Mastercard summary of benefits for SME Credit card programs

Available for the Puerto Rico market

Contact the LAC support services for more information.
Optional benefits are at the discretion of the issuer and can be acquired in selected markets at the issuer's expense.

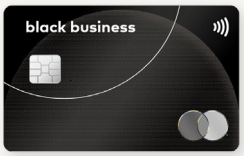
Available from October 1, 2026.





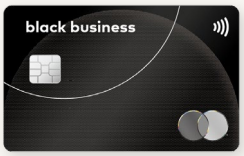
Core benefits:	Benefits description:	Mastercard Business Credit™ (MCB)	Mastercard Business Black (MAB)
Mastercard Global Service™	Provides emergency card-related assistance, anytime, anywhere, via one toll-free phone call.	Included	Included
Purchase Protection	Provides reimbursement for theft and/or accidental damage of online and in-store purchases made entirely with the eligible Mastercard card for up to 30 days from the date of purchase (indicated on the store or online receipt).	Up to USD$100 per incident / USD$200 per year	Up to USD$100 per incident / USD$200 per year
Master Rental™	Pays for damages to a rental vehicle due to collision, theft, vandalism, or accidental fire when the cardholder initiates and pays for the entire rental transaction with the eligible Mastercard card and declines CDW/LDW from rental company.	USD$75,000 coverage for 31 consecutive days	USD$75,000 coverage for 60 consecutive days
ID Theft Protection	Includes an ID Theft Protection subscription that monitors the deep, dark, and surface web to detect compromised personal information, alert the cardholder, and provide resolution support.	Included	Included
Legal Orientation	Access to a 60-minute session via phone or video call with a qualified expert, providing legal orientation on business contracts, local registry requirements, compliance advice, and preventive recommendations to protect your company, among other topics. The number of sessions available depends on the type of card.	2 events per year	3 events per year





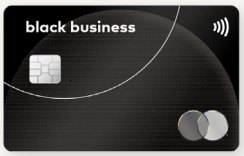
Core benefits:	Benefits description:	Mastercard Business Credit™ (MCB)	Mastercard Business Black (MAB)
Legal Tax Orientation	Access to a 60-minute session via phone or video call with a qualified expert, providing legal tax orientation on tax burden optimization, planning for asset continuity and transfer, preventive advice on tax risks, and basic obligations for business owners and taxpayers. The number of sessions available depends on the type of card.	2 events per year	3 events per year
LinkedIn Business Premium Membership Reimbursement	Reimbursement for a monthly installment of the LinkedIn Business Premium membership, covered only if the payment was made with an eligible Mastercard business card.	2 events per year	3 events per year
Digital Presence Optimizer by Bee Digital	License to Beedigital's DPO service, allowing an SME to manage, update and optimize its business information across up to 50 digital platforms.	Included	Included
Master Travel	Provides coverage against accidental death, dismemberment, or paralysis when traveling by a common carrier if the tickets are purchased with the eligible Mastercard card. 24-hour accidental death "insured journey" may also be provided.	Included: Coverage of up to USD $250,000 for accidental death, dismemberment, or paralysis during covered trips	Included: USD$1,000,000 coverage for travel accident and USD$6,000 insured journey
Master Assist Black/World Elite	Reimburses medical expenses, hotel convalescence, emergency family travel costs, and more. Trip must be paid in full with the eligible Mastercard card. Medical expenses apply only internationally.	N/A	Included: Up to 60 consecutive days worldwide. Medical expenses up to USD$150,000. Other benefits available at different limits
Trip Inconvenience	Provides coverage for delayed or canceled trips before they commence with coverage in excess of common carrier's liability coverage. Trip must be paid in full with the eligible Mastercard card.	N/A	Trip cancellation USD$3,000. Trip delay USD$200 (over 4 hours)
Missed Flight/ Connection	Provides coverage while on a covered trip for expenses to enable the insured person to use alternative scheduled public transport services and arrive at the insured's destination on time. Trip must be paid in full with the eligible Mastercard card.	N/A	Up to USD$200 per year





