You have Carte Blanche[®]. Time to explore its potential.

Diners Club[®] Carte Blanche[®] Corporate Card Benefits Guide



Table of contents

Click on any title in the table of contents to access this interactive guide

- 1 Welcome
 - Card information, services and assistance
- 3 Your card at a glance
- 4 Club Rewards[®]
 - Points to miles
 - Explore Club Rewards
- 6 Travel benefits
 - Global Entry or TSA Pre√®
 - Diners Club lounge access
- 8 VIP concierge service
- 9 Splendid Hotel stays
- 10 Car Services
- 11 Insurance services
- 14 ATM Services
- 17 Program terms & conditions

Travel Without Compromise

Welcome to your Diners Club[®] Carte Blanche[®] Corporate Card

Your Diners Club Carte Blanche Corporate Card was designed with executives like you in mind. A corporate essential, this card is intended to enhance your business travel every step of the way.

From 24/7 personalized assistance to comprehensive travel protection, unique rewards to extensive lounge access, the Diners Club Carte Blanche Corporate Card is dedicated to making every business trip a successful one.

So whether work takes you across the country or across the globe, you can be confident that you carry our most prestigious corporate card offering with extensive business travel benefits and top tier service.



Card information, services and assistance

Card activation 1-877-604-6723 (TTY 1-866-859-2089)

Carte Blanche Personal Assistant (available to help you 24/7) 1-888-514-3067 toll-free

dinersclubassistant.com

Club Rewards¹

1-800-234-4034 clubrewardsus.com

Diners Club lounge dinersclublounges.com

Mobile app dinersclub.com/clubmembers/mobile-app

Carte Blanche Website dinersclubcarteblanche.com

Complaint resolution, account inquiries and reporting of lost/stolen cards

1-877-604-6723 514-877-1577 international collect (outside the U.S.)

Take your business travel further

Your card at a glance

More than just a charge card, your Diners Club Carte Blanche Corporate Card is an ideal business travel tool. Your card can help you find a lounge at a busy airport, where you can unwind or catch up with the office. Plus, it ensures you're covered if your travel doesn't go quite as planned. And when you reach your destination, your card can also connect you with experts who know the right hotel or restaurant to recommend, or who can help you secure sought-after tickets to entertain clients or to celebrate the close of a deal. You can also make purchases with your smartphone using Apple Pay[®], Android Pay[™], Samsung Pay[™] and BMO Harris Bank Masterpass[™].

Your card benefits include:

• \$100 airline fee credit²

Enjoy up to \$100 credit to use towards items such as baggage fees, in-flight food and beverage purchase, or lounge passes, with qualifying airlines

• 0% foreign transaction fee

Diners Club will not charge any foreign transaction fee on the purchases you make with your card outside of the United States

- Global Entry / TSA Pre√[®] application fee credit³ Receive a \$100 Application Fee Credit towards Global Entry or TSA Pre√[®]
- Extensive lounge access⁴

Relax and unwind or stay productive at more than 800 airport lounges around the world

- In-flight Wi-Fi purchase credit⁵ Enjoy in-flight Wi-Fi sessions with participating carriers and receive up to a \$100 credit towards these charges per calendar year
- Comprehensive travel insurances⁶

Know your luggage, rental car and purchases may be covered should the unexpected happen while travelling on business

• VIP concierge service⁷

Enjoy uncompromising personal attention from Carte Blanche Personal Assistants, 24/7

• Exclusive Club Rewards

Turn your purchases into points for travel, premiere merchandise, unique experiences and more

Worldwide acceptance

Use your card at more than 44 million Mastercard credit card locations around the globe

Every journey should be a rewarding one

Club Rewards®

Earn Club Rewards[®] points on every eligible purchase you make using your Diners Club Carte Blanche Corporate Card. Club Rewards points are ideal for surprising a valued client, rewarding a hard-working employee or treating yourself to something special.

Cardmembers can collect Club Rewards points individually. No matter what you choose, there is no limit on the number of points you can collect and redeem for travel, cash or merchandise.

If your organization has elected to consolidate Club Rewards points using the Corporate Collect option, points may only be redeemed by your organization.

