

Consumer Credit Card Benefits

Consumer credit card holders receive a variety of exceptional benefits including the following:

Consumer Benefit	MasterCard World	MasterCard Platinum	Visa Platinum
Preferred Point Reward	Included	Optional	Optional
Concierge Services	★		
Price Protection	★	★	
Baggage Delay Insurance	★	★	
Collision Damage Waiver (CDW)	★	★	★
Extended Warranty	★	★	
Travel Assistance	★	★	
Roadside Assistance	★	★	
Purchase Protection	★	★	
Travel Accident Insurance	★	★	

Preferred Points Rewards

Earn one point for each dollar spent, up to 10,000 points per month. Redeem anytime for a wide variety of options including cash back, travel, merchandise, retail gift cards, and much more.

Concierge Service

This service provides World MasterCard cardholders with comprehensive, personalized assistance accessible 24 hours a day, 365 days a year. The specially trained team is the single source for securing dinner reservations, tickets to events, coordinating business arrangements, locating hard-to-find items for booking travel.

Price Protection

Should you find a lower price for a new item within 60 days from the date of purchase using your eligible credit card, you may be reimbursed for the price difference.*

Baggage Delay Insurance

Reimburses you for replacing essential personal or business items in your baggage, if the baggage you have checked on to a common carrier is delayed in transit and your tickets were purchased using an eligible credit card.*

Car Rental Collision Damage Waiver Insurance

Pays for covered damages (physical damage and theft) to a rental vehicle when your eligible card is used to initiate and pay for the entire rental transaction.*

Extended Warranty

Doubles the original manufacturer's or store brand warranty for up to one year when you pay with your eligible credit card.

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Travel Assistance

Provides pre-trip destination information such as visa/passport requirements, immunization, and help with lost/stolen documents and luggage. Also provided are referrals to a network of physicians, arranging hospital transfers, and referrals to attorneys, local embassies and consulates, if you are traveling more than 100 miles from home.*

Roadside Assistance

Arranges emergency roadside assistance such as jump-starts, tire change, towing, and gas delivery if you get stuck on the road. Service fees are pre-negotiated and billed to your eligible credit card.*

Purchase Protection

Provides coverage for most items you purchase with your eligible credit card if the item is damaged or stolen with 90 days from the date of purchase.*

Travel Accident Insurance

Covers you and your family against Accidental Death or Dismemberment if you purchase common carrier travel tickets with your eligible credit card.*

*Certain restrictions apply detailed in the applicable benefits brochure received with new credit cards.