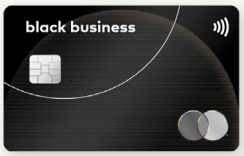
Core benefits:	Benefits description:	Mastercard Business Credit™ (MCB)	Mastercard Business Black (MAB)
Luggage Protection	Reimburses insured persons when luggage they check in for travel on a common carrier is delayed or lost in transit. This coverage is in excess of the common carrier's liability coverage. Assistance to locate lost luggage is also available. Trip must be paid in full with the eligible Mastercard card.	N/A	Lost luggage up to USD$3,000. Delayed Luggage up to USD$600 (over 4 hours)
Hotel/Motel Burglary	Covers the loss of personal items due to burglary in the insured's eligible room, while a registered guest. Stay must be paid in full with the eligible Mastercard card.	N/A	Up to USD$500 per year
ATM Robbery and Assault Protection	Replaces stolen cash and provides benefits in case of death if the cardholder is a victim of a robbery during or immediately after using an eligible Mastercard at an ATM.	N/A	Cash theft up to USD $1,000 per incident / USD $3,000 per year / Death USD $10,000
Extended warranty	Provides additional coverage to the original manufacturer's warranty.	USD$200 per incident / USD$400 per year	USD$200 per incident / USD$400 per year
MasterCoverage™	It protects companies against the misuse of corporate cards by their employees. It provides coverage to financial institutions that issue Mastercard cards when there is a direct loss due to the misuse of these cards by one or more employees or cardholders of the company.	N/A	Up to USD $15,000
Concierge	Provides personal assistance, including recommendations and reservations for dining, travel, hotel, and entertainment.	N/A	Included
Travel Assistance Services	Provides pre-trip destination information, referral information in case of medical assistance, and legal referrals.	Included	Included
Mastercard Airport Experiences	Enjoy exclusive access to more than 1,000 airport lounges across 120 countries worldwide by presenting your eligible Mastercard card.	N/A	Included





Core benefits:	Benefits description:	Mastercard Business Credit™ (MCB)	Mastercard Business Black (MAB)
Mastercard Travel and Lifestyle Services	Enjoy preferential service and benefits such as complimentary breakfast at more than 2,000 of the world's finest hotels. Our Mastercard Hotel Stay Guarantee and Mastercard Lowest Rate Guarantee provide the peace of mind you need for your Business Travel and Vacations.	N/A	Included
Easy Savings Always On[1]	Automatic rebates at over 50,000 selected merchants (located in the US) to help them save on everything from business travel, dining and fuel to digital tools.	Included	Included
Easy Savings Specials	Global and locally relevant E-Merchant offers, requires one-time cardholder BIN validation for offer redemption through the Mastercard Easy Savings Specials.	Included	Included
Entrepreneur's Odyssey	An educational platform from world renowned academics, successful entrepreneurs, Mastercard experts, and industry thought leaders.	Included	Included
Micromentor	World´s largest community of entrepreneurs and volunteer business mentors that connects entrepreneurs with volunteer mentors, providing no-cost business support.	Included	Included
INCAE Virtual Accelerator	Online certification program for women SMEs that provides tools to enable business growth.	Included	Included
Strive community: E-commerce Training	E-commerce training course developed with experts around the world that equips small business owners with the skills to make their businesses resilient and primed for growth.	Included	Included
Mastercard Trust Center	Provides easy, centralized access to wide-ranging research, education, resources, and free tools designed to help protect small business cyber ecosystems.	Included	Included





Core benefits:	Benefits description:	Mastercard Business Credit™ (MCB)	Mastercard Business Black (MAB)
Microsoft Advertising	Grow your business and attract more customers with USD $300 in advertising credits after spending just USD $150 on Microsoft Advertising. Offer valid through July 31, 2027.	Included	Included
Lyft	Save 10% on eligible scheduled rides to and from U.S. airports when you pay with your World Elite Mastercard for Business®. Offer valid through January 31, 2027.	N/A	Included
Melio	Paying your business bills has never been easier. Get up to USD $100 in fee credits when you pay with Melio. Offer valid through July 31, 2027.	N/A	Included

Puerto Rico Market. Valid from October 1, 2026. For more information, contact the LAC Services Help Desk. Optional benefits can be acquired in select markets at issuer expense. The information contained herein is provided solely for general informational purposes. It does not intend to provide a complete description of all terms, conditions, and exclusions of the policies or other benefits, all of which are subject to change by Mastercard, the underwriters, or other service providers, at any time and without prior notice.

1 Easy Savings Always On: requires Issuer Enrollment + Issuer TC28 enablement + completing a Penny Test.

All benefits apply at the card level, meaning each eligible card is entitled to the benefits, regardless of whether the business holds multiple cards.

Mastercard Global Service™

For assistance while traveling internationally, cardholders can call Mastercard Global Service. For countries not on this list, cardholders can call collect to the United States at 1-636-722-7111 or go to here for complete global listings.

Argentina	0800-555-050
Brazil	0800-891-3294
Chile	1230-020-2012
Colombia	01-800-90-1387
Ecuador	1800-000-419
France	0-800-90-1387
Italy	800-870-866
Mexico	001-800-307-7309
Peru	0-800-50587
Puerto Rico & Caribbean	1-800-307-7309
Spain	900-97-1231
Venezuela	0800-1-002-902
United States & Canada	1-800-307-7309

Concierge Services

For personal assistance, including recommendations and reservations for restaurants, trips, hotels and more, cardholders can call one of the following numbers.

