

ProvidusBank World Elite

Mastercard

A world of possibilities awaits you.



Welcome to ProvidusBank

World Elite Mastercard

Step into a realm of unparalleled luxury with the ProvidusBank World Elite card—an exclusive passport to boundless opulence. This meticulously curated offering is a true testament to magnificence, tailored to open doors to a world of unprecedented benefits. Holding a position of distinct rarity, the ProvidusBank World Elite Card proudly stands as the pioneer within the Sub-Saharan Africa region, ensuring ownership remains a privilege limited to a select group within the global elite demographic.

Indulge in a lifestyle characterized by unmatched advantages, as the ProvidusBank World Elite Card grants you access to the below.

- Global Concierge Services,
- Unlimited Airport Lounge Access
- ✓ Travel Privileges, and Flexible Transaction Limits of up to \$2,000,000.00.

With its global acceptance and an array of priceless offers, this card is not just a means of payment but a key that unlocks a world where luxury transcends boundaries, setting a new standard for sophistication and exclusivity.



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Mastercard Travel & Lifestyle Concierge

The Providusbank WorldElite Card is your gateway to unparalleled luxury and convenience. With exclusive access to Mastercard Concierge, our comprehensive travel and lifestyle service, you'll enjoy a world of benefits as a WorldElite Mastercard cardholder. Our dedicated concierge professionals are available around the clock, every day of the year, to make your travel experiences stress-free and enjoyable. From securing the perfect table at renowned restaurants to locating rare and elusive items, our luxury concierge services are just a click away.

Let the Providusbank World Elite Mastercard Concierge takes care of your travel planning, fine dining reservations, and exclusive entertainment events. Our team is well-equipped to assist you in creating extraordinary memories and planning your dream vacation. Whether it's reserving the chef's table for a special anniversary or arranging for a celebrity guest at your party, we have the connections and expertise to make it happen. With our assistance, you can effortlessly purchase event tickets, book dinner reservations, arrange transportation, or even find a reliable babysitter.

Experience the epitome of luxury and convenience with the Providusbank WorldElite Card and our exceptional Concierge service.

HOW TO USE

Call the Bank's dedicateded Mastercard Travel & Lifestyle Concierge +1-3128435725 Text the Mastercard Travel & Lifestyle Concierge WhatsApp line +44 7418 368708

DESTINATIONS TERMS AND CONDITIONS

Worldwide NIL



Priceless Cities

Priceless Cities is a unique collection of thousands of experiences and offers in over 40 cities and countries around the world, specially tailored for WorldElite Mastercard cardholders.

Priceless Cities provides access to unforgettable experiences in the cities where you live and travel.

With your Providus Bank WorldElite mastercard, gain priority access to worldwide events.

Priceless Cities offers exclusive entertainment, arts and culture, sports and culinary experiences tailored to our cardholders home and abroad. From dining to travel and entertainment, enjoy exclusive access and benefits that will make your trip abroad or stay at home even more rewarding.

HOW TO USE

- Visit priceless.com
- Register
- Choose your place of interest

DESTINATIONS

Select cities around the world

TERMS AND CONDITIONS

Every offer T&Cs apply and Platform T&Cs apply.

Visit priceless.com

Airport Lounge Access Including Accompanying Guest

Travel should always feel like a pleasure. And, with the Providusbank WorldElite Card Lounge Program it does. The Dragon Pass Lounge program gives you complimentary access to over 1200 airport lounges with your ProvidusBank WorldElite Mastercard. Guests travelling with you can also benefit from lounge entry through this service, making the start of your business or leisure travel as relaxed as possible.

The Providusbank WorldElite cardholders can download the Mastercard Travel Pass mobile app and get access to:

- Unlimited, complimentary access for you and one accompanying guest (per visit) to over 1,200 airport lounges in more than 450 cities in over 135 countries, as part of the Dragon Pass airport lounges network.
- Access to business facilities: email, internet, phones, fax machines and conference space in some lounges
- Complimentary refreshments and snacks, Each cardholder, primary and supplementary, should show their individual QR code to avoid guest charges.

Lounge access is powered by Dragon Pass.