View available rewards at **clubrewardsus.com**

Points to miles

Redeem your Club Rewards points for travel with leading frequent flyer partners or for hotel loyalty program stays, including:

- Air Canada Aeroplan®
- American Airlines AAdvantage®
- British Airways Avios Points
- Delta SkyMiles[®]
- Southwest Airlines Rapid Rewards[®]
- Virgin Atlantic Flying Club
- Hilton HHonors
- Hyatt Gold Passport[®] Points
- IHG[®] Rewards
- Marriott Rewards
- Starwood Preferred Guest[®] Starpoints

View our complete partner list at clubrewardsus.com

Back to Table of Contents

Points to cash

Let Club Rewards assist you with your Diners Club Carte Blanche Corporate Card fees. You can redeem your points for:

• Annual Carte Blanche Corporate Card fee

Club Rewards catalog

Turn your Club Rewards points into unique merchandise, gift cards and much more. Choose something for your office, home or someone special. Or, let one of our Specialists help you create a personalized reward that's limited only by your imagination.

Explore Club Rewards Visit clubrewardsus.com Call 1-800-234-4034

Travel benefits

Travel made easier

\$100 airline fee credit

Receive up to a \$100 credit per calendar year to use toward checked baggage fees, in-flight food and beverage purchases or lounge passes with qualifying airlines. Use your Diners Club Carte Blanche Corporate Card to pay for these charges and a credit will appear on your statement within 1-2 billing cycles.²

0% foreign transaction fee

Diners Club will not charge any foreign transaction fee on the purchases you make with your Diners Club Carte Blanche Corporate Card outside of the United States. However, there may be circumstances where ATMs or merchants charge a fee on these transactions.

Fee credit for Global Entry or TSA Preè

Bypass long lines and spend less time waiting at select airports with Global Entry or TSA $Pre \checkmark^{\otimes}$, upon approval. If approved for Global Entry, you will receive access to TSA $Pre \checkmark$ at no additional charge.³

As a Diners Club Carte Blanche Corporate Cardmember, you will receive a statement credit of up to \$100 every five (5) years as reimbursement for your application fee for Global Entry or TSA $Pre\sqrt{\circ}$, when you charge the application fee (of at least \$85) to your Carte Blanche card. Credit is applied for the first program to which you apply and will appear on your statement within 1-2 billing cycles after the qualifying transaction.

For more information on these programs or to apply, visit:

- Global Entry at: www.globalentry.gov and fill out an application
- TSA Pre√® at: www.tsa.gov

Back to Table of Contents

Diners Club lounge access

Escape the hustle of busy airports at more than 800 airport lounges around the world. Each offers a unique and quiet place to unwind or remain productive. Enjoy complimentary services such as hot food, beverages, Internet access, flight information, newspapers, television, shower facilities and mobile charging stations.⁴

Plus, use the Diners Club mobile app to access helpful travel resources, no matter where you are. Get information on airport lounge locations and the latest privileges offers. Gain easy access to the tipping and currency converter, ATM locator, travel advice and Diners Club customer service information in multiple languages.

Explore the full lounge list at: **dinersclublounges.com**

Download the mobile app at: dinersclub.com/clubmembers/mobile-app

In-flight Wi-Fi purchase credit

Cardmembers can continue to work on board and take advantage of in-flight Wi-Fi sessions with participating airlines. Use your Diners Club Carte Blanche Corporate Card to purchase in-flight Wi-Fi sessions and you will receive a statement credit for the charge, up to \$100 per calendar year. The credit will appear on your statement within 1-2 billing cycles.⁵

Turn requests into reality

VIP concierge service

Enjoy perks such as room upgrades, complimentary continental breakfast for two, VIP status, early check-in and late checkout (based on availability) and more, at luxury hotels such as Mandarin Oriental Hotel Group, Ritz-Carlton, Four Seasons and selected Starwood Hotels – just to name a few.⁷

Plus, rely on uncompromised attention from our friendly and knowledgeable Carte Blanche Personal Assistants, 24/7. They can help you secure last-minute dinner reservations, tickets to popular shows and events and more.

Contact a Carte Blanche Personal Assistant

1-888-514-3067 toll-free

dinersclubassistant.com

Preferred seating

When work takes you beyond the boardroom, know you can access some of the best tickets for the most sought after concerts, shows and sporting events.⁸

Exceptional golf

Whether you need a tee-time for you and your client, or you simply need to decompress after a rigorous presentation, we can help with online tee-time bookings at over 1,900° golf courses globally in the US, Canada, Caribbean, Mexico, Europe, North Africa and Asia, as well as access to over 900 private courses throughout the US and Canada. (Available at select times and courses.)

Fine dining

No matter where business takes you, you can always satisfy any culinary cravings along with your good taste.