Country	Toll-free Local Number	Out of Country Number
Argentina	0800-444-5220	636-722-8882
Brazil	0800-725-2025	636-722-8881
Caribbean (English)	1-866-723-4549	636-722-8883
Chile	800-395-247	636-722-8882
Colombia	01-800-012-1274	636-722-8882
Ecuador	1800-000-419	636-722-8882
Dominican Republic	1-829-954-8445	636-722-8882
Mexico	001-866-315-9843	636-722-8882
Peru	0800-77-535	636-722-8882
Puerto Rico	888-366-1673	636-722-8882
Uruguay	000-411-002-6182	636-722-8882
Venezuela	800-240-6543	636-722-8882
Central America / South America**	Not available	636-722-8882

Other CA/SA countries: Call Collect or Direct to USA from Home Country – Bolivia, Costa Rica, El Salvador, Honduras, Guatemala, Nicaragua, Panama and Paraguay.

Latin America & Caribbean Region Services Help Desk for Issuers

Call us: **+1-904-636-2576**
Email us: **lac_services_helpdesk@mastercard.com**

Issuers in the Latin America & Caribbean Region can contact Mastercard 24 hours a day, 365 days a year, for information on included and optional card benefits and enhancements.

Issuers should rely on the LAC Services Help Desk for immediate support and information on their current card benefits including:

- Clarification of benefits applicable to their cards, including details of coverage
- Schengen letters
- Card-related insurance claims
- Billing issues
- Resolution of cardholder complaints

When issuers contact the LAC Services Help Desk, their concerns will be handled by competent and courteous customer service staff at the call center who are fluent in English, Spanish, and Portuguese.

Mastercard Summary of Benefits for SME Credit Card Programs

Mastercard Global Service™

Overview: Global Service offers Mastercard cardholders seamless, omni-channel support while reducing operational lift for issuers. Highly trained service representatives are available globally and ready to assist **24/7/365.**

Mastercard Global Service™ gives cardholders access to the following services provided by their issuers, Mastercard, and third-party service providers:

- **LOST/STOLEN CARD REPORT (LSR):** Cardholders can file lost or stolen card reports and initiate the process to have their cards canceled and replaced.
- **ATM LOCATIONS:** Cardholders can call to find the location of a nearby ATM in the Mastercard ATM Network and obtain cash at more than one million ATMs worldwide.

Purchase Protection

The Purchase Protection coverage applies to online and in-store purchases made by eligible Mastercard cardholders in case of loss due to theft or accidental damage from the date of purchase (as indicated on the store receipt). Covered purchases given as gifts are included. Purchases do not have to be registered in advance to get coverage. Terms and conditions apply.

Travel Assistance Services

Travel Assistance Services provides help to cardholders who are traveling at least 160 kilometers (100 miles) from the cardholder's city of residence. It is not insurance coverage. Expenses incurred are the sole responsibility of the cardholder. This service provides emergency assistance services 24 hours a day, 7 days a week (including holidays). Available services: Emergency Medical and Legal Referrals, Transfer of Advance of Bail, Lost Document and Ticket Replacement Assistance, Transmission of Urgent Messages, Tracing and Redirecting Lost Luggage, and Pre-trip Destination Information.

MasterRental™

MasterRental™ Insurance pays for covered damages to the rental vehicle when the eligible Mastercard card is used to initiate and pay for the entire rental transaction. Mastercard rewards points also apply, but all fees/taxes must be paid with the eligible Mastercard card. The Mastercard cardholder and those designated in the auto rental contract as authorized drivers are covered. The cardholder must rent the car in his or her own name and decline the collision/loss damage waiver (CDW/CDL) 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 utilization log.
- Reasonable and customary towing charges to the nearest qualified repair facility imposed by the rental agency on a covered loss.

MasterTravel™

MasterTravel™ provides coverage against accidental death, dismemberment, or paralysis when traveling as a passenger by land, air, or sea on a licensed common carrier. Cardholders must purchase tickets using their eligible Mastercard cards or acquire tickets entirely through points earned with a Mastercard rewards program. All applicable fees/taxes must be paid with the eligible Mastercard card. Losses resulting from acts of terrorism are covered. Coverage is provided to the cardholder only. In addition, through the Insured Journey Benefit program, MasterTravel provides 24-hour coverage against accidental death for up to 60 consecutive days after disembarkation from a common carrier at trip destination.

