global Service gives you access to the following services:

- **Lost or Stolen Reporting Service:** You can file lost or stolen card reports and initiate the process to have your Card(s) cancelled and replaced.
- **Emergency Card Replacement Service:** You can have your lost or stolen Cards replaced quickly—anywhere in the world—at a convenient location. Cards are delivered in the United States by the next day and within two business days almost everywhere else.
- **Emergency Cash Advances:** Cardholders whose cards have been lost or stolen can request an emergency cash advance at 233,000 Western Union locations worldwide.
- **ATM Locations:** Call MasterCard Global Service to find the location of a nearby ATM in the MasterCard ATM network, where you can obtain cash at more than 1 million ATMs worldwide.

Liability Protection

For additional details contact Butterfield Business Banking at (441) 295 1111.



MasterCard Global Service toll-free telephone numbers for Cardholders

For help while travelling internationally, Cardholders can call MasterCard Global Service. In Bermuda, call Butterfield directly. Contact numbers in other countries are provided below. For countries not listed, please call collect to the United States at 1 636 722 7111 or go to www.mastercard.com for complete global listings.

Argentina	0800 555 0507
Brazil	0800 891 3294
Chile	1230 020 2012
Colombia	01 800 912 1303
France	0 800 90 1387
Italy	800 870 866
Mexico	001 800 307 7309
Peru	0 800 307 7309
Puerto Rico & the Caribbean	1 800 307 7309
Spain	900 97 1231
Venezuela	0800 1 002 902
United States & Canada	1 800 307 7309

MasterRental™

Worldwide coverage up to 31 days*

MasterRental Insurance pays for covered damages to rental vehicles up to US\$50,000 when you use Butterfield's Business Debit MasterCard to pay for the entire rental transaction. MasterCard Cardholders and those designated in auto rental contracts as authorised drivers are covered. The Cardholder must rent the car in his or her own name and decline the collision/loss damage waiver offered by the car rental company. Covered damages include:

- Physical damages of the rental vehicle due to collision, theft, vandalism, and accidental fire, up to the actual cash value, subject to the maximum benefit amount provided.
- Reasonable and customary charges imposed by the rental car company for the period of time the car is being repaired ("Loss of Use" charges) that are substantiated by a Fleet Utilisation Log.
- Reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.

* Some countries excluded. Please call MasterCard Global Service for details.

MasterTravel™

MasterTravel provides coverage up to US\$250,000 against accidental death, dismemberment, or paralysis when travelling as a passenger by land, air, or sea on a licensed common carrier. Cardholders must purchase tickets using their Butterfield Business Debit MasterCard. Losses resulting from acts of terrorism are covered. Coverage is provided to Cardholders, their spouses, and unmarried dependent children under age 18—or up to age 25, if attending school as a full-time student—including stepchildren or legally adopted children. Spouses and dependent children do not need to be travelling with a Cardholder to be considered Insured Persons. In addition, through the Insured Journey Benefit programme, MasterTravel provides 24-hour coverage against accidental death for up to 60 days after disembarkation from a common carrier at the destination of a trip.

ATM Protection

MasterCard provides coverage to Cardholders who are assaulted or robbed during or immediately after using an Automated Teller Machine to access their Account(s) using a Butterfield Business Debit MasterCard. In the event of death due to the assault, coverage may also be provided up to US\$3,600.

For more information, please contact
Butterfield Card Services at:
Telephone (441) 295 1111

www.butterfieldgroup.com



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BERMUDA