Back to Table of Contents

Preferred restaurant program

Get preferred access and a VIP experience at over 300 acclaimed restaurants specially selected by our Personal Assistant restaurant team. Enjoy special privileges such as visit from the Chef, a complimentary glass of wine or a private tour of the kitchen or wine cellar at select restaurants.¹⁰

Splendid hotel stays

In addition to meeting your business dining and entertainment requirements, where you stay should also include a few added indulgences. Our extensive network of over 3000 luxury hotels, private homes and villas in more than 80 countries provides a range of added benefits and perks⁷ for you to enjoy, such as:

- Preferred rates
- Complimentary breakfast
- Room upgrades
- Early check-in and late checkout
- Complimentary Internet access
- Credits for spa, golf or dining services
- Welcome amenities

Luxury hotels and resorts

Indulge in a stay at one of over 1000 of the finest hotels, resorts, lodges and spas in the world's most desirable locations.¹¹

Mandarin Oriental Hotel Group

Experience distinctive design and a strong sense of place at these luxury hotels that offer 21st century luxury with oriental charm.¹²

Starwood Hotels

Stay at award winning hotels and resorts like St. Regis, W Hotels and The Luxury Collection in incredible destinations worldwide, each offering luxury at every turn.¹³

Villas of distinction

Let the crowds stay at a hotel, while you stay at a stunning residence with personalized services, such as a private chef, provisions for the villa, rental car throughout the stay and private car or driver.¹⁴

Car service

Whether it is you or your entire team travelling, you can find a car of any size, for every occasion, in virtually any city.¹⁵

Rental cars

Enjoy discounts at leading car rental agencies, including:

- Alamo Rent A Car
- Enterprise Rent-A-Car
- National Car Rental

Limousine/car service

Leave the driving to someone else while you catch up on emails or take a cross-town rest. Access accredited car hire/limousine services through your Personal Assistant¹⁶ and enjoy:

- · Savings on luxury chauffeured service
- \$50 (USD) discount applied to first booking
- Complimentary vehicle upgrade, when available

Learn more about your exclusive offers at: dinersclubassistant.com

Know you're prepared for the unexpected

Comprehensive insurance and services⁶

While we hope it never happens to you, sometimes flights are missed, bags lost or wallets left behind. When you use your Carte Blanche Card to book business travel, Cardmembers can take it all in stride, knowing help is readily available.

Access to emergency cash

Should you ever find yourself in need of cash, know your card gives you access to more than one million ATMs and cash access locations in more than 185 countries. Visit **dinersclubcash.com** for cash locations by country.

Lost or damaged luggage¹⁷

If your checked and/or carry-on luggage is lost or damaged by a common carrier, you are eligible for reimbursement of the cost to repair or replace your luggage and the personal property contained therein. Coverage is limited to the actual cost, up to \$1250 per claim.

Baggage delay¹⁷

If your luggage is delayed by a common carrier for more than six hours, you are eligible for reimbursement of the cost to replace, on an emergency basis, any personal articles or business effects contained in your checked baggage. Coverage is limited to the actual cost, up to \$500 per claim.

Hotel/motel burglary¹⁷

Should your belongings ever be stolen or damaged as a result of a burglary by forcible entry into your hotel or motel room, you may be reimbursed for the cost of replacing or repairing your item(s). Coverage is limited to the actual cost, up to \$1000 per claim.

Master rental coverage¹⁷

When you rent a vehicle with your card, you are eligible for coverage for physical damage to and theft of the rental car, as well as theft or damage to personal effects in transit in the rental vehicle or in any building en route during a trip using the rental vehicle. You are insured against physical damage to and theft of the rental vehicle when the rental period does not exceed 45 consecutive days. The rented vehicle must have a manufacturer's suggested retail price that does not exceed \$100,000.

Purchase assurance¹⁷

If an item you've bought with a covered card is damaged or stolen within 90 days of purchase, you may be eligible for reimbursement of the actual cost of the item up to a maximum of \$10,000 per loss and a total of \$50,000 per account per 12 month period.

Extended warranty¹⁷

Extended warranty doubles the original manufacturer warranty up to a maximum of 12 months on most items you purchase with a covered card. The maximum benefit for repair or replacement shall not exceed the lesser of the actual amount charged to a covered card or \$10,000.