MasterAssist™ Black/World Elite

MasterAssist™ Black/World Elite provides eligible cardholders with coverage up to US$150,000 for medical expenses when traveling outside of their country of card issuance. Emergency medical evacuation, repatriation of remains, hotel convalescence costs, and emergency family travel costs also are covered when cardholders charge common carrier passenger fare entirely to the eligible Mastercard card, or through Mastercard rewards points, but all applicable fees/taxes must be paid with the eligible Mastercard card or with Mastercard reward points. For travel to Schengen Territories, MasterAssist™ Black/World Elite provides a certificate of eligibility for travel/medical insurance to satisfy the requirements of the Schengen agreement for medical expenses, emergency medical evacuation and repatriation of remains.

Also includes special travel insurance coverage for:

- Comfort class return to home country — up to US $7,500 in airfare for any class ticket.
- Hospital cash — USD$100/day (up to 30 days — Subject to a 1 day deductible for Business Executive cards).

MasterAssist™ Black/World Elite can be provided on a cashless basis, which means that the provider will contact the hospital/clinic directly and process the payment, without the need for any disbursement from the cardholder, provided that the services are for eligible medical expenses.

Trip Inconvenience

Trip Inconvenience provides coverage for trips that are unexpectedly delayed or canceled before they commence. The common carrier tickets must be purchased in full with the eligible Mastercard card, or through Mastercard rewards points (all fees/taxes must be paid with the eligible Mastercard card or with Mastercard reward points).

This coverage provides benefits for losses as a result of a covered delay of at least 4 consecutive hours from the time specified in the itinerary of the departure of the common carrier. Coverage is provided for trips that are unexpectedly canceled before they commence due to death, serious injury, or sickness. Coverage is in excess of common carrier's liability coverage.

Mastercard Airport Experiences

Mastercard Airport Experiences provides eligible Mastercard cardholders with access to, over 1,000 airport lounges across 120 countries worldwide by presenting your Mastercard. No matter what airline, what frequent flyer membership, or class of ticket bought, eligible cardholders will enjoy all of the convenience of an airport lounge. How Mastercard Airport Experiences works: before traveling, cardholders can log on to airport.mastercard.com and view a directory of airport VIP lounges available worldwide. Eligible cardholders present their Mastercard card to Airport Experiences membership cards to gain admission for themselves; guests are permitted at the discretion of each lounge. Cardholders will enjoy complimentary refreshments, newspapers, and television. In addition, there is access to business facilities including phone, fax, conference and internet facilities (where available).

Access here

Mastercard Travel and Lifestyle Services

Enjoy preferential service and benefits such as complimentary breakfast at more than 2,000 of the world's finest hotels. Our Mastercard Hotel Stay Guarantee and Mastercard Lowest Rate Guarantee provide the peace of mind you need for your Business Travel and Vacations.

Access here

Luggage Protection

Luggage Protection provides coverage when the luggage the cardholder checked-in in a common carrier is lost in transit and/or delayed, provided that the common carrier ticket is purchased in full with the eligible Mastercard card. Mastercard rewards points also apply but all applicable fees/taxes must be paid with the eligible Mastercard card or with Mastercard reward points. Carry-on luggage is not covered. May be reimbursed for the purchase of essentials if luggage is delayed beyond four hours. Coverages are in excess of common carrier's liability coverage. Luggage assistance is also available to provide help with tracking and locating lost luggage.

Concierge Services

Concierge offers cardholders an array of assistance services that only a travel agency could provide. As a Concierge Service member, the cardholder will have access to:

ENTERTAINMENT: Information and reservations, as well as for entertainment, cultural, and sporting event tickets, use of spas and fitness centers, and sporting activities (such as golf, scuba diving, and skiing).

TRAVEL: Information and reservations for travel by air, rental car, limousine, train, or ship; hotel reservations; sight-seeing reservations; and emergency messages.

EXECUTIVE SERVICES: Information about protocol, translation and interpretation services; referrals for temporary office help, and for office and equipment setup (including computers, voicemail, express mail, and facsimile).

SHOPPING: Logistical arrangements and information on gifts; special searches for hard-to-find items.

Hotel/Motel Burglary

Applies for a Mastercard Business Black / World Elite Mastercard for Business cardholders or any registered individual, registered as a guest in the same Mastercard Business Black / World Elite Mastercard for Business cardholder's room, or for whom a room has been reserved using the Cardholder's Mastercard Business Black / World Elite Mastercard for Business account.

To obtain the coverage:

- Coverage is provided when the entire cost of the Eligible Room reservation AND payment, for business trips ONLY, has been charged to your eligible Mastercard Business Black / World Elite Mastercard for Business card account and/or has been acquired with points earned by an eligible Rewards Program associated with your Mastercard Business Black / World Elite Mastercard for Business card (i.e. mileage points for travel).
- In order to be eligible for coverage you must pay all associated taxes, shipping & handling fees and any other required fees to your eligible Business Black / World Elite

Mastercard for Business card account and/or with Reward Points associated with your Business Black / World Elite Mastercard for Business card.

