



VM Visa[®] Platinum

Credit Card

Take on new
experiences with
your Platinum
Lifestyle Partner!

Transform Your Everyday.



VM Visa® Platinum Credit Card

When you think of new experiences and higher limits, the **VM Visa® Platinum Credit Card** fits the bill. VM Visa® Platinum Credit Card allows you to enjoy and live life with exciting VM Rewards and spending power.

Your lifestyle partner wherever you go, the VM Visa® Platinum Credit Card allows you to spend, and in return, enjoy luxurious benefits and privileges that will give you experiences of a lifetime.

Accepted at over 46 million merchants globally, the VM Visa® Platinum Credit Card allows you to make purchases online or in-store and withdraw cash locally or internationally at any Automated Banking Machine (ABM). Plus, with Chip and PIN technology, your purchase is completed speedily with optimum security.

Using your Contactless Card



- 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.

Exclusive Features and Benefits

► Price Protection*

When you purchase items in full using your VM Visa® Platinum Credit Card, you will be compensated the difference up to USD500 per item, maximum of USD2,000 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® Platinum Credit Card, you are covered against theft and accidental damages within 180 days of the purchased date. Coverage benefit is up to USD5,000 per event and up to USD10,000 per account per 12-month period.

▶ **Extended Warranty***

Manufacturer's or store's warranty will be extended up to one year for eligible items purchased in full using your VM Visa® Platinum Credit Card. Coverage benefit amount is up to USD5,000 /maximum of USD10,000 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 our Member Engagement Centre by dialing the phone number listed on the back of the card.

▶ **Emergency Cash Disbursement Services***

We provide you with cash disbursement services in the event your card is lost or stolen while you are in your home country or travelling abroad.

▶ **International Emergency Medical Services***

When you purchase your international travel ticket in full using your VM Visa® Platinum Credit Card, you are protected against accidents or medical emergencies that occur while travelling abroad or in the country for which the card was issued. Coverage is up to USD170,000 per beneficiary and may be used for medical services, dental emergencies, transportation, and accommodations expenses. To be covered for International Emergency Medical Services, a Travel Certificate must be generated at www.visa.com/benefitsportal before the travel takes place.

▶ **Travel Accident Insurance***

Use your VM Visa® Platinum Credit Card, to purchase your ticket in full and receive coverage up to USD500,000 in the case of death or accidental injury while under the responsibility of a license commercial carrier.

▶ **COVID-19 Help Line***

We provide direct access to the Covid Help Line to assist you with any questions you may have relating to COVID-19.

▶ **Visa Online Medic***

Gain 24 hours, 7 days a week access to professional certified doctors while travelling abroad.

▶ **Disney+***

Receive 2 months free subscription when you subscribe to Disney+ using your VM Visa® Platinum Credit Card.

▶ **Visa Luxury Hotel Collection***

Receive exclusive benefits when you visit any of Visa's 900+ luxury participating hotels. You may visit www.visaluxuryhotelcollection.com for more information.

▶ **Visa Airport Companion**

Provides you with discounts and global access to a collection of airport amenities and services.

- 141 countries
- 460+ international airports
- 1221+ lounges
- 1077+ airport restaurants

▶ **Visa Digital Concierge***

Your VM Visa® Platinum Credit Card allows you to travel, shop and entertain with ease. Your personal digital assistant, Visa Concierge is available to assist 24 hours a day.

▶ **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® Platinum 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® Platinum Credit Cardholder, you may access Skybox for all your shipment needs:

- No subscription charge for 36 months
- Earn USD7 bonus on your first shipment
- 2x 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® Platinum Credit Cardholder.

▶ VM Rewards*

When you make a purchase, you will earn one point for every US\$1 spent, plus, first use and anniversary bonuses. Register to the VM Rewards App and use your virtual card to redeem points:

- In-store by mobile and wearables
- Online at well-known e-commerce sites
- Using all major e-wallets
- Plus, you can earn up to 3x points on all redemptions in the VM Rewards App without limit and expiration

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

▶ Membership Rewards

The following perks are applicable for a VM Member:

- 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, email us at creditcardmanager@myvmgroup.com or contact VM Member Engagement.


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 and 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® Platinum 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
- Ensure to 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 card immediately:**
 - Visit our branches
 - Email creditcardmanager@myvmgroup.com
 - Contact us by dialing our Member Engagement Centre
- 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 phone number
- For added security, notify us when you are travelling

Activate & PIN

Remember to activate your new card before use.

Your VM Visa® Platinum 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.vmb.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.