Assistance services¹⁸

Rest assured you have help close at hand for any situation. No matter where your travel takes you, you'll find assistance for a variety of travel-related services, such as:

- Referrals to medical services
- Prescription transfer/shipping
- Legal referrals and assistance
- Information for preparing a journey, visas, passports, inoculation requirements for foreign travel, customs and duty regulations, foreign exchange rates and value added taxes
- Referrals to embassies or consulates
- Referrals to interpreters
- Dispatch of an interpreter
- Cash advances
- Urgent message relay
- Lost luggage assistance
- · Lost document, ticket replacement and return trip assistance

Travel services medical protection

If you have a medical emergency away from home or overseas, we can help you obtain required care through a global referral network of local physicians, dentists, hospitals and pharmacies.

You may be eligible for emergency medical coverage:

- up to \$2,500 in coverage¹⁷
- unexpected return home benefits up to \$10,000 per trip¹⁹

Common carrier accidental death and dismemberment benefit¹⁹

Your Carte Blanche Card comes with coverage (up to \$1 million) for accidental loss of life, limb, sight, speech, or hearing while riding as a passenger in, entering or exiting any licensed common carrier²⁰, provided the entire cost of applicable passenger fare(s) has been charged to a Carte Blanche Card.

This benefit also includes 24-hour business travel extension of coverage²¹

Included with your Common Carrier Accidental Death and Dismemberment Benefits is the 24-Hour Extension for business trips of up to 30 days.

Small actions have a large impact

Added value services:

Up to 60 days to pay

Only Diners Club gives Corporate Cardmembers up to two full billing periods (approximately 60 days) to pay without incurring late charges. Payment in full is due each billing period, but Cardmembers pay no penalties if the entire account balance is paid within two billing periods. This extra time to pay becomes especially valuable during extended business trips.

AutoPay - simplify your card payments

With our AutoPay option, your monthly Diners Club Carte Blanche Corporate Card bill payment is always made on time, automatically. And best of all, there's no charge for this time-saving service. By selecting the AutoPay option, you authorize us to debit your monthly payment directly from your bank account at any bank or other financial institution in the U.S. You'll still get your statement every month to check your transactions (or you can check your statement online, if you've chosen eStatements).

How to activate the AutoPay option

To activate AutoPay on your card, simply download the enrollment form from **dinersclubus.com**. Then complete, sign and return it by mail or by fax as indicated. Your pre-authorized debit payments will begin with the next billing cycle after set up, provided we receive the completed form at least 10 business days before your next payment due date.

Statement and billing options

Manage company spending and reconciliation with flexible billing and payment options, including:

· Central billing/central payment

Your organization receives a monthly invoice for all Cardmember activity from BMO Harris $^{\otimes^{\pm\pm}}$ and is responsible for payment.

Individual billing/individual payment

The Cardmember receives a monthly statement from BMO Harris and is responsible for payment or the Cardmember can submit an expense report and the company issues a payment to BMO Harris for all authorized charges.

eStatements and eStatement alerts

Securely view eStatements for your Diners Club Carte Blanche Corporate Card Account anytime through our online tools. Sign up to receive email alerts that help you keep on top of your payments. You'll be notified when your eStatements are available to view.

ATM cash access program – Club Cash®

Travel with confidence, knowing your Diners Club Carte Blanche Corporate Card can offer you the financial flexibility to get cash advances for unexpected expenses and emergency situations. Organization and Cardmember participation in Club Cash® must be approved.

Enrollment in Club Cash enables you to conveniently obtain money from participating ATMs around the world that display the Mastercard family of brands.

If you are approved for enrollment in Club Cash, you will receive a confidential Personal Identification Number ("PIN"). To obtain cash from an ATM, your PIN must be entered into the ATM after you insert your card. You agree to take all reasonable precautions to prevent any other person from learning your PIN or using your card to make unauthorized transactions.

ATM cash limits

Your limits for getting cash at an ATM will be set by us, your organization's policy and the institution operating the ATM. You understand that we or the institution operating the ATM may impose different limits from your company.

You may cancel your participation in Club Cash at any time, for any reason, by writing to us at the address provided on your billing statement. Your cancellation will be effective when we have had a reasonable opportunity to act on your written notice of cancellation.

Protect your card and PIN

There are several steps you can take to safeguard your card and PIN against loss, theft or misuse.

- Do not voluntarily disclose your PIN.
- Always keep your PIN separate from your card.
- Do not choose a PIN selected from your name, date of birth, telephone numbers, address or Social Security Number.
- Shield your PIN from the view of others when at an ATM, point-of-sale terminal, telephone or computer in public areas.
- Be cautious of websites, online services, callers or other parties pretending to be Bank of Montreal, BMO Harris or a subsidiary that ask for this information.
- Notify us by telephone within 24 hours if you learn of the loss, theft or misuse of your card, or if you know or suspect that someone else knows your PIN.