The Kind of Coverage you receive:

- There must be a personal item missing, and
- There has to be evidence of a wrongful act by a person or persons;
- Mastercard Business Black / World Elite Mastercard for Business Cardholder must contact the authorities within 24 hours of the discovery and provide a police, hotel, motel, or Cruise Company's report documenting the burglary.

Coverage Conditions/Limitations:

- Mastercard Business Black / World Elite Mastercard for Business Cardholder is eligible if the Eligible Room reservation is guaranteed and paid in full using a Mastercard Business Black / World Elite Mastercard for Business eligible account and/or have been acquired with points earned by a Rewards Program associated with the Mastercard Business Black / World Elite Mastercard for Business card.

- Reimbursement will be made for the cost of replacement of the personal property or its depreciated value, if not replaced, less any amount paid or payable by insurance, whether such insurance is stated to be primary or, contributing, excess or contingent; up to USD$500.

What is NOT Covered (Exclusions):

The following items are excluded from coverage under this plan of insurance:

- Cash, checks, securities, credit cards, and other negotiable instruments.
- Tickets, documents, coins deeds, bullion, and stamps.
- Business items/assets not owned by the Insured Person.
- Animals.
- The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Submission Period: No later than one hundred eighty (180) days from the date of Claim Notification.

Required Information (proof of loss):

a. An incident report from the Police and/or Hotel/Motel (or letter from appropriate official authority at the location), which must be filed within 24 hours of the burglary. The report must include a description of the event, as well as the location, date and time of the incident.

b. Copy of purchase receipts or estimated value of the stolen items.

c. If the affected party is not the cardholder, provide proof of evidence that the guest was registered in the same Insured Person Eligible Room.

d. Copy of both the Charge Statement and the Hotel / Motel/ Home Share bill as proof that the reservation had been guaranteed/ paid in full by an eligible Mastercard Business Black / World Elite Mastercard for Business Account.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

Missed Flight/Connection Coverage

The Missed Connection benefit provides Mastercard® cardholders coverage while on a Covered Trip for expenses to enable the Insured Person to use alternative scheduled public transport services and arrive at the Insured's destination on time, if due to any unforeseeable circumstances outside of the Insured's control, the Insured Person missed his/her transport connection and is unable to arrive at his/her final destination by the time originally intended.

Who is Covered

Mastercard® Business Black / World Elite Mastercard for Business Cardholder, their Spouse/Domestic Partner and Dependent Child(ren).

To Get Coverage

Coverage is provided when the entire cost of the Common Carrier passenger fare has been charged to the eligible Mastercard® Business Black / World Elite Mastercard for Business card and/or has been acquired with points earned by an eligible Rewards Program as defined herein and associated with your Mastercard® Business Black / World Elite Mastercard for Business card (i.e. mileage points for travel). In order to be eligible for coverage cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your Mastercard® Business Black / World Elite Mastercard for Business and/or with reward points associated to Mastercard® Business Black / World Elite Mastercard for Business card.

What's Covered

The Company will pay up to the maximum Sum Insured of USD$200 for Reasonable and Additional Expenses which are actually and necessarily incurred, net of any recovery to which

the Insured Person may be entitled from a Common Carrier, to enable the Insured Person to use alternative scheduled public transport services and arrive at the Insured's destination on time, if due to any unforeseeable circumstances outside of the Insured's control, the Insured missed his/her transport connection and is unable to arrive at his/her final destination by the time originally intended.

Coverage Conditions/Limitations

All benefits are paid net of any recovery to which the Insured Person may be entitled from a Common Carrier.

What is NOT Covered (Exclusions)

The insurance coverage does not cover any Loss, fatal or non-fatal, caused by or resulting from:

1. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
2. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of an Injury;
3. Service in the military, naval or air service of any country;
4. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials;
5. Being under the influence of, or any connection with drugs or intoxicants, unless taken under the advice of and as prescribed by a Physician; and/or drug abuse, addiction or overdose;
6. Participation in an actual felony;
7. Participation in any professional, semi-professional, or interscholastic team sports;
8. Participation in contests of speed using a motorized vehicle;
9. Participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not apply to regular recreational hiking or similar activity), pot-holing;
10. Traveling against the advice of a Physician.
11. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

In addition, the Company shall not be liable for:

1. Claims arising from any business commitment, financial or contractual obligation, including those of any traveling companion, Spouse or Domestic Partner or children if covered in this Policy.
2. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Journey.

ID Theft Protection

Provides a subscription service that monitors the deep, dark, and surface web to detect compromised personal information. If an identity theft incident occurs, the SME cardholder is alerted immediately via Email or SMS, enabling quick action to mitigate potential damage.