Airport Lounge Access Including Accompanying Guest

HOW TO USE

- 1. Download the Mastercard Travel Pass app
- 2. Register your ProvidusBank WorldElite Mastercard card securely.
- 3. Use the app to locate lounges near you.
- 4. Confirm complimentary visits eligibility.
- 5. Present the app QR code to the lounge receptionist.
- 6. Enjoy your lounge access.

DESTINATIONS

WORLDWIDE

TERMS AND CONDITIONS

• Complimentary access entitlement and fees for you or your guest will

vary according to card tier. If applicable, fees will be charged immediately to the Mastercard on the app.

Access may also be validated by showing the Membership Number on your app.

Airport Concierge

The Airport Concierge provides enhanced travel benefits for Providusbank WorldElite Mastercard cardholders worldwide. Our range of luxury concierge services make the journey through the airport and beyond as stress-free and relaxing as possible.

Whether you want to be met at the plane door and fast-tracked through immigration, need assistance with baggage on departure, or require a chauffeured luxury vehicle upon arrival – these services and more are just a click away. Enjoy Providus bank mastercard Airport Concierge and receive a personal, dedicated Meet & Greet service to facilitate a smooth journey at the airport. Whether departing, arriving, or catching a connecting flight, you can enjoy special savings of 15% off on VIP services at over 470 airports globally. This service can include:

- Meet and Greet as you are arriving prior to your flight or exiting the jet bridge.
- Escort to the check-in desk, aircraft gate, or security/immigration
- Expedited security/immigration processes
- Assistance with any visas or other documentation
- Help with additional services that can be reserved, such as luggage assistance, lounge bookings, executive car transfers/limousines, tarmac transfers, and more.

HOW TO USE

- Call the Bank's dedicated Mastercard Travel & Lifestyle Concierge: +1-3128435725
- Text the Mastercard Travel & Lifestyle Concierge WhatsApp line: +44 7418 368708

TERMS AND CONDITIONS

Bookings must be made at least 48 hours in advance Benefit only valid for World Elite cardholders Full payment must be made with a WorldElite Mastercard card issued in Middle East or Africa

Mastercard terms & conditions apply, Merchant T&Cs apply please visit www.globalairportconcierge.com for more details

DESTINATIONS

Selected airports globally

Airport Security Fast Track Services

Airport Fast Track provides a digital solution enabling cardholders to skip the security queue across top EU, Turkey & Asia airports via pre booking their priority service through Travel Pass App, making travelling safer, time saving and more convenient. Complimentary Airport Security Fast Track Services via Travel Pass App. Airport Fast Track enables cardholders to enjoy a smoother path through airport security.

Providusbank WorldElite Mastercard cardholders bypass the regular queues and step into the priority lane instead, allowing more time for cardholders to relax in the departure lounge or enjoy the shopping and dining areas before flying.

• 3 complimentary fasttrack services/year for Providusbank WorldElite cardholders.

HOW TO USE

- Download Mastercard Travel Pass App from the App Store or Google Play Store or click on the website
- Register your Mastercard card securely
- Simply choose an airport and a desired time slot
- Receive your Fast Track pass in app or via email Go to the Fast Track zone in your terminal
- Present your Fast Track pass to enter the priority lane.

DESTINATIONS

Available across 69 airports in 17 countries: UK, Turkey, France, Italy, Spain, Germany, Belgium, Austria, Thailand, China, Malaysia, Ukraine, Latvia, Lithuania, Poland, Cyprus, Estonia.

TERMS AND CONDITIONS

- Offer only works in the destination country.
- Booking lead times vary by terminal.
 Check the fast track service in your terminal via Travel Pass App 72 hours in advance to meet lead times.
- Dragon Pass terms and conditions apply.

Global Blue VIP Services

Global Blue is a leading tourism tax free shopping company, that aims at enhancing the international shopping experience with added-value services for travelers, such as:

- Shop Tax Free Card is an international membership program, supporting travelers to claim tax savings without the hassle of filling in Tax Free Forms.
- City VIP Lounges is a luxury offering providing VIP travelers a personalized and seamless experience.
- Airport VIP Fast Lanes is a unique fast track at some of the main international airports offering VIP travelers a smooth and time saving experience for tax refunding.

Global Blue brings you additional savings on purchases at over 300,000 stores across the world's best shopping districts. Now when you use your ProvidusBank World Elite Mastercard you can enjoy.