Your concerns are our concerns

We hope you'll never have a complaint about your Diners Club Carte Blanche Corporate Card or its features, but if you do, we encourage you to contact us so we can work together to find a resolution. We will also assist you should you ever find yourself without your card.

Complaint resolution, account inquiries and reporting of lost/stolen cards

Please call 1-877-604-6723.

For international calls (outside the U.S.), call 514-877-1577 collect.

Carte Blanche Corporate Card Program terms & conditions

The information in this booklet is correct as of August, 2016.

Your Diners Club Carte Blanche Card is for corporate or business expenses, please check with your Program Administrator before accessing any of the benefits outlined in this guide to ensure compliance with your corporate policies.

We have the right to add, modify, or delete any Diners Club Carte Blanche Corporate Card benefit, service or feature at our discretion, at any time. BMO Harris is not responsible for the products or services offered by other companies.

1. Club Rewards Terms and Conditions

You can access Club Rewards Terms and Conditions at dinersclubus.com/us/docs/ US-Consumer-Club-Rewards-Terms-and-Conditions.pdf

For more information or to redeem your points, visit the Club Rewards website at **clubrewardsus.com** or call **1-800-234-4034** (Monday – Sunday, 9 a.m. – 9 p.m. (ET). Closed on all national holidays).

All services, merchandise and travel rewards are supplied by third-party vendors who are solely responsible for the services and merchandise supplied. By redeeming your Club Rewards points, you release us and our parent companies, subsidiaries and affiliates from any and all liability arising as a result of, or with respect to your redemption or use of your points as well as in respect of any product, service or reward for which your points were redeemed.

2. \$100 Airline Fee Credit

Purchases must be made on your Carte Blanche Card Account, by the Cardmember to be eligible for this statement credit. Qualifying incidental air travel transactions charged to your card on the following airlines will be eligible for a statement credit up to USD \$100 per calendar year. American Airlines[®], United Airlines[™], Delta[™], Southwest Airlines[®] and Frontier Airlines[®] only. The credit is applied by BMO Harris directly to the Card Account. Incidental air travel fees charged to the Carte Blanche Card Account prior to October 16, 2016 on a qualifying airline are not eligible for statement credits. Incidental air travel fees must be in US Dollars and must be separate charges from airline ticket charges. This credit will apply to individual transactions less than or equal to \$50 dollars. Eligible incidental air travel expenses include purchases made with airlines such as baggage fees, lounge access and some in-flight purchases. Airline tickets, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees. Please allow 1-2 billing cycles after the qualifying air travel expense is charged to your Card Account for statement credit(s) to be posted to the Account. This Airline Fee statement credit is an annual benefit available for transactions appearing on your billing statements from December through the following December. Pending transactions that do not post in your December billing cycle will count towards the next year's Airline Fee Credit.

We do not determine whether merchants appropriately identify all transactions you make on your Card Account, but we do reserve the right to determine which transactions are eligible for the statement credit. Cardmembers are responsible for payment of all charges on the Card Account regardless of eligibility for statement credit. To be eligible for this benefit, the enrolled Card Account must be open and current at the time of statement credit fulfillment. Cardmembers can call the number on the back of their card if statement credits have not posted to their Card Account

Program term ধ conditions after 2 billing cycles. If at any time you cancel your Diners Club Carte Blanche Corporate Card Account, any unused portion of the benefit will be forfeited immediately.

3. \$100 Application Fee Credit For Global Entry or TSA Preè

Purchases must be made on your Carte Blanche Card Account, by the Cardmember to be eligible for this statement credit. Cardmembers are eligible for one (1) statement credit up to \$100 every five (5) years for the Global Entry or TSA $Pre\sqrt{*}$ application fee which is charged to the Diners Club Carte Blanche Corporate Card Account. The credit is applied by BMO Harris directly to the Card Account. Applications submitted prior to October 16, 2016 do not qualify for a statement credit. Please allow 1-2 billing cycles after the qualifying Global Entry or TSA $Pre\sqrt{*}$ is charged to the eligible account for the statement credit to be posted. We do not determine whether merchants appropriately identify all transactions you make on your Card Account, but we do reserve the right to determine which transactions are eligible for the statement credit. Cardmembers are responsible for payment of all charges on the Card Account regardless of eligibility for statement credit. To be eligible for this benefit, the enrolled Card Account must be open and current at the time of statement credit shave not posted to their Card Account after 2 billing cycles. If at any time you cancel your Diners Club Carte Blanche Corporate Card Account, any unused portion of the benefit will be forfeited immediately.

