



Clarien VISA Credit Cards

INTERNAL

# VISA PLATINUM RETAIL (BMD/USD)



## SPECIFICATIONS

Annual Fee:	\$85
Minimum Credit Limit:	\$2,500
Annual Interest Rate:	\$19.95% Merchandise 22.75% Cashback
Supplementary Card:	\$40
Cash Advance	2.5%/\$5 min
Research	\$50/hour
Late Payment	\$50
Rush Card	\$50
Replacement Card	\$50
Penalty Interest Rate	5% rate increase for six months
USA International Fee	30 Basis Points **
Foreign Currency Conversion	3%
Interim /Replacement Statement	\$10/request
Disputed Transaction Fee	\$25/request
Replacement Sales Receipt	\$15

## Features & Benefits:

- ✓ Website: <https://www.visa-platinum.com/gateway> VISA Rewards (1 point/dollar spend or 0.5% cashback)
- ✓ 24/7 client service
- ✓ Travel accident insurance (\$500k)
- ✓ Auto rental insurance (worldwide)
- ✓ International emergency medical services (\$150k USD max)
- ✓ Visa Online Medic (worldwide)
- ✓ Price protection insurance (\$500-\$2k max)
- ✓ Purchase protection insurance (\$5k-\$10k max)
- ✓ Extended warranty (\$5k per-\$10k max)
- ✓ VISA® Concierge and Digital Concierge
- ✓ VISA® Luxury Hotel Collection
- ✓ VISA® Airport Companion

## Additional Information

### Visa Benefits Portal

[www.visaone/benefitsportal](http://www.visaone/benefitsportal) Open Escalations: [Portalsupport@ap-visa.com](mailto:Portalsupport@ap-visa.com)

### Visa Digital Benefits Unit:

[lacbenefits@visa.com](mailto:lacbenefits@visa.com) Open Escalations: [laccclaim@ap-visa.com](mailto:laccclaim@ap-visa.com)

1-800-396-9665 (US or CAN) or +1-303-967-1098 (other countries)

### Visa Concierge

[Conceirge.eng@visadigitalconcierge.com](mailto:Conceirge.eng@visadigitalconcierge.com)

### International Emergency Medical Services

Assistance with Traveling: [visa\\_iemstravel@axa-assistance.us](mailto:visa_iemstravel@axa-assistance.us)

Escalations: [escalations@axa-assistance.us](mailto:escalations@axa-assistance.us)

Note: Overlimit Fees detailed on Product Cross Reference table (Slide 32)

# VISA PLATINUM PRIVATE (BMD/USD)



## SPECIFICATIONS

Annual Fee:	\$150
Minimum Credit Limit:	\$10,000
Annual Interest Rate:	\$19.95% Merchandise 22.75% Cashback
Supplementary Card:	\$40
Cash Advance	2.5%/\$5 min
Research	\$50/hour
Late Payment	\$50
Rush Card	\$50
Replacement Card	\$50
Penalty Interest Rate	5% rate increase for six months
USA International Fee	30 Basis Points **
Foreign Currency Conversion	3%
Interim /Replacement Statement	\$10/request
Disputed Transaction Fee	\$25/request
Replacement Sales Receipt	\$15

## Features & Benefits:

- ✓ Website: <https://www.visa-platinum.com/gateway> VISA Rewards (1.2 point/dollar spend or 0.5% cashback)
- ✓ 24/7 client service
- ✓ Travel accident insurance (\$500k)
- ✓ Auto rental insurance (worldwide)
- ✓ International emergency medical services (\$150k USD max)
- ✓ Visa Online Medic (worldwide)
- ✓ Baggage loss (\$3k)
- ✓ Trip Delay
- ✓ Price protection insurance (\$500-\$2k max)
- ✓ Purchase protection insurance (\$5k-\$10k max)
- ✓ Extended warranty (\$5k per-\$10k max)
- ✓ VISA® Concierge and Digital Concierge
- ✓ VISA® Luxury Hotel Collection
- ✓ VISA® Airport Companion

## Additional Information

### Visa Benefits Portal

<https://aw.visa.com/pay-with-visa/benefits-portal.html> Open Escalations: [Portalsupport@ap-visa.com](mailto:Portalsupport@ap-visa.com)

### Visa Digital Benefits Unit:

[lacbenefits@visa.com](mailto:lacbenefits@visa.com) Open Escalations: [laccclaim@ap-visa.com](mailto:laccclaim@ap-visa.com)

1-800-396-9665 (US or CAN) or +1-303-967-1098 (other countries)

### Visa Concierge

[Conceirge.eng@visadigitalconcierge.com](mailto:Conceirge.eng@visadigitalconcierge.com)

### International Emergency Medical Services

Assistance with Traveling: [visa\\_iemstravel@axa-assistance.us](mailto:visa_iemstravel@axa-assistance.us)