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- Complimentary access to Global Blue City VIP Lounges to receive VAT right back.
- Complimentary access to the Global Blue fast trackservices at the Airport VIP Fast Lanes available at the refund points and operated directly by Global Blue.
- Register for Shop Tax Free Card and enjoy an automatic completion of the Tax Free Forms when shopping at a participating Global Blue merchant City VIP Lounges Locations: Barcelona, Florence, London, Madrid, Milan, Munich, Paris, Rome, and Venice. Airport VIP Fast Lane Locations: Frankfurt, Milan, Munich, Rome, and Zurich.

Global Blue VIP Services

HOW TO USE

- Complimentary Access Simply present a ProvidusBank World Elite Mastercard at Global Blue City
 VIP Lounges or Global Blue Airport VIP Fast Lanes.
- Shop Tax Free Card Simply visit https://www.globalblue.com/mastercardmea to register for Shop Tax Free Card and set your eligible Mastercard as the preferred non-cash refund target.

DESTINATIONS

Barcelona, Florence, Frankfurt, London, Madrid, Milan, Munich, Paris, Rome, Venice, Zurich.

TERMS AND CONDITIONS

Airport VIP Fast Lanes- Providusbank Mastercard World/World Elite Cards must be presented to the airport VIP lanes staff. Only Cards issued by MEA Customer Banks are accepted.

Cardholders can bring a maximum of 4 family members or friends to proceed tax refund at the VIP Fast Lanes.

Shop Tax Free Card (STF card)

Membership profile must be fully completed for Tax Free Form autofill.

Providusbank World Elite Cards must be linked to the membership profile for tax refund.

Membership ID/passport must be presented when issuing Tax Free Form in the store.



As a Providusbank WorldElite Mastercard cardholder, you can make your next hotel stay even better with Titanium membership offered in the Global Hotel Alliance DISCOVERY loyalty program. You get exclusive benefits, such as:

- Guaranteed room availability for bookings up to 48 hours before your stay.
- Double room upgrades
- Easy-to-earn Discovery Dollar rewards currency
- 7% discount on room bookings in Discovery Dollars
- Save 10% or more when booking direct
- Early check in from 11am
- Late check-out until 4pm
- Gift your status and benefits to friends and family
- Enjoy a locale-inspired gift upon arrival

HOW TO USE

- Simply call the Bank's dedicated Mastercard Travel & Lifestyle Concierge +1-3128435725 to enroll and get upgraded to Titanium status.
- · View your GHA DISCOVERY membership by creating an account on the website or by downloading the mobile app.
- Text the Mastercard Travel & Lifestyle Concierge WhatsApp line +44 7418 368708 or visit mcpeaceofmind.com/worldelite to submit your online claim.

TERMS AND CONDITIONS

- 1 USD = 1 Discovery Dollar Reward Currency
- The GHA DISCOVERY loyalty program is governed by terms and conditions that can be found here.
- The following benefits are subject to availability: double room upgrade, early check-in, late check-out, room availability up to 48 hours prior to the stay

DESTINATIONS

WORLDWIDE



Cleartrip Flight & Hotel Booking Discounts

Going on a holiday or booking that business trip? Book your flight ticket or hotel stay on Cleartrip using your ProvidusBank WorldElite Mastercard card.

Cleartrip is the leading online travel agency in the Middle East, offering its customers the single most comprehensive travel experience in the region through its award winning Mobile and Desktop solutions. Through its intuitive products coupled with the largest selection of flights and hotels, Cleartrip continues to keep customers at the center of everything it does.

12% off for Providusbank WorldElite cardholders with promocode: MCWORLDELITE

HOW TO USE

- Go to Cleartrip's website or download the app from App Store or Google Play Store
- Simply enter the relevant promo code when booking to enable the discount.

TERMS AND CONDITIONS

- The Cardholder Discount is valid on any international round trip flights booked on Cleartrip.
- Caps apply, please see the detailed terms & conditions.
- To avail the Discount, the Cardholder must enter the correct promo code before payment during the booking process
- Cleartrip wallet amount cannot be used for this offer.