U.S. Customs and Border Protection (CBP) – GLOBAL ENTRY PROGRAM TERMS AND CONDITIONS (Per CBP):

Terms and Conditions:

- To qualify you must be a U.S. citizen, a U.S. lawful permanent resident, or citizen of other Global Entry eligible countries (please refer to www.globalentry.gov for further details). Applicants may be found ineligible for participation in Global Entry if they:
 - * Have been convicted of any criminal offense or have pending criminal charges or outstanding warrants (to include driving under the influence);
 - * Have been found in violation of any customs, immigration or agriculture regulations or laws in any country;
 - * Are the subject of an ongoing investigation by any federal, state or local law enforcement agency;
 - * Are inadmissible to the United States under immigration regulation, including applicants with approved waivers of inadmissibility or parole documentation; or
 - * Cannot satisfy CBP of your low-risk status.
- 2. Once you submit an application online, your application will be reviewed by CBP. If you pass the initial checks, you will be asked to schedule an interview at one of the Global Entry Enrollment Centers. At that interview a CBP officer will determine your eligibility, take your photo, and collect biometric information, e.g., fingerprints.
- Applicants must have a valid machine readable passport or machine readable lawful permanent resident card, and one other form of government-issued identification, such as a driver's license or ID card.
- 4. Children under the age of 18 will require consent by a parent or legal guardian.

DISCLAIMER:

Global Entry is a U.S. Customs and Border Protection (CBP) program. Decisions to approve/deny applications are made solely by CBP. BMO Harris has no influence over CBP's decision to approve or deny an application. BMO Harris is not notified of approvals or denials to applications. Applications are made directly by the applicant to CBP. Information submitted by the applicant to CBP is not shared with BMO Harris. BMO Harris does not share account information with CBP. BMO Harris does not have access to CBP records. Application fees must be paid at time of application submission.

TSA Pre \checkmark° is a Transportation Security Administration (TSA) program. Decisions to approve/deny applications are made solely by TSA. BMO Harris has no influence over TSA's decision to approve or deny an application. BMO Harris is not notified of approvals or denials to applications. Applications are made directly by the applicant to TSA. Information submitted by the applicant to TSA is not shared with BMO Harris. BMO Harris does not share account information with TSA. BMO Harris does not have access to TSA records. Application fees must be paid at time of application submission.

4. Diners Club Lounge Program

Services may vary by location. Please visit **dinersclublounges.com** for further details.

5. \$100 In-flight Wi-Fi Purchase Credit

Purchases must be made on your Carte Blanche Card Account, by the Cardmember to be eligible for this statement credit. Diners Club Carte Blanche Corporate Cardmembers can purchase in-flight Wi-Fi and receive up to \$100 dollar statement credit per calendar year. The credit is applied by BMO Harris directly to the Card Account. In-flight Wi-Fi purchases charged to the Carte Blanche Card Account prior to October 16, 2016 on qualifying providers are not eligible for statement credits. Inflight WI-FI statement credit is available on the following Inflight WI-FI providers Boingo®, GOGO ® and [©] Southwest Airlines Co. Your credit may be used for single flight segments or towards a monthly or yearly plan, up to \$100 dollars. A "flight segment" is defined as one takeoff and landing on the same aircraft, with the same flight number, between two cities. Please allow 1-2 billing cycles after the gualifying transaction is charged to your Card Account for statement credit(s) to be posted to the Account. This In-flight Wi-Fi statement credit is an annual benefit available for purchases appearing on your billing statements from December through the following December. Pending transactions that do not post in your December billing cycle will count towards the next year's In-flight Wi-Fi Purchase Credit. We do not determine whether merchants appropriately identify all transactions you make on your Card Account, but we do reserve the right to determine which purchases are eligible for the statement credit. Cardmembers are responsible for payment of all charges on the Card Account regardless of eligibility for statement credit. To be eligible for this benefit, the enrolled Card Account must be open and current at the time of statement credit fulfillment. Cardmembers can call the number on the back of their card if statement credits have not posted to their Card Account after 2 billing cycles. If at any time you cancel your Diners Club Carte Blanche Corporate Card Account, any unused portion of the benefit will be forfeited immediately.