Access here

Civil Legal Orientation by Grupo Mok

The cardholder must enroll on the MasterCard website with an eligible LAC SME Credit Card, in order to book the service, which consists of a legal orientation provided to the Client by a professional specialized in law, who is part of the authorized provider network and acts in accordance with the legislation in force in the country where the credit card associated with the service was issued.

This service is intended for businesses and individuals engaged in entrepreneurial or commercial activities, and its purpose is to provide initial guidance on situations that may affect their economic activity.

The service includes orientation by an attorney, who will clearly and practically explain the relevant legal aspects and provide guidance on the drafting, review, and handling of documents, as well as on the appropriate management of the legal matters addressed. Its scope includes, within the Territory, the following specific topics:

- Civil obligations and contracts related to business operations.
- Civil or registry-related legal requirements before local authorities (e.g., commercial registration, filing or updating of corporate documents).
- Relationship and practical application of civil and commercial laws.
- Preventive recommendations to ensure compliance with civil obligations toward third parties.

Conditions

- The Service is provided exclusively through direct

communication between the Client and the assigned attorney, either by telephone call or videoconference. No assistance will be offered via email, instant messaging, or any other means not expressly indicated herein.

- The orientation will be provided in individual sessions of up to sixty (60) minutes. Should the Client require an additional session regarding the same matter or any other, a new Service must be requested, which will be counted as an additional event in accordance with the limits set forth in these Conditions.
- Each session shall be deemed one (1) event consumed, pursuant to the limits established in these Conditions.
- All sessions must be scheduled in advance, with a minimum notice of twenty-four (24) hours, through the authorized channels described in these Conditions.
- Videoconference appointments will have a maximum waiting period of fifteen (15) minutes. For telephone appointments, up to three (3) call attempts will be made within the same period. If communication with the Client cannot be established, the appointment will be considered as one (1) event consumed.
- Any cancellation or rescheduling of an appointment must be made at least twenty-four (24) hours prior to the originally confirmed time.
- Appointments will be assigned based on the availability of the provider in the country of issuance of the Client's credit card and will be attended Monday through Friday, from 8:00 a.m. to 5:00 p.m., excluding public holidays.
- The orientation provided does not constitute formal legal advice and does not create any liability for Mastercard, MOK, or their providers with respect to any decisions the Client may take based on said orientation. Mastercard, MOK, and their service providers shall not be responsible for the consultation or for any recommendation provided.

Exclusions

This service shall not include, under any circumstances:

× Drafting, reviewing, correcting, validating, or providing comments on contracts, minutes, powers of attorney, certifications, legal communications, lawsuits, appeals, or any other legal documents of any nature, whether provided by the Client or requested by the Client as part of the guidance.

× Issuance of formal legal opinions in writing.

× Judicial or extrajudicial representation of the Client.

× In-person assistance.

× Legal orientation regarding matters governed by the laws of countries other than the country of issuance of the credit card.

× Orientation on labor, tax, criminal, or any other branches of law different from civil law.

× Cases involving ongoing disputes before authorities or judicial decisions that require representation or technical legal defense.

× If the Client, by their own decision, chooses to establish a direct relationship with the attorney assigned during the telephone orientation, such engagement shall be entirely independent from the service offered herein and shall not generate any liability for Mastercard or MOK.

Tax Legal Orientation by Grupo Mok

The cardholder must enroll on the Mastercard website with an eligible LAC SME Credit Card, in order to book the service, which consists of a tax legal orientation provided to the Client by a professional specialized in tax law, who is part of the authorized provider network and acts in accordance with the legislation in force in the country where the credit card associated with the Service was issued.

This Service is intended for businesses and individuals with business or patrimonial activity, and its purpose is to provide an initial orientation, specific to the Territory, regarding:

- Optimization of the tax burden in accordance with the applicable legal framework.
- Tax planning aimed at facilitating the continuity and transfer of assets across generations.
- Identification of preventive recommendations related to tax obligations and risks associated with the lack of patrimonial planning.
- Basic tax obligations applicable to business owners or taxpayers.

Conditions

- The Service is provided exclusively through direct communication between the Client and the assigned professional, either by telephone call or videoconference. No assistance will be provided via email, instant messaging, or any other means not expressly indicated herein.
- The orientation will be provided in individual sessions of up to sixty (60) minutes. Should the Client require an additional session regarding the same matter or any other, a new Service must be requested, which will be counted as an additional Event in accordance with the limits set forth in these Conditions.
- Each session shall be deemed one (1) Event consumed, pursuant to the limits established in these Conditions.
- All sessions must be scheduled in advance, with a minimum notice of twenty-four (24) hours, through the authorized channels described in these Conditions.
- Videoconference appointments will have a maximum waiting

period of fifteen (15) minutes. For telephone appointments, up to three (3) call attempts will be made within the same period. If communication with the Client cannot be established, the appointment will be considered as one (1) Event consumed.