DESTINATIONS

Worldwide



Luxury Serviced Apartments Discounts

Your Providusbank WorldElite Mastercard give you privileged access and reduced price offers to the onefinestay portfolio. In cities and resorts across the world, the finest homes and villas are personally vetted and approved to give you handmade hospitality. Onefinestay offers the finest private homes to stay in, in the most desirable destinations there are. Now when you travel for extended periods of time, you can feel at home at prime luxury serviced apartments.

Enjoy up to 10% off at over 2,500 onefinestay properties across London, New York, Paris, Los Angeles, Milan, French Riviera, and more

HOW TO USE

Simply call the Bank's dedicated Mastercard Travel & Lifestyle Concierge +1-3128435725

Text the Mastercard Travel & Lifestyle Concierge WhatsApp line +44 7418 368708 to find a luxury serviced apartment in your next destination.

TERMS AND CONDITIONS

Offer valid for Providusbank World Elite Mastercard cardholders.

10% discount is on accommodation rates only, at any property across Paris, London, Rome, New York, Los Angeles, and any other onefinestay locations.

Subject to availability and one finestay City specific accommodation agreement, cancellation policy and club rules. T&Cs will apply www.one finestay.com/terms conditions/

Mastercard has the right to amend the offer or these terms & conditions at any time

DESTINATIONS

WORLDWIDE

Soneva Luxury Resorts Offers

Discover Soneva Luxury Resorts and be inspired by a lifetime of rare experiences, with beautiful resorts offering intelligent luxury in the Maldives and Thailand. Your Providusbank WorldElite Mastercard gives you access to exclusive offers in magical places full of nature's magnitude, mystery and enchanting beauty.

Inspiring a lifetime of rare experiences Enjoy the stunning views of the Indian Ocean from the Maldivian paradise in Soneva Fushi, Soneva Jani, and Soneva Kiri, just one hour's flight from Bangkok by private plane.

Now when you book your stay with your Providusbank WorldElite Mastercard, you can:

- Stay a minimum of 4 nights and receive \$500 resort credit per night per villa
- Stay a minimum of 7 nights and receive \$1,000 resort credit per night per villa Resort credit can be availed on food & beverage and experiences

HOW TO USE

- Simply call the Bank's dedicated Mastercard Travel & Lifestyle Concierge +1-3128435725
- Text the Mastercard Travel & Lifestyle Concierge WhatsApp line +44 7418 368708

TERMS AND CONDITIONS

- · No black out dates.
- · Resort credit will be available per night per villa.
- Booking is subject to resort availability and resort booking conditions.

DESTINATIONS

Maldives & Thailand

IHG Hotels & Resorts Offer

InterContinental Hotels Group plc, also known as IHG Hotels & Resorts, is a multinational hospitality company with nearly 6,000 global hotels and resorts across worldwide destinations.

Explore IHG Hotels and Resorts offers when you pay with the Providusbank WorldElite Mastercard:

- A complimentary welcome drink on arrival at the relevant Participating Property
- Complimentary late checkout from the Participating Property (i.e., checkout at 16h00 at the latest)

HOW TO USE

- Simply visit http://www.ihg.com/mastercardoffer to redeem the offer.
- Enter your destination, select dates and search for the hotels available.
- Select the hotel of your choice and proceed to check out.
- Complete the booking and pay with your Mastercard to get 15% discount.

TERMS AND CONDITIONS

- Europe hotels are exempt from welcome drink & late check out entitlements.
- Discount is based on the Best Available Rate.
- Offer is available across brands: InterContinental, Hotel Indigo, Crowne Plaza, Voco, Holiday Inn Holiday Inn Express, Staybridge Suites.

DESTINATIONS

Europe, Maldives, India, Middle East and Africa



Travelstart Airfare Discounts

Travelstart is Africa's leading online travel agency that helps today's business and leisure travelers search, compare and book the best flight, bus, hotel, car hire, holiday packages and activities all in one place.

Book your upcoming business or personal trip with Travelstart using your ProvidusBank Mastercard and enjoy:

- 10% discount on any international roundtrip airfare (the roundtrip airfare must be of minimum \$30 spend)
- Discounts on airfares are applicable on all airlines
- Unlimited usage on the offers

HOW TO USE

Simply visit https://www.travelstart.com.ng/lp/mastercard to access Travelstart and book today.

TERMS AND CONDITIONS

• 10% discount is on base fares only. (Excluding airport tax and fuel surcharge).