6. Diners Club Carte Blanche Corporate Card Insurance Terms and Conditions

The information shown here is intended as a summary of services, benefits and coverages. All insurance coverage is provided by a third party and is subject to the terms and conditions of the respective master policies. **Please refer to your Certificates/Policies of Insurance and Summary of Assistance Services.**

In case of a conflict between the information shown above and the master insurance policies, or the certificate/policy of insurance, the respective master policy shall prevail. To file a claim or request MasterAssist Services, call 1-800-MC-ASSIST (1-800-622-7747) or, from outside the U.S., call collect 636-722-7111, or en Español: 1-800-633-4466.

7. Hotel and Concierge Services Terms and Conditions

Please visit **dinersclubassistant.com** for further details, terms and conditions.

8. Preferred seating Terms and Conditions

All Sales are final. No refunds, Returns or Exchanges. For full terms and conditions, visit razorgator.com/tickets/about-us/termsofuse

9. Exceptional Golf Terms and Conditions

TEE TIME BOOKING AND AUTHORIZATION AGREEMENT

By accepting this Agreement you

- (1) authorize GolfSwitch to transmit your name, address, Email address and credit card information to the golf course at which you make such reservation and to the Website Booking Agent and
- (2) acknowledge that the Website Booking Agent's operators may use your credit card to guarantee the reservation and/or charge the greens fee in advance. The golf course you have selected requires advance notice before day of play for any cancellation which you may furnish by either following the cancellation policy on **GolfSwitch.com** or by contacting the Website Booking Agent directly. If you do not cancel your reservation in accordance with the cancellation policy, you may be charged the entire greens fee for all rounds reserved. Although GolfSwitch is using its most reasonable effort to provide an Internet reservation system for customers desiring to reserve rounds at golf courses participating in its network, you understand that GolfSwitch is providing its reservation service "as is" without making

any warranties of any kind, including any express warranties and the implied warranties of merchantability and fitness for a particular purpose, except as required by law. GolfSwitch's maximum liability for any damages that you may suffer or that may result from your use of the reservation system will not exceed the aggregate booking fee paid for the reservation owing rise to the damages. In no event will GolfSwitch or any of its suppliers be liable for any consequential, incidental or any such damages or for lost profits of any kind, even if apprised of the possibility of any such damages. Additional Terms & Conditions are available at **http://book.golfswitch.com/portal/privacypolicy.asp?custid=TEE&part=&lang=en**

- **10.** Reservations are based on availability. In order to receive your dining benefit, an entree must be purchased and/or a minimum spend per party may be required where indicated, and reservations must be booked through your Personal Assistant. Your dining benefit may not be combined with any other offers.
- 11. Diners Club Card Luxury Hotel & Resort Collection privileges are valid annually and are subject to availability and can change at any time. All offers are renewed annually every calendar year and are received from individual properties, are subject to availability and may be changed and/or withdrawn without notice. Some blackout dates and/or other restrictions may apply; resort and/ or dining credits may have additional restrictions, including but not limited to the exclusion of alcoholic and nonalcoholic beverages and/or gratuities. Ensemble Travel® Group and its subagents assume no responsibility for the accuracy of terms or liability for loss of/damage to property, injury or death due to errors, omissions or intentional acts, and act solely as agents for the properties providing services and facilities. Room upgrade, early check-in and late checkout are based on availability at time of check-in. All rights reserved. No part herewith may be reprinted or otherwise duplicated without written permission.
- 12. Offer is valid annually and is subject to availability and can change at any time. All offers are renewed annually every calendar year; blackout dates may apply. Advance booking is required. Offer is valid on selected room categories and on best available rates only, unless otherwise stated. Offer is not valid for group bookings and cannot be used in conjunction with any other offer or promotion.
- 13. The Luxury Privileges rate plan includes amenities that may not be available through other rate plans at participating luxury hotels and resorts owned, managed and franchised by Starwood and its affiliates and operated under The Luxury Collection, St. Regis, W Hotels and Westin brands. Room upgrade, early check-in and late checkout are based on availability at time of check-in. \$100 amenity per stay varies by property (F&B credit, spa credit or welcome gift). Amenities will not be extended on any other rate plan, prepaid rates, package rates or reservations made via wholesalers, OTAs and tour operators. Amenities are listed for informational purposes and are subject to change. Exact amenities are confirmed at time of reservation. Starwood Luxury Privileges Rate Plan must be booked to guarantee the delivery of added-value amenities.
- 14. Offer is valid for new bookings made through Personal Assistant and may not be combined with other offers unless indicated. Payment must be made with your Carte Blanche Card in the Cardmember's name. Cardmember must travel on itinerary booked. Villas of Distinction is not responsible for any errors or omissions resulting in inventory, content or pricing discrepancies. The details shown, including any pictures, are for informational purposes only. Participating providers and benefits are subject to change. Prices shown are land only, may vary by season and number of guests and views, and do not include taxes or gratuities. All prices and special offers are subject to availability and may be changed or withdrawn at any time. Additional restrictions may apply. For full terms and conditions, please visit www.villasofdistinction.com/about/terms
- 15. Up to 25% discount applies to base rate only and is available at participating locations. Offer is valid annually and is subject to availability and can change at any time. All offers are renewed annually every calendar year. Taxes, other governmentally authorized or imposed surcharges, recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge and optional items (such as CDW up to \$30 per day) are extra. In the United States, check your insurance and/or Carte Blanche Card for rental vehicle coverage. Standard driver requirements apply. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited. © Enterprise Holdings, Inc.