Escalations: [escalations@axa-assistance.us](mailto:escalations@axa-assistance.us)

Note: Overlimit Fees detailed on Product Cross Reference table (Slide 32)

# VISA INFINITE PRIVATE (BMD/USD)

## SPECIFICATIONS

Annual Fee:	\$300
Minimum Credit Limit:	\$20,000
Annual Interest Rate:	\$19.95% Merchandise 22.75% Cashback
Cash Advance	2.5%/\$5 min
Supplementary Card	\$150
Research	\$50/hour
Late Payment	\$50
Rush Card	\$50
Replacement Card	\$50
Penalty Interest Rate	5% rate increase for six months
USA International Fee	30 Basis Points **
Foreign Currency Conversion	3%
Interim /Replacement Statement	\$10/request
Disputed Transaction Fee	\$25/request
Replacement Sales Receipt	\$15

## Features & Benefits:

- ✓ Website: [www.visa-infinite.com](http://www.visa-infinite.com)
- ✓ VISA Rewards (1.5 point/dollar spend or 0.5% cashback)
- ✓ 24/7 client service
- ✓ Travel accident insurance (\$1.5m)
- ✓ Baggage Delay (\$600)
- ✓ Baggage Loss (\$3k)
- ✓ Missing Connection or Trip Delay (\$300)
- ✓ Trip Cancellation (\$3k)
- ✓ Auto rental insurance (worldwide)
- ✓ International emergency medical services (\$200k USD max)
- ✓ Visa Online Medic (worldwide)
- ✓ Price protection insurance (\$4k)
- ✓ Purchase protection insurance (\$20k)
- ✓ Extended warranty (\$25k)
- ✓ VISA® Concierge and Digital Concierge
- ✓ VISA® Luxury Hotel Collection
- ✓ VISA® Airport Companion
- ✓ Priority Pass (600 VIP Lounges in airports)

## Additional Information

### Visa Benefits Portal

<https://aw.visa.com/pay-with-visa/benefits-portal.html> Open Escalations: [Portalsupport@ap-visa.com](mailto:Portalsupport@ap-visa.com)

### Visa Digital Benefits Unit:

[lacbenefits@visa.com](mailto:lacbenefits@visa.com) Open Escalations: [laccclaim@ap-visa.com](mailto:laccclaim@ap-visa.com)

### Visa Concierge

1-800-396-9665 (US or CAN) or +1-303-967-1098 (other countries)

[Conceirge.eng@visadigitalconcierge.com](mailto:Conceirge.eng@visadigitalconcierge.com)

### International Emergency Medical Services

Assistance with Traveling: [visa\\_lemstravel@axa-assistance.us](mailto:visa_lemstravel@axa-assistance.us)

Escalations: [escalations@axa-assistance.us](mailto:escalations@axa-assistance.us)

Note: Overlimit Fees detailed on Product Cross Reference table (Slide 32)



# VISA INFINITE CORPORATE (BMD/USD)

## SPECIFICATIONS

Annual Fee:	\$80
Minimum Credit Limit:	\$2,500
Annual Interest Rate:	\$19.95% Merchandise 22.75% Cashback
Cash Advance	2.5%/\$5 min
Supplementary Card:	\$65
Research	\$50/hour
Late Payment	\$50
Rush Card	\$50
Replacement Card	\$50
Penalty Interest Rate	5% rate increase for six months
USA International Fee	30 Basis Points **
Foreign Currency Conversion	3%
Interim /Replacement Statement	\$10/request
Disputed Transaction Fee	\$25/request
Replacement Sales Receipt	\$15

## Features & Benefits:

- ✓ Website: [www.visa-infinite.com](http://www.visa-infinite.com)
- ✓ VISA Rewards (1 point/dollar spend or 0.5% cashback)
- ✓ 24/7 client service
- ✓ Travel accident insurance (\$1.5m)
- ✓ Baggage Delay (\$600)
- ✓ Baggage Loss (\$3k)
- ✓ Missing Connection or Trip Delay (\$300)
- ✓ Trip Cancellation (\$3k)
- ✓ Auto rental insurance (worldwide)
- ✓ International emergency medical services (\$200k USD max)
- ✓ Visa Online Medic (worldwide)
- ✓ Price protection insurance (\$4k)
- ✓ Purchase protection insurance (\$20k)
- ✓ Extended warranty (\$25k)
- ✓ VISA® Concierge and Digital Concierge
- ✓ VISA® Luxury Hotel Collection
- ✓ VISA® Airport Companion
- ✓ Priority Pass (600 VIP Lounges in airports)

## Additional Information

### Visa Benefits Portal

<https://aw.visa.com/pay-with-visa/benefits-portal.html> Open Escalations: [Portalsupport@ap-visa.com](mailto:Portalsupport@ap-visa.com)