DESTINATIONS

Worldwide

Rentalcars.com Discount

Rentalcars.com is an online car rental service, providing options on all car groups, including luxury cars, people carriers, minivans, and more. Rentalcars.com is the world's leading online car rental service and arranges car rental in 60,000 locations, across 160 countries, in over 40 languages, Explore at your own pace.

Enjoy an exclusive 10% discount when you book your preferred ride with Rentalcars.com using your Providusbank WorldElite Mastercard.

- Visit the Mastercard page on Rentalcars.com by clicking 'Book now' below
- Search and select your preferred car
- Book your ride by paying securely with your Providusbank WorldElite Card
- Enjoy an exclusive discount at checkout Book now

HOW TO USE

Simply go to https://www.rentalcars.com/?affiliateCode=%20mastercard047&enabler=mastercardme to make a booking and enter your Mastercard details upon checkout.

TERMS AND CONDITIONS

ProvidusBank Worldelite Mastercard cardholders must book from the dedicated link to benefit from the discount, booking from the app or homepage are not eligible. Subject to availability, not in conjunction with other offers. Discounts is applicable to the rental costs excluding taxes, fees, surcharges, one-way fees and optional extras such as child seats, additional drivers or fuel. Canceled or no shows are not eligible. Standards rentalcars.com terms and conditions apply.

DESTINATIONS

Worldwide (Car class upgrade with the exception of Greece & the UAE)



Hertz Gold Plus Rewards President's Circle Membership

With ProvidusBank WorldElite Mastercard and Mastercard Airport Concierge, you can truly indulge in a world-class travel experience, ensuring that every aspect of your journey is taken care of with utmost care and attention to detail.

As a Provisdus bank WorldElite Mastercard cardholder you are automatically eligible for Hertz Gold Plus Rewards®

President's Circle membership, which is otherwise only obtainable through 20 qualifying Hertz Gold Plus Rewards® in a 12-month period.

With Hertz Gold Plus Rewards® President's Circle, you will get preferred benefits, such as:

- Bypassing the rental queue at many of the world's busiest airports
- Guaranteed one car class upgrade at participating locations
- Faster returns with Hertz Instant Return®
- Discounted rates

HOW TO USE

- If you are not yet a Gold Plus Rewards member, simply go to hertz.com/mcworld and click «Join Now» to enroll and get upgraded to Five Star status.
- If you are already a Hertz Gold Plus Rewards member, visit hertz.com/mcworld, login to your profile, and add CDP 814540 to get upgraded to Five Star status..

TERMS AND CONDITIONS

Hertz Gold Plus Rewards President's Circle membership is valid for 12 months from date of enrolment.

DESTINATIONS

Worldwide (Car class upgrade with the exception of Greece & the UAE)



Avis Car Rental & Chauffeur Services

Avis Car Rental and its subsidiaries operate one of the world's best-known car rental brands with approximately 5,500 locations in more than 165 countries. Avis has a long history of innovation in the car rental industry and is one of the world's top brands for customer loyalty.

Avis is owned by Avis Budget Group, Inc. (NASDAQ: CAR), which operates and licenses the brand throughout the world. Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis. With your Providusbank WorldElite Mastercard, you can now enjoy access to:

- Up to 35% off your next car rental
- Complimentary Avis President's Club membership
- A complimentary upgrade with every rental
- 10% off Premium Chauffeur Drive services

HOW TO USE

WORLD ELITE: Simply call the the bank WorldElite Mastercard Concierge or visit avisworld.com/mastercardmea and use your ProvidusBank World Elite $^{\text{IM}}$ Mastercard® card to reserve your vehicle.

TERMS AND CONDITIONS

The eligible Mastercard card type should be selected to ensure the correct discount is applied Cardholders are required to present their eligible Mastercard card to the agent upon collection of the vehicle. Exclusions/Inclusions/Subjectivity:

The discounts do not apply for domestic rentals (i.e for rentals taking place in the same country the booking is made). the discount is only available for customers booking through dedicated redeption page avisworld.com/mastercardmea or for customers who have joined Avis Preferred for Avis Presidents Club and linked their profile to the partnership

Product Eligibility:

Debit and Credit: World & World Elite ™Mastercard®

Market Eligibility:

The offer is available for cards issued in Middle East & Africa and rentals taking place in Europe, the Middle East & Africa, Asia, the United States and Canada.

