



VM Visa Platinum

Credit Card

Take on new experiences with your Platinum Lifestyle Partner!

Transform Your Everyday.

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 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.

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 & PIN

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

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 assistance services, transportation and accommodation services. The international Emergency medical services also provides Visa Online Medic program that allows beneficiaries to gain access to a digital medical visit while travelling. To be covered for International Emergency Medical Services, a Travel Certificate must be generated at <https://visabenefitslac.axa-assistance.us> before the travel takes place.

► 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*

Download the Visa Airport Companion mobile application, register and accept the terms and conditions to benefit from numerous airport amenities and services. Unlock benefits such as discounts and global access to:

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

* Access or usage fees may apply



VM Rewards Programme

► **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 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 <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 Platinum Credit Cardholder, you may access Skybox at no subscription charge for up to 36 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 Platinum Credit Cardholder. For more information and to register for this service you may visit <https://beneficioslac.visa.com/s/bloomberglinea>

Star+*

Receive two (2) months free subscription when you subscribe to Star+ using your VM Visa Platinum Credit Card. For more information and to register for this service you may visit <https://beneficioslac.visa.com/s/starplus>

► **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.

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

[My Rewards] by Visa Loyalty Solutions*

- ✓ Over 250,000 options to redeem your points
- ✓ Use points to book and pay for your travel activities
- ✓ Pay with points or combine points and your card
- ✓ Enjoy special offers available around the world

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, 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 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 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 card 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