your card issuer for account information or to access any of your card benefits.

ATM Locations:
Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator.

You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Mastercard Airport Concierge™
Your passport to the finer side of air travel.
Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit www.mastercard.com/airportconcierge or consult your Travel Advisor.

Account and Billing Information

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

For more information, call 1-800-Mastercard: 1-800-627-8372, or en Español: 1-800-633-4466.

Mastercard Cardholder Core Credit Benefits

Important information. Please read and save.
This Guide to Benefits contains detailed information about the benefits you can access as a preferred cardholder. This Guide supersedes any Guide or program description you may have received earlier.

For more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard: 1-800-627-8372, or en Español: 1-800-633-4466.

"Card" refers to Mastercard® card and "Cardholder" refers to a Mastercard® cardholder.
Mastercard ID Theft Protection™

Program Description: Mastercard ID Theft Protection (IDT) provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

Eligibility: All Mastercard consumer credit cardholders in the US are eligible for this service.

Access: Simply contact 1-800-Mastercard if you believe you have been a victim of Identity Theft.

Services Provided:

- Services provided are a 24-hour basis, 365 days a year. In order to receive the following services, you must enroll at https://mastercardus.idprotectiononline.com/. The services include:
  - Online Monitoring Dashboard (requires activation): The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders’ risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity monitoring alerts.
  - Monthly Risk Alert / Newsletter: Cardholders will receive a monthly newsletter with information on the cardholder’s risk score, and articles pertaining to good identity protection practices.
  - Identity Monitoring: IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the dark and web where personal data is bought and sold. Data elements that can be monitored are:
    - Email addresses
    - Debit/credit cards/prepaid cards
    - Bank accounts
    - Web logs; username and password
    - Medical insurance cards
    - Drivers’ license
    - Loyalty cards
    - Affinity cards
    - Passport number
    - Vehicle insurance cards
    - Social Security number
  - URL and Domain Monitoring: URL and Domain monitoring allows Cardholder to enter up to 10 domain or URL names related to cardholder’s business. This service will monitor the domain and URL names for any compromised email addresses associated with the domain or URL names and if compromised email addresses are found in a data breach, this service will alert the registered cardholder via email and provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available).
  - Single Bureau Credit Monitoring: Cardholders’ TransUnion credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholders’ TransUnion credit file so they can take immediate action to minimize damage.
  - To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.
  - Financial Account Takeover: IDT monitors cardholder’s high-risk transactions with more than 300 of the nation’s largest companies to uncover and thwart account takeover attempts. Monitored transactions include:
    - Debit/credit cards/prepaid cards
    - Bank accounts
    - Brokerage accounts
    - Healthcare portals
    - Workplace intranets
    - Other services (e.g. peer-to-peer fund transfers)
  - To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.
  - Account Information and Card Benefits: When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:
    - Australia 1-800-120-113
    - Mexico 001-800-307-7309
    - Austria 0800-070-6138
    - France 0-800-90-1387
    - Germany 0800-071-3542
    - Hungary 0600-12517
    - Ireland 1-800-55-7378
    - Italy 800-870-866
    - New Zealand 0800-56-56-56
    - Spain 900-822-756
    - United Kingdom 0800-56-56-56
    - United States 1-866-565-6556

Financial Account Takeover:

- Financial Account Takeover: IDT monitors cardholder’s high-risk transactions with more than 300 of the nation’s largest companies to uncover and thwart account takeover attempts. Monitored transactions include:
  - Debit/credit cards/prepaid cards
  - Bank accounts
  - Brokerage accounts
  - Healthcare portals
  - Workplace intranets
  - Other services (e.g. peer-to-peer fund transfers)
- To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.
- URL and Domain Monitoring: URL and Domain monitoring allows Cardholder to enter up to 10 domain or URL names related to cardholder’s business. This service will monitor the domain and URL names for any compromised email addresses associated with the domain or URL names and if compromised email addresses are found in a data breach, this service will alert the registered cardholder via email and provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available).
- For more information regarding these services, please contact 1-800-Mastercard.

Mastercard Global Service

Mastercard Global Service™ provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer’s approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Program Provisions for Mastercard ID Theft Protection:

This service applies only to you, the named Mastercard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, Generali Global Assistance, relies on the truth of statement made in the affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, and website messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.