Validity:

Evergreen, until the year end and beyond.

DESTINATIONS

WORLDWIDE



Fulfill Visa Services

Fulfill Visa Services provides comprehensive official visa services and peace of mind for travelers throughout the Middle East and Africa, specializing in the UAE and Gulf States. Fulfill is a fully digital solution that allows you to apply and book appointments for your travel visa needs from the UAE, KSA, Bahrain, Oman, Kuwait, Kenya, Nigeria.

With Fulfill visa assistance, you are able to apply and book appointments for a flat fee of USD 15.

- Drastically reduce your time spent applying for travel visas
- Avoid filling complicated forms, we will do that for you
- Receive document checklist for your Travel Visa submission (when you are required to personally submit the Travel Visa application)

HOW TO USE

Simply visit www.fulfillsolutions.com/mastercard to access the Fulfill website and apply for your travel visa.

DESTINATIONS

Middle-East & Africa

TERMS AND CONDITIONS

Offer valid for ProvidusBank WorldElite, World & Platinum Mastercard cardholders. Full payment for purchase must be made with a valid Mastercard payment cards in currency SAR, AED, KWD, BHD, OMR and USD. Fulfill T&Cs apply.

Mastercard has the right to amend the offer of these terms & conditions at any time.



Booking.com

Booking.com seamlessly connects millions of travelers to memorable experiences, a variety of transportation options, and incredible places to stay – from homes to hotels, and much more. Booking.com is available in 43 languages and offers over 6.2 million homes, apartments, and other unique places to stay.

Use your ProvidusBank WorldElite Mastercard to book your next staycation or vacation on Booking.com and enjoy 10% money back at hundreds of thousands of properties locally and around the world.

- Visit booking.com/mastercardmea
- Login or register to Booking.com
- Search from an incomparable choice of destinations and accommodations
- Use your ProvidusBank WorldElite to complete the booking
- The reward is credited after completion of your stay

HOW TO USE

- Simply register on www.booking.com/mastercardmea and make a booking.
- Enter your ProvidusBank WorldElite Mastercard card details upon checkout.
- Please note that the cashback will be credited to your card.
 The cashback time may vary.

TERMS AND CONDITIONS

- This promotion is only available to Mastercard cardholders
- Bookings made with the Booking.com app are not eligible for this promotion.
- Cancelled and "no show" bookings are not eligible.
- The reward will be credited at least 64 calendar days after completion of stay in the accommodation.
- Accommodations that do not accept eligible Mastercard cards are not eligible for the offer. These are accommodations that only accept cash as a mode of payment and do not have a "cashback" badge displayed on their listing.
- The offer is subject to terms and conditions of Booking.com.
 In case of dispute, the decision of Booking.com and [Mastercard] shall be final.
- All conditions of the promotion must be met at the time the booking is made; no retroactive claims will be allowed.
- The user must hold a valid account on Booking.com, and if the reward will be paid out to a credit card, they must have up to date valid credit card information added to the account.

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DESTINATIONS

WORLDWIDE



MyUS Premium Membership

MyUS Premium Membership allows you to shop US websites & ship to your country with reduced international shipping rates. Ship packages from popular stores like Amazon, Walmart, Ralph Lauren, and more to customers throughout the world.

Shop at over 100,000 U.S. retailers, including Apple, Amazon and Ralph Lauren and get fast, reliable, affordable international shipping with MyUS, #1 in the industry with over 10 million packages shipped since 1997.

As a ProvidusBank WorldEliteMastercard cardholder, you will receive:

- A MyUS address to use at check-out at your favorite online stores
- Free Premium Membership for 2 years (a \$120 value) Free account setup (a \$20 value)
- 30% off shipping for first month following registration
- 20% off shipping for remainder of 2-year membership

HOW TO USE

• Simply visit myus.com/welcome/Mastercardpremium to register and use your ProvidusBank WorldElite Mastercard on the payment page.

DESTINATIONS

Mainly e-commerce sites in the US

TERMS AND CONDITIONS

MyUS terms and conditions apply. https://www.myus.com/welcome/Mastercardpremium

Medical Tourism Concierge

Vaidam is a certified healthcare discovery platform that help you plan your trip for medical treatment through a network of 400+ hospitals, 100+ clinics, 7000+ doctors around the world. Vaidam will connect you to top-notch medical experts, hospitals, wellness options, and trusted travel partners to help identify and make the right healthcare choices.