- 16. Late cancellation policies vary based on the location of the original pickup point or service area (i.e., EmpireCLS immediate service areas vs. international markets). Cancellation within the EmpireCLS immediate service area (NY/NJ/SW CT, San Francisco-San Jose and Los Angeles-San Diego) must be made one (1) hour prior to scheduled pickup. Full fare including gratuities will be charged for all late cancellations. Please refer to full policies and procedures for more information. A reservation is considered a "No Show" if the passenger cannot be located or contacted within (a) one (1) hour for airport pickups (time starts when the plane arrives at the gate) and (b) thirty (30) minutes at other pickup locations (home, office, hotel, etc.). Full fare, including gratuities, will be charged for all No Shows. For waiting time on airport departures (pickup at home, office, hotel, etc.), the first fifteen (15) minutes are considered the Grace Period. For airport arrivals. the Grace Period is forty-five (45) minutes for all domestic flights and seventy-five (75) minutes for all international flights. Waiting time charges are based on the vehicle's hourly rate and are accrued in quarter-hour increments. A voluntary 20% gratuity is applied to all reservations and is negotiable or waivable at any time. EmpireCLS charges an Administration Fee of 17.25%, which is applied to each reservation. Taxes, tolls, airport fees and parking fees will be charged as incurred. EmpireCLS charges an \$18 airport fee for all arrivals. Fuel charges for sedans, SUVs, vans and limousines is \$9 per trip for flat-rate transfers, and \$9 per hour for hourly trips. Larger vehicles will be guoted upon request. Hourly minimums apply for all as directed/hourly reservations and vary according to vehicle type/market. An early morning/late night surcharge of \$25 will be applied for all reservations scheduled between the hours of 12:00 a.m. and 5:00 a.m. Extra stops will be charged as incurred. \$50 offer is available only on your first reservation and only when booked through the Concierge. Please refer to the Policies and Procedures. For full terms and conditions, visit www.empirecls.com/terms-conditions
- **17.** Underwritten by New Hampshire Insurance Company, an AIG company. Insurance coverage is subject to the terms and conditions of the certificates of insurance. Certain limitations, exclusions and restrictions apply. Please read your certificates of insurance carefully.
- **18.** Provided by AXA Assistance. Assistance services are subject to the terms and conditions of the certificate of insurance. Certain limitations, exclusions and restrictions apply. Please read your certificate of insurance carefully.
- 19. Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions Apply. Chubb, Box 1615, Warren, N.J. 07061-1615.
- 20. Common Carriers include any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.
- **21.** Twenty-four (24) hour coverage for business travel is activated when travel begins on the departure date printed on the Common Carrier ticket and ends on the return date printed on the Common Carrier ticket.
- $^{\circ\ast\ast}$ BMO Harris $^{\circ}$ and BMO Harris Bank $^{\circ}$ are trade names used by BMO Harris Bank N.A. Member FDIC.

^{®*} Diners Club, Diners Club International with the Split Circle Device, Carte Blanche, Club Rewards and Club Cash are registered trademarks of Diners Club International Ltd. Apple Pay[®] is a trademark of Apple Inc.

Android, Android Pay and the Android logos are trademarks of Google, Inc.

Samsung and Samsung Pay are trademarks of Samsung Electronics Co., Ltd. Use only in accordance with law. Other company and product names mentioned may be trademarks or their respective owners.

Mastercard, the Mastercard Brand Mark, Masterpass, and the circles design are trademarks of Mastercard International Incorporated.

Other company and product names mentioned may be trademarks of their respective owners.

21