VISA

VISA INFINITE

An infinite world of privileges





Personalised concierge services, offers and privileges reserved for members plus a comprehensive range of insurance and assistance, flexible cash withdrawal and payment limits tailored to your requirements... VISA Infinite – the card that meets your lifestyle.

Personalised concierge services

Like the concierge service of a prestigious hotel, your VISA Infinite credit card offers you a range of exceptional services. VISA Infinite is linked to the leading names in hotels, dining and luxury goods through a network of specialist services. A multilingual team is available 24/7 to attend to your needs, wherever you are in the world. You can call on them for simple practical solutions or to provide a specific personal service.

Your advantages

- service available worldwide
- call back on request
- requests without obligation to purchase
- right to cancel reservations.

VISA Infinite's personalised concierge service gives you access to prestigious services:

Benefit from exclusive privileges for VISA Infinite members to:

- attend a fashion show, auction or sports event
- enjoy a private visit to an exhibition
- access to luxury brands at private events in the company of the designers
- get seats for a sold-out show.

Contact your personal assistant to:

- book airline tickets or a table in a 'starred' restaurant, or hire a car
- · book a hotel room
- have flowers delivered
- · find a taxi quickly.

Have someone else take care of day-to-day concerns:

 find a babysitter, interior designer, gardener, cleaning company, breakdown or repair service...

Unlimited and at no additional fee, the concierge service is available

by phone, 24/7:

in English: +352 49924-8100
in French: +352 49924-8200
in German: +352 49924-8300
in Russian: +352 49924-8400

or on the website: www.visainfinite-europe.com access with your card number (members only)



Advantages when you travel

With the VISA Infinite card, you can make travel arrangements to ensure the greatest comfort and convenience, whether you are travelling alone or as a family.

Assistance with booking

The VISA Infinite concierge service works with travel specialists all over the world to book flights, hotel rooms, etc.

Access to VIP airport lounges 1

As a member of VISA Infinite, you have access to private lounges in over 800 airports in a hundred or so countries around the world. You and your guests' can wait for your departure in the peace and comfort of a relaxing lounge.



^{*} at the applicable guest rate.

Comprehensive travel insurance²

· Delayed or lost luggage

Purchases of emergency clothes and toiletries will be reimbursed if your checked-in luggage is over 4 hours' late at your destination abroad.

Delayed flight, missed connection and change of tickets

If the flight is late (by at least 4 hours), cancelled or overbooked, or if the late arrival of your flight prevents you from making your connection, the insurance company will bear the following costs:

- meals
- accommodation
- transfer costs not covered by the airline
- additional fees for changing your travel tickets to a similar or higher category.

· Cancellation and interruption of your trip

If your journey has to be cancelled or changed due to illness, death, accident or theft of your ID documents, the insurance company will reimburse the costs not covered by the carrier, up to 15,000 euros per trip.

Vehicle hire excess

Charges due to theft or damage to your hire car are covered worldwide up to the amount of the excess specified in the hire contract.

Emergency medical cover

If you become ill or suffer an accident while abroad, the insurance company will cover:

- search and rescue fees
- transport costs to hospital
- medical and hospitalisation costs abroad, up to 300,000 euros per trip
- medically supervised repatriation by air or train
- provision of drugs
- someone to accompany children under the age of 15
- repatriation for members of your family.

To make a claim, contact AIG Europe Ltd, Belgian branch:

Tel.: +32 (0) 2 739 96 20 Monday to Friday, 9 am to 5 pm

www.aig.be

To contact the VAB assistance service:

Tel.: +32 (0) 3 253 69 16

24/7

www.vab.be





Insurance cover for your purchases³

Protection for your purchases

In the event of theft through mugging or burglary, or accidental damage to a new item within 90 days of purchase, you are covered for its purchase value or the cost of repair.

Insurance for delivery of goods purchased on the Internet

If you buy something new on the Internet which does not match the vendor's description, is defective or incomplete on delivery, or is not delivered within 30 days, you are covered for the value of your purchase if an amicable solution cannot be reached with the vendor.

Manufacturer's extended warranty

This protection extends the manufacturer's warranty by 24 months to 48 months for all domestic electrical appliances or audio-visual goods purchased new.

Insurance against theft of cash withdrawals

If you are mugged after withdrawing money from a cash machine, the insurance company will reimburse you for up to 500 euros per card per annum.

^{*} within 4 hours of the withdrawal

Flexible withdrawal and payment terms to fit your lifestyle

Your VISA Infinite card is accepted by millions of merchants worldwide and has a payment and withdrawal limit to meet your needs. You define your monthly ceiling with your private banking adviser and you can adjust it at any time.

Your membership card is personal and cannot be transferred; however, most of the time, you can be accompanied by an unlimited number of people (including children) at the applicable 'guest' rate.

^{2.} The travel insurance covers you as the cardholder, your spouse and your dependent children aged under 25 who are living under the same roof, exclusively throughout your stay anywhere in the world, for a period of less than 90 consecutive days provided the entire trip has been paid for using your VISA Infinite card.

^{3.} You must have paid for some or all of the item with your VISA Infinite card.

If your VISA Infinite card is lost or stolen, you must immediately contact:

CETREL

Tel.: +352 49 10 10

24/7

www.cetrel.lu

If your card is blocked or if you forget your PIN number, contact your adviser at Banque de Luxembourg.



You have access to the www.visainfinite-europe.com

website containing details of prestigious hotels and restaurants, and an instant view of a regularly updated diary of exclusive sporting, cultural, travel and arts events. For further information about your VISA Infinite card and its advantages, please contact your private banking adviser.

Banque de Luxembourg

14, Boulevard Royal L-2449 Luxembourg Tel. +352 49 924-1

www.banquedeluxembourg.com

A guarantee of twice the amount set for the payment and withdrawal limit is required when the VISA Infinite credit card is ordered.

All the VISA Infinite services described in this brochure are subject to the providers' General Terms and Conditions: VAB for assistance, AIG for insurance, Banque de Luxembourg for the card usage terms. These General Terms and Conditions are available on request from your private banking adviser or at www.banquedeluxembourg.com or www.visainfinite-europe.com.



