



VM Building
Society



VM Visa[®] Gold

Credit Card

The Card
that gives
you Rewards!

Transform Your Everyday.



VM Visa® Gold Credit Card

Your **VM Visa® Gold Credit Card** is your lifestyle partner, always there when you need it! From running errands, enjoying a bit of relaxation to covering unexpected expenses, you are covered while earning attractive cashback for each spend.

Your VM Visa® Gold Credit Card is a safe and easy payment option, accepted by over 46 million merchants globally, online or in-store. Featuring Chip and PIN technology there is added speed, security and smooth checkout, as well as the convenience of cash withdrawals at any local or international Automated Banking Machine (ABM). The card also facilitates a contactless payment experience with its Tap to Pay feature.

Using the contactless payment option:



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

Exclusive Features and Benefits

► Price Protection*

When you purchase items in full using your VM Visa® Gold Credit Card, you will be compensated the difference up to USD400 per account per 12-month period if you see the same product by the same manufacturer for a lower price.

► Purchase Protection*

When you make purchases in full using your VM Visa® Gold Credit Card, you are covered against theft and accidental damages within 180 days of the purchased date. Coverage benefit is up to USD1,000 per account per 12-month period.

▶ **Extended Warranty***

Manufacturer or store warranty will be extended up to 1 year for eligible items purchased in full using your VM Visa® Gold Credit Card. Coverage benefit amount is up to USD1,000/ maximum of USD5,000 per account per year.

▶ **Emergency Card Replacement**

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

▶ **Emergency Cash Disbursement Services***

The VM Building Society provides you with cash disbursement services in the event your card is lost or stolen while you are in your home country or travelling abroad.

▶ **Visa Travel Information Services***

Benefit from free travel related information services and assistance from Visa. For more information, simply call the Visa assistance phone number at the back of your card.

▶ **Visa Benefit Services Centre***

While travelling abroad or in your home country, you have 24-hour access to Visa benefits and services associated with your VM Visa® Gold Credit Card. For more information, please visit www.visa.com/benefitsportal to:

- Register your card
- Follow your claims
- Download insurance certificates
- View terms and conditions

▶ **Subscriptions**

Skybox*

As a valid VM Visa® Gold Credit Cardholder, you may access Skybox for all your shipment needs:

- No subscription charge for 12 months
- Earn USD5 bonus on your first shipment
- 1x reward points
- 100% on all your shipments

Bloomberg Linea*

Let us keep you up to date with current events. Gain access to multiple content platforms including free months for Bloomberg Linea subscriptions as a valid VM Visa® Gold Credit Cardholder.

▶ VM Rewards**

When you make a purchase, you'll earn one point for every US\$1 spent. You will earn additional bonuses for first use and card member anniversary. Points are redeemable as cashback which is applied as statement credit automatically up to a quarterly maximum.

As a VM Visa® Gold Credit Cardholder, you may register on the VM Rewards App that gives access to a virtual card for additional transaction security. Your virtual card which may be funded to facilitate the purchase of points which is redeemable:

- In-store with the VM Rewards App
- Online at preferred e-Commerce sites by adding the card to your e-wallet upon checkout
- Using mobile and wearables through the app and all major e-wallets
- Plus, you can earn up to 3x points on all redemptions in app without limit and expiration

For more information, please refer to the rewards terms and conditions at www.mycardinfo.vmb.com.

▶ Membership Rewards

Enjoy the following perks as a benefit of your VM Membership:

- Special promotional offers**
- No annual fees***
- Free replacement card
- Zero percent interest on balance transfer**
- Access to wealth and financial advisory services

Contact us today to find out how to become a Member.



Making Payments

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

- VM Express Online & Mobile App available on Google Playstore and App Store



- Make your credit card payment in person at any of our branch locations island-wide
- We accept credit card payment over the phone
- **Cheques can be mailed to:**

Business Support Services
P.O. Box 90
Kingston, Jamaica

Credit Card Statement

Each month, your credit card statement will be sent to you by email showing all transaction activities 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 or email us at creditcardmanager@myvmgroup.com or contact VM Member Engagement at **888-937-8627**.


Request to add a supplementary cardholder

Your card provides you with the option to add another cardholder to your account. An additional cardholder is an authorised secondary user of the account. You may earn rewards from purchases made on an additional card. Transaction activities for each additional card are separated on your monthly statement. To add a supplementary cardholder:

- Visit any VM branch
- Visit our website at www.myvmgroup.com

Fraud and Security

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

- You should always keep your PIN secure and safe to prevent misuse of the card by others.
- Avoid disclosing your credit card information
- Make online purchases from websites that are secure and reputable. Look for https:// in the address field and a  in the status or address bar of your internet browser
- Report lost or stolen cards immediately:
 - Visit our branches
 - Email creditcardmanager@myvmgroup.com
 - Contact us by dialing our Member Engagement Centre phone number
- It is imperative to review your monthly statement for unauthorised charges. To report an unauthorised/questionable transaction, you may contact us by email, in-branch or call our Member Engagement Centre at **888-937-8027**.
- For added security, notify us when you are travelling

Activate & PIN

Remember to activate your new card before use.

Your credit card is enabled with chip and pin technology which is even more secure when making purchases globally. To activate your card, set or change your PIN, please visit www.activatemycard.vmbs.com and follow the instructions provided.

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

* Subject to Visa Benefits Terms and Conditions at www.visa.com/benefitsportal

** Subject to VM Credit Card Terms and Conditions which may change from time to time

*** This benefit applies only to supplementary cardholders



Business Support Services

8 -10 Duke Street, P.O. Box 90
Kingston, Jamaica, W.I.