- Any cancellation or rescheduling of an appointment must be made at least twenty-four (24) hours prior to the originally confirmed time.
- Appointments will be assigned based on provider availability in the country where the Client's credit card was issued and will be attended Monday through Friday, from 8:00 a.m. to 5:00 p.m., excluding public holidays.
- The orientation provided does not constitute formal legal or tax advice and does not create any liability for Mastercard, MOK, or their providers regarding any decisions the Client may make based on such orientation. Mastercard, MOK, and their service providers assume no responsibility for the consultation or for any recommendation provided.

Exclusions

This service shall not include, under any circumstances:

× Drafting, review, correction, validation, or comments on income tax returns, wills, probate inventories, deeds of donation, agreements among heirs, or any other legal or tax documents.

× Issuance of formal written legal or tax opinions.

× Judicial or extrajudicial representation of the Client before tax or notarial authorities.

× In-person assistance.

× Legal advice regarding matters governed by the laws of countries other than the country of issuance of the card.

× Analysis of international tax regimes or offshore asset structures.

× Cases involving ongoing probate disputes, active tax litigation, or investigations for tax evasion or avoidance.

× In the event that the Client, by their own decision, chooses to establish a direct relationship with the lawyer assigned during the telephone orientation, such engagement shall be entirely outside the scope of the Service offered herein and shall not create any liability for Mastercard or MOK.

LinkedIn Business Premium Membership Reimbursement by Grupo Mok

The cardholder must enroll on the Mastercard website with an eligible LAC SME Credit Card, in order to request the reimbursement of the amount effectively paid by the Client for one (1) subscription to the LinkedIn Premium Business (Individual) plan, provided that such payment was made using the Mastercard credit card associated with the benefits described in these Conditions.

The Client may access this Service up to the maximum number of Events indicated in the initial section of these Conditions, which varies depending on the type of card. For the purposes of this benefit, each Event corresponds to a reimbursement for an independent monthly payment, with each reimbursement being considered an individual Event.

The purpose of this benefit is to support the Client in strengthening their professional profile and expanding their network of contacts through the use of advanced tools offered by LinkedIn Premium Business.

Conditions

- The Service applies exclusively to the subscription to the LinkedIn Premium Business Individual plan, contracted under the name of the holder of the credit card associated with these Conditions.
- Each reimbursement requested shall be considered as one (1) Event consumed. The Client may request the number of reimbursements corresponding to the number of Events indicated in the initial section of these Conditions.
- If the Client has paid for their LinkedIn Premium Business Individual subscription under an annual billing cycle, the reimbursement amount will be calculated by dividing the total amount effectively paid by twelve (12) months and multiplying the result by the total number of Events available at the time of redemption. Once such amount has been credited, it shall be understood that the Client has redeemed all Events applicable to this benefit, and the benefit shall be deemed fully exhausted. Consequently, no additional reimbursements related to that subscription will be granted during the remaining validity period of the annual plan.
- The subscription payment must have been made with the credit card associated with this benefit, and must be verified through a bank receipt or valid proof of payment identifying both the cardholder and the transaction.
- The Client must follow the reimbursement request procedure described in these Conditions, and the reimbursement will be made exclusively to a bank account owned by the Client, duly verified through the corresponding channel.
- The reimbursement amount will be processed in the official currency of the country where the card is registered. If this is not possible, it will be processed in United States dollars (USD) based on the representative market rate applicable on the date the payment is authorized.

Exclusions

This service shall not include, under any circumstances:

- × Reimbursements for plans other than the LinkedIn Premium Business Individual plan, or for any other corporate subscriptions.
- × Refunds for payments made with cards other than the one associated with this benefit.
- × Reimbursements requested by individuals other than the cardholder, the company, or whose information does not match the data registered in the official records.
- × Reimbursements for payments made prior to the activation of the benefits described in these Conditions.
- × Transfers to third parties, payments in kind, credits to credit cards, or partial refunds resulting from discounts applied by the platform.
- × Subsequent automatic recurring payments that exceed the limit established for this benefit, even if the subscription remains active and continues to generate charges on the Client's card.

Reimbursement Procedure

To access this reimbursement, the Client must comply with the following procedure:

1. Submission of Documentation: The Client must send, immediately or within a maximum period of thirty (30) calendar days from the subscription payment date, an email to the address provided, attaching the following documents:
    a. Proof of a Bank Account Certification / Bank Account Verification Letter, issued within the last three (3) months, identifying the account number and the name of the account holder. (Mandatory)
    b. LinkedIn payment receipt made with the eligible Mastercard, serving as Proof of Payment for the transaction. (Mandatory)
    c. Certificate of Incorporation / Certificate of Legal Existence and Representation (Optional; required only if the reimbursement will be issued to a corporate account)
    d. Completion of all information requested in the digital platform form provided for this Service.
2. Deadline for Request: If the Client does not submit the reimbursement request and complete documentation within thirty (30) calendar days following the subscription payment, the case will be closed and no reimbursement shall be granted.

