





Visa Luxury Hotel Collection is comprised of some of the world's most intriguing and prestigious properties.

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## What is it?

Visa Luxury Hotel Collection is comprised of some of the worlds most intriguing and prestigious properties, a hand-selected portfolio developed exclusively for Visa Platinum, Visa Signature, and Visa Infinite cardholders. Gathered together by Visa invitation and appraised annually, all properties, from boutique gems to world-famous hotels, provide guests an exclusive, unique collection of benefits, specially designed to offer an unparalleled experience.

## Exclusive benefits

Visa Luxury Hotel Collection offers Visa Platinum, Visa Signature and Visa Infinite cardholders the most complete benefit program for the worlds best hotels:

- · The best available rate
- Automatic room upgrade upon arrival, when available
- Complimentary continental breakfast
- 3PM check-out, when available
- VIP Guest status
- USD 25 food or beverage voucher
- · Free in-room Internet

Reservations throught the website **www.visaluxuryhotelcollection.com** or **Visa Concierge**, **1-800-396-9665** (call toll free from the U.S. and Canada) or **+1-303-967-1098** from the rest of the world.

## Important notice

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not insurance policies. Described insurances are subject to the terms and conditions in the applicable policies, which include certain restrictions, limitations and exclusions; and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance with all applicable federal, state, and local laws, regulations, and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

