



## Terms and Conditions



# Price Protection

Visa cardholders can benefit from this Price Protection Program which helps you get the best price you can find on most products you buy with your eligible card with this benefit.

Visa is not an insurance company. The services and the insurance coverage are provided to the cardholders by AIG, through their insurance companies or associated companies in the country. The descriptions of these benefits are not insurance policies. The insurance is subject to the general terms and conditions, limitations and exclusions of the policy purchased by Visa, and all cards are subject to changes or cancellation of the general terms and conditions of this insurance.

Simply pay for the entire cost of the product with your eligible card and if, within 30 days of the date you purchased the product, you see either a Printed Advertisement or Non-Auction Internet Advertisement for the same product (same model number and same model year) by the same manufacturer, in the same market\*, we will refund the difference up to the benefit amount per item (and per account per 12 month period). The price difference must be above USD 25 for this coverage to apply.

\*Same market is defined as same country and within 100 kilometers of point of purchase. For the U.S., it will mean the 48 contiguous states. Alaska, Hawaii and other U.S. territories will be treated separately.

Printed Advertisement is defined as advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sales price. The advertisement must be for the identical item (same make, model number and same model year).

A no-auction internet advertisement is an advertisement posted on the internet, by a non-auction merchant with a valid tax identification number. The advertisement must be for the identical item (same make, model number and same model year). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including model number, sales price and date of publication.

## Products eligible for coverage

- New consumer products purchased entirely with your eligible card whether for your own use or given as a gift, qualifies for the Visa Price Protection program.
- Coverage is for up to the maximum benefit amount and for 30 days from the date of purchase.
- Coverage includes but is not limited to Black Friday, Cyber Monday, Mother's Day, Father's Day, etc.

## What is not covered?

- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional use.
- Merchandise for which claims have not been initiated within 4 calendar days of discovery of an internet site advertising the lower price or publishing of a printed advertisement showing a lower sales price;
- Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not you knew the condition of the items;
- Customized, unique and one of a kind items;
- Jewelry, collectibles, art, antiques, special order, or rare one-of-a-kind items;
- Layaway items, items returned to any store;
- Any products purchased from an internet auction site;
- Items for which the printed advertisement or non-auction internet advertisement containing the lower price was published more than 30 days after the date you purchased the product;
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction internet site;

- Items advertised in or as a result of “limited quantity”, “going out-of-business sales”, “cash only” or “close out” advertisements (or similar), items shown on price lists or price quotes, costs savings as a result of manufacturer’s coupons or free items, or where the advertised price includes a bonus or free offers, special financing, installation or rebate, or one of a kind or other limited offers;
- Services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind;
- Consumables or perishables;
- Watercraft, motorized vehicles (including but not limited to snowmobiles, airplanes, automobiles and motorcycles), or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- Labor of any kind, including labor on new parts eligible for this program;
- Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
- Live plants or animals;
- Stuffed or mounted animals, animal and fish trophies, objects preserved through taxidermy, mummification or other preservation methods;
- Airline tickets (or transportation tickets of any kind), travelers checks, cash or its equivalent, negotiable instruments, trading cards, bullion, stamps, lottery tickets or other gambling related items, or tickets to events or for entertainment, numismatic or philatelic property;
- Differences in price due to sales tax, storage, shipping, handling, postage, transportation and delivery;
- Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates;
- Delay, loss of use, loss of market, interruption of business or any other indirect or consequential loss of damage;

## Benefit amount

### Core Benefits / Benefit Amount

Visa Classic*	USD 200 per account per 12-month period
Visa Gold	USD 400 per account per 12-month period
Visa Platinum	USD 500 per item – Maximum of USD 2,000 per account per 12-month period
Visa Signature	USD 500 per item – Maximum of USD 2,000 per account per 12-month period
Visa Infinite	USD 4,000 per account per 12-month period

\*This protection does not apply to Visa Classic Debit and Credit cards issued in Brazil. This protection does not apply to Visa Classic Debit cards issued in Mexico.

## How is the claim submitted?

The cardholder or beneficiary has three options to open a claim:

### 1. Benefits Portal

The cardholder may access the Visa Benefits’ Portal through the link [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal)

- Once in the landing page of the Benefits’ Portal, please click on “Login” or “Enroll”
- Click on “Claims”
- Click on “Create Claim”
- Choose a Product from the drop down menu
- Choose the benefit you need to file a Claim for and agree to all terms and conditions
- Complete all requested information and click on “Save”. This step creates the claim case number.
- Attach all required documents
- Click on “Submit”

### 2. By Phone

- Please contact the Visa Customer Service Center
- The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim
- All required documents, including the claim form, must be sent electronically to [laclaim@ap-visa.com](mailto:laclaim@ap-visa.com)

### 3. By Mail

**Claims Administrator**  
**Visa Card Benefits Administration**  
 Maipú 255, Piso 17  
 C1084ABE, Buenos Aires, Argentina

## Claim Documentation

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- Copy of the printed advertisement or screenshot of the non-auction internet advertisement as specified in the terms and conditions.
- Wire form.
- Additional information may be required.

### Notes

- The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year at [LACclaim@ap-visa.com](mailto:LACclaim@ap-visa.com) or call the customer service telephone number on the back of your Visa card.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

## General exclusions

1. Suicide, attempted suicide or intentionally self-inflicted Injury;
2. Sickness unless specifically covered in the Policy;
3. Congenital anomalies and conditions arising out of or resulting there from;
4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury;
5. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
6. Bacterial infection except bacterial infection of an Injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria;
7. Any claim occurring as a result of: War, civil war, invasion, insurrection, revolution, usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
8. Any claim occurring as a result of participating in military, naval or air service of any country;
9. Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy;
10. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
11. Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
12. Accident or claim occurring while under the influence of drugs, alcohol or other intoxicants unless prescribed by a Physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose;
13. Depression, anxiety, mental or nervous disorder or rest cures;
14. An Insured travelling against the advice of a Physician;
15. Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries;
16. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
17. Any expenses covered under any workers compensation or employer's liability policy;
18. The Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose The Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

## General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International throughout the Latin America and Caribbean Region and is updated to May 2018. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International, Latin America and Caribbean Region.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Visa International, Latin America and Caribbean Region in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern.

This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/ or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions law or regulation.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year at [LACclaim@ap-visa.com](mailto:LACclaim@ap-visa.com) or call the customer service telephone number on the back of your Visa card.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

**PLEASE NOTE:** The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to your Visa Card. The benefits described in this document do not apply to Brazil issued cards nor to all Latin American and Caribbean International Visa Cards. Please check with your bank to verify that the coverage applies to your Visa Card.

**DISCLAIMER:** The information contained herein is intended solely for informational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International.