VM Building Society

Life Just Got A Little More FLEXible

Whether you are getting your first credit card, getting back on track or simply need a card that fits your needs.

Welcome to flexible spending power, made just for you. Your VM Flex Card gives you the freedom to shop, pay, and build your credit history with confidence.

With no annual fee, credit bureau fee or replacement fee, and a first-use bonus cashback waiting for you, getting started is easy and rewarding from day one.

Every purchase helps you build a stronger financial future, with benefits designed around your lifestyle. Plus, you can play the 'Spin to Win' Trivia Game.

Your VM Flex Card is accepted at over 46 million merchants worldwide, so you can shop online or in-store, locally or internationally. Plus, with Chip and PIN technology, your purchases are always quick and secure.

Go Contactless!

- Look for the contactless symbol on the store's checkout terminal.
- Tap your card a few inches from the contactless symbol when prompted.
- Your transaction will be processed immediately.

Activate & Set Your PIN

Visit

activatemycard.myvmgroup.com/

and follow the instructions to activate your card and set or change your PIN.

Scan the QR code to activate

Features & Benefits

Creditor Life Insurance

Life is unpredictable, but we've got you covered. Your VM Flex Card comes with Life Insurance, Critical Illness, Accidental Death and Dismemberment (AD&D) coverage of up to $3.75M towards your credit card balance.

Low Rates*

Enjoy low interest rates and no annual fee.

For more information, you may view the Credit Card Schedule of Fees and Charges on our website ***vmcreditcard.myvmgroup.com***

First-Use Cashback

Enjoy 2% cashback (up to JMD $2000) when you spend JMD $30,000 or more within 30 days of account creation date.

Spin to Win

Play the **Spin to Win** Trivia Game to test your credit knowledge and win exciting prizes.
vmbuildingsociety.myvmgroup.com/personal-solutions/credit-card-solutions/credit-card-flex/#game

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Price Protection**

When you purchase items in full using your VM Flex Card, you will be compensated for the difference **up to USD 200 per event or per 12-month period**, with a maximum of four events, if you find the same product by the same manufacturer at a lower price.

Emergency Card Replacement**

The VM Building Society provides emergency card replacement services if your card is lost or stolen in your home country or while travelling abroad. For assistance, please contact our Member Engagement Centre by dialling the phone number listed on the back of the card.

Visa 24/7 Benefits**

While travelling abroad or in your home country, you have 24-hour access to Visa benefits and services associated with your VM Flex Card. For more information, please visit ***visabenefitslac.axa-assistance.us*** or call the Visa Assistance phone number at the back of your card.

Visa Cashback Programme

Earn up to 35% cashback on your next US trip when you enrol in the Visa Cashback Program. Visit ***cashback-caribbean.visa.com*** and start earning cashback.

Making Payments

Paying your credit card is safe and easy with our convenient options:

- VM Express Online & Mobile App, available on Google Play and App Store.
- Bank transfers (ACH, RTGS).
- Visit the nearest VMBS branch to make payments at any of our 16 branches island-wide.
- **Cheques can be mailed to: P.O. Box 90, Kingston, Jamaica.**
- **VMBS ABMs island-wide.**

Credit Card Statement

On the 26th of each month, your credit card statement will be sent to you by email showing all transaction activity completed on your account. It is important to ensure that all information relating to your account is up to date.
To update your information, you may visit any of our branches, email us at ***creditcardmanager@myvmgroup.com*** or contact the VM Member Engagement Centre.

Fraud and Security

The security of your credit card is of utmost importance to us. Your **VM Flex Card** has robust security features that protect you from unauthorised transactions.

- You should always keep your PIN secure to prevent misuse of the card by others.
- Avoid disclosing your credit card information.
- Where possible, complete transactions using the chip or contactless technology rather than swiping.
- We will never call you to ask for your Personally Identifiable Information (PII) to validate you. In the event this occurs, please contact Member Engagement.
- Make online purchases from websites that are secure and reputable. Look for ***https://*** in the address field and a lock in the status or address bar of your internet browser.
- For added security, notify us when you are travelling.

Report a lost or stolen card immediately:

- Call our Member Engagement Centre.
- Email ***creditcardmanager@myvmgroup.com***
- Visit the nearest VMBS Branch.

It is imperative to review your monthly statement for unauthorised charges. To report an unauthorised/questionable transaction, you may contact us by email at ***creditcardmanager@myvmgroup.com,*** visit us in branch or call our Member Engagement Centre.

Cardholder Support

To contact our Member Engagement Centre:

- **Toll Free (*from Jamaica*):**
  888-YES-VMBS (937-8627)
- **Toll Free (*from USA/Canada*):**
  1-866-967-VMBS (8627)
- **Free Phone (*from UK*):**
  0-800-068-VMBS (8627)

For Visa assistance dial direct or call collect:

- **From the USA/Canada:**
  1-800-396-9665
- **Outside the USA/Canada:**
  1-303-967-1098

Refer to the Credit Card Schedule of Fees and Charges at vmcreditcard.myvmgroup.com

Terms and conditions may apply. Please visit* ***visabenefitslac.axa-assistance.us