



**EXCLUSIVE BENEFITS OF THE
PENINSU BANK VISA GOLD CARD**

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peninsu.com

BENEFITS	DESCRIPTION OF BENEFIT	COVERAGE
Visa Global Service	Visa Global Service provides emergency card-related assistance, anytime, anywhere, via one toll-free phone call.	Yes
Emergency Replacement card		Yes
Emergency Cash		Yes
PURCHASES		
Price Protection	The Visa Price Protection program helps you get the best Price you can find on most products you buy with Your Eligible Card with this benefit. Simply pay for the entire cost of the product with Your Eligible Card and if, within 30 days of the date You purchased the product, You see either a Printed Advertisement or Non-Auction Internet advertisement for the same product (same model number and same model year) by the same manufacturer, in the same market*, for a lower Price, We will refund You the difference, up to the benefit amount per item (and per account per twelve month period).	\$400.00
Purchase Protection	Visa Cardholders with this coverage can benefit from the security and safety offered through Visa Purchase Protection, an insurance program. If something you bought with your Card is damaged or stolen within 45 days of purchase, chances are you're protected. Most new purchases are covered against theft or damage for a full 45 days from the date of purchase.	USD1,500 per account per 12- month period
Extended Warranty	As a Visa cardholder with this benefit you have Extended Warranty Protection which doubles the free repair period under the original manufacturer's written repair warranty or store warranty up to one additional year on eligible products with manufacturer's warranties between three months to three years.	USD 5,000 per incident/maximum of USD 25,000 per acct. per year
TRAVEL		
Auto Rental Insurance	The cardholder must decline the Collision Damage Waiver (CDW/LDW) or similar coverage offered by the auto rental company	Global
Baggage Delay	International Visa cardholder with this benefit, spouse and dependent children under 23 years of age will each be automatically insured up to a maximum amount each for reasonable unavoidable expenses incurred for emergency replacement of essential items during an insured trip if during said insured trip the carrier delays delivery of your baggage, misdirects it or temporarily loses it for over four hours, or delivery of baggage is delayed as a result of the carrier's financial default.	USD 500
Baggage Loss	International Visa cardholder with this benefit, spouse and dependent children under 23 years of age will each be insured automatically for any baggage that is lost due to theft or misdirection while in the care, custody and control of a common carrier, licensed for transport of passengers for hire. The insured must be a ticketed passenger on the common carrier and the full travel fare must be charged to your covered International Visa card. All claims need to be verified by the common Carrier.	USD 1,000
SUBSCRIPTIONS		
SkyBox	-	12 months

Every time you shop with your PENINSU Bank Visa credit card you earn points.

FEES	
Rewards	Yes
Rewards Annual Fee	No Charge
Annual Membership Fee	\$70.00
Annual Membership Fee Additional Card	\$35.00
Replacement Card Fee	\$35.00
Replacement PIN Mailer	\$25.00
Cash Advance Fee	3% or \$10 whichever is greater
Quasi Cash Advance Fee	\$10.00
Late Fee	\$30.00
Dispute Fee	\$25.00
Service Charge Fee	\$25.00
Credit Report Fee	\$40.00
Over Limit Fee	\$25.00
Interest Rate	16%
Dispute Fee	\$25.00