### Visa Digital Benefits Unit:

[lacbenefits@visa.com](mailto:lacbenefits@visa.com) Open Escalations: [laccclaim@ap-visa.com](mailto:laccclaim@ap-visa.com)

### Visa Concierge

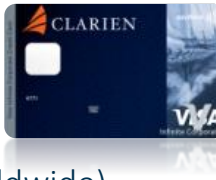
1-800-396-9665 (US or CAN) or +1-303-967-1098 (other countries)

[Conceirge.eng@visadigitalconcierge.com](mailto:Conceirge.eng@visadigitalconcierge.com)

### International Emergency Medical Services

Assistance with Traveling: [visa\\_lemstravel@axa-assistance.us](mailto:visa_lemstravel@axa-assistance.us)

Escalations: [escalations@axa-assistance.us](mailto:escalations@axa-assistance.us)



Note: Overlimit Fees detailed on Product Cross Reference table (Slide 32)



Credit Card Overlimit Fees –  
Product Cross Reference & Detailed Notes


Overlimit Fees					
Account Type	Personal Banking			Commercial/Non Personal Banking	
Visa Platinum	Platinum Retail (BMD)	Platinum Retail (USD)	Platinum Private	Infinite	Infinite Corporate
Credit Limit (Temporary or Permanent)	\$50/increase	\$50/increase	\$50/increase	\$50/increase	\$50/increase
Overlimit Fee	\$50 <sup>11</sup>	\$50 <sup>11</sup>	\$50 <sup>12</sup>	\$50 <sup>12</sup>	\$50 <sup>12</sup>
Minimum Payment <sup>13</sup>	3.5% or minimum of \$10	3.5% or minimum of \$10	3.5% or minimum of \$10	3.5% or minimum of \$10	3.5% or minimum of \$10
<p>11 Cardholder is not permitted to exceed the authorized credit limit applicable to the Account. Any transaction causing the Card Account balance to exceed the authorized limit will be declined at the point of sale. There may be circumstances where non-transactional activity causes the Card Account balance to exceed the authorized limit, for example (and without limitation) due to the application of fees and other charges or due to a temporary limit increase expiring. In such cases, an Overlimit Fee will be applied to the Card Account once in each billing cycle where the Card Account balance exceeds the authorized limit.</p> <p>12 An Overlimit Fee will be applied to the Card Account once in each billing cycle where the Card Account balance exceeds the authorized limit. Transactions that cause the Card Account balance to exceed the authorized limit by more than the value of 10% of that limit will be declined at the point of sale.</p> <p>13 Minimum payments are calculated as a percentage of the balance due on the Card Account plus the total amount of any delinquency, overlimit balances and any overlimit or late fees owing. The minimum payment applicable will be the greater of \$10 or the minimum payment amount calculated in accordance with this Fee Schedule.</p>					





## What are contactless payments?

Contactless payments use short-range wireless technology to provide fast, secure communication between contactless enabled cards and contactless-enabled checkout terminals. When your customers tap their contactless Visa card at a contactless-enabled checkout terminal, the payment is processed using the same dynamic security technology as with chip card payments. Each transaction is accompanied by a one-time code that securely protects your payment information.

## What does the or mean?

When shown on a card, the EMVCo Contactless Indicator\*  means the card has the capability to make contactless payments.

When shown at a merchant, the Contactless Indicator  means a merchant accepts contactless payments.

The EMVCo Contactless Symbol\*  shows where to tap your contactless card or payment-enabled device on the checkout terminal to make a contactless payment

## How do I know if my card is a contactless-enabled card?

Look for the Contactless Indicator  on your card to know if your card has the technology to make contactless payments

## Can I be charged twice if I have more than one contactless card?

No. Contactless terminals will only communicate with one card at a time. If you have more than one contactless card in your wallet, you should tap the individual card you want to use, rather than tap your whole wallet.

## What are the benefits of contactless payments?

Contactless payments are fast and convenient to use in places where you need to pay on the go, such as fast food restaurants, grocery stores, convenience stores and more.

Contactless payments are secure because just like a chip card, each transaction is accompanied by a one-time code that protects your payment information.

Unlike with cash, you can keep better records of your purchases with your contactless Visa card or payment-enabled device. You can still do everything you would do with another Visa card, including adding a tip, getting cash back (where available), and more.

## I heard people can “skim” information off my contactless card. What does that mean?

For every contactless transaction, a transaction-specific, one-time code is created that secures the cardholder’s payment information. The code cannot be re-used by fraudsters even if they were somehow able to get ahold of it. The information would be useless to them.

## Are contactless payments safe?

Yes. Your contactless card or payment-enabled device is safe for a number of reasons:

Just like with a chip card, each transaction is accompanied by a one-time code that securely protects your payment information.

You can’t pay accidentally – your card or device must be within 2.5-5 cm of the terminal for the transaction to occur (and you won’t be billed twice, even if you accidentally tap twice).