Digital Presence Optimizer by Beedigital

Provides access to BeeDigital's platform to optimize the company's digital presence, improving visibility and engagement across up to 50 online platforms. To activate the service, the cardholder must register on the Beesible platform. After registration, BeeDigital and Mastercard will verify the Cardholder's eligibility as a valid beneficiary. Once eligibility is confirmed, the cardholder completes the business or commercial activity details, after which the service will be considered activated.

Access here

Protection against theft and assaults at ATMs

If a cardholder is the victim of an assault and/or robbery during or immediately after using an ATM, Mastercard offers coverage to replace the stolen cash (withdrawn).

Terms and conditions apply.

Extended Warranty

The Extended Warranty extends coverage beyond the original manufacturer's warranty on covered items for up to one year. If an optional warranty plan is purchased with the item (in addition to the original manufacturer's or store brand warranty) after the coverage periods of both the store and brand warranties have ended, coverage will be extended for 1 year and cannot exceed 3 years. The covered item must be purchased entirely with the eligible Mastercard.

Terms and conditions apply.

MasterCoverage™

The MasterCoverage™ program provides coverage to financial institutions that issue eligible Mastercard cards to a business when there is a direct loss due to misuse of those business accounts by one or more employees/cardholders of that business. Employee termination and account cancellation are requirements for a MasterCoverage™ claim.

Terms and conditions apply.

Discounts and Educational Platforms

Easy Savings Always On

Through the Easy Savings Always On program, Mastercard Business cardholders of participating financial institutions,

are able to access automatic rebates at over 50,000 selected merchants (mainly located in the US and Europe) to help them save on everything from business travel, dining and fuel, to digital tools.

Rebates are applied post purchase for a seamless experience, so there is no action needed by SME cardholders.

Enter here: Easy Savings Always On to discover all participating merchants and offers.

Easy Savings Specials

Easy Savings Specials is a global redemption-based merchant offers program available to Mastercard Business cardholders. Whether SMEs are looking to take their business to the cloud, unleash business potential or power up their logistics, there is an offer to help them save. Easy Savings Specials is available to all Mastercard Business cardholders with no associated cost to the issuer.

Enter www.easysavingsspecials.com/en and discover all the offers available designed for businesses, from top global merchants.

Entrepreneur's Odyssey

An educational platform from world-renowned academics, successful entrepreneurs, Mastercard experts, and industry thought leaders. Offers aspiring and established entrepreneurs access to business education, case studies, tools and resources.

Enter here

Micromentor

World's largest community of entrepreneurs and volunteer business mentors that connects entrepreneurs with volunteer mentors, providing no-cost business support.

Enter here

INCAE Virtual Accelerator

Online certification program for women SMEs that provides tools to enable business growth.

Enter here

Strive Community: Training Course for SMEs Selling Online

Mastercard's Strive Community has worked with experts and small businesses around the world to develop digital training content that equips small business owners with the skills they need to thrive online. The course contains ten modules with practical and actionable tips, designed to support small businesses selling on e-commerce and social media platforms.

Enter here

Mastercard Trust Center

Cybersecurity solutions and advice for small and medium businesses

A cyberattack can destroy a business. This is why we've created the Mastercard Trust Centre – to help you defend your critical assets, your business and your reputation through online access to trusted cybersecurity research, education, resources and tools.

Enter here

How Cardholders must File a Claim

In the event of a claim, the following procedures should be followed:

1. The cardholder or the beneficiary or someone legally acting on behalf of either, must notify us as required in the claim notification period, or your claim may be denied. Upon receipt of a notice of claim, the plan administrator, claims administrator or insurance company, will furnish to a claimant the necessary claim form(s).

2. Complete the claim form(s) in its entirety signed and dated.

3. Submit all required information (proof of loss), as outlined in the T&Cs of each coverage no later than the submission period.

For assistance with filing a claim, please inform cardholder to call the specific Mastercard Global Service™ toll-free number for his/her country, or call direct, or collect, to the United States at: **1-636-722-7111.**

The cardholder should submit all required information specific to each coverage (refer to T&Cs) by the following channels:

- **Webpage:** www.mycardbenefits.com
- **Email:** mcresponse@ufac-claims.com

Each coverage has a specific claim notification and submission period that the cardholder must be aware of (refer to T&Cs for this information).

For questions about the claim the cardholder should call the following toll-free number: **1-800-MCASSIST.**