



VM Building
Society



VM Visa Gold

Credit Card

The Card
that gives
you Rewards!

Transform Your Everyday.

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.

Go Contactless!



- 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.

Activate & PIN

Remember to activate your new card before use. To activate your card, set or change your PIN, please visit <https://activatemycard.myvmgroup.com> and follow the instructions provided.

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*

As a VM Gold Credit cardholder, you benefit from Emergency Cash Disbursement Services in the event your card is lost or stolen while you are in your home country or travelling abroad.

► 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 <https://visabenefitslac.axa-assistance.us/> or call the Visa Assistance phone number at the back of your card.

► Subscriptions

Skybox*

As a valid VM Visa Gold Credit Cardholder, you may access Skybox at no subscription charge for up to 12 months for all your shipment needs. For more information and to register for this service you may visit

<https://beneficioslac.visa.com/s/skybox>

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. For more information and to register for this service you may visit

<https://beneficioslac.visa.com/s/bloomberglinea>

► Membership Perks

Enjoy additional benefits as a VM Member!

- ☆ Special promotional offers
- Ⓢ Fee waivers**

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

VM Rewards Programme

Activate and use your card to unlock VM Rewards*



Earn First-use Bonus



Earn Card Anniversary Bonus points



Earn one point for every USD1 spent on purchases

Immerse yourself in a host of travel benefits with the

[My Rewards] by
Visa Loyalty Solutions*

Available online at
<https://vmbuildingsociety.myvmgroup/MyRewards>
or download the mobile app



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



- Bank transfers (ACH, RTGS)
- Cheques can be mailed to:

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 Centre.


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 to prevent misuse of the card by others.
- Avoid disclosing your credit card information
- Where possible, it's recommended that your transaction is completed using the chip or contactless technology rather than swipe.
- We will never call you to ask for your Personal Identifiable Information (PII) to validate you, in the event this occurs, please contact the Building Society
- 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:
 - Contact us by dialing our Member Engagement Centre
 - Email creditcardmanager@myvmgroup.com
 - Visit our branches
- 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.
- For added security, notify us when you are travelling

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

* Terms and conditions may apply. For more information, please visit <https://visabenefitslac.axa-assistance.us>

** Subject to the 'Credit Card Schedule of Fees and Charges' which may change from time to time