The platform provides medical concierge service via assigning a dedicated person to understand your needs, prepare treatment plans abroad and can help with the documentations and travel arrangements such as visa applications, airport transfers or hotel reservations. Get up to 10% uncapped discount for treatments with the best medical experts, hospitals & clinics Connect with the best medical experts and hospitals & clinics to identify the right healthcare options for you and get up to:

- 10% discount using your Providus WorldElite Mastercard.
- 10% discount on service fees for treatments in Turkey & India
- 5% discount on service fees for treatments in the United Arab Emirates

HOW TO USE

- Go to www.vaidam.com/mastercard-offers
- Fill up the enquiry form Name, Email, Contact Number, Country, A brief about the medical issue.
- Within 24 hours of receiving the enquiry, Vaidam assigns a case manager for the patient for assistance.
- Once the patient completes the treatment, at the time of discharge from the hospital, the discount is applied when paying with the eligible Mastercard card
- * Please refer to Terms & Conditions- Redemption Method for detailed user journey.

DESTINATIONS

• India, Turkey, UAE

TERMS AND CONDITIONS

- Existing patient of a hospital will NOT be eligible for this discount.
- · Patients using services of any other medical facilitator agency for hospital logistics shall NOT be eligible for the discount.
- Discount applied on the treatment cost is uncapped.
- Patients are required to check with the case manager the applicability of discounts for treatments

Farfetch Discount

Farfetch is the leading online luxury fashion retail platform, selling products from over 700 boutiques and brands from around the world. Style up your wardrobe using your ProvidusBank WorldElite Mastercard on Farfetch.

Get 10% off* selected brands on Farfetch with your ProvidusBank WorldElite Mastercard.

- Visit Farfetch.com
- Enter the promocode MC10MEA at checkout
- Pay with your ProvidusBank WorldElite Mastercard

HOW TO USE

- Use the code MC10MEA upon checkout
- Link directly to the Farfetch homepage (not the T&C page), you must use this trackable link: https://prf.hn/l/6401MYk.

DESTINATIONS

Global Farfetch website

TERMS AND CONDITIONS

- Membership of a cardholder is valid for an initial 12 months from the day of upgrade.
- Certain brands are excluded from the offer.

https://prf.hn/click/camref:1101ldvIA/destination:

https:/www.farfetch.com/mastercard/privileges/evergreen/terms-and-conditions.aspx

FIIT

Known as the "Netflix of Fitness", Fiit is the #1 rated fitness app, that gives you on demand access to hundreds of killer workouts and structured training plans all led by world class trainers. Achieve your fitness goals wherever you are, whenever you want with Fiit Enjoy 25% discount on your first Fiit subscription payment with your Providus Bank World Elite Mastercard and get:

- Get fit with 800+ workouts with world class trainers
- Never get bored with multiple disciplines: Barre, HIIT, strength, yoga & more
- Enjoy training plans for every level
- Track your progress with smartwatches

After a 14 day free trial, you will enjoy 25% off on the first payment for your Fiit subscription when using your ProvidusBank WorldElite Mastercard, whether you choose a monthly or yearly plan.

HOW TO USE

- Subscribe from the dedicated Fiit and Mastercard page: https://getfiit.tv/mastercard
- Pay with your ProvidusBank WorldElite Mastercard

DESTINATIONS

Worldwide

TERMS AND CONDITIONS

- Offer valid for new users only.
- Fiit terms & conditions apply.



"Mastercard Gamer Pass" with Go Gamers

Go Gamers is an online gaming platform hosting tournaments across different age groups and game modes allowing gamers to connect and compete with thousand other gamers at the comfort of their homes. Get your Mastercard Gamer Pass to participate in one of the biggest online gaming community consisting of online coaching sessions and online tournaments of your favorite games & win prizes:

- 50 % off on Go Gamers Premium Membership to unlock access to world renown tournaments like FIFA, League of Legends
- Access to Mastercard Championship Series Play in weekly, monthly and quarterly tournaments and win big prizes (vouchers for in gaming currency, gaming accessories);
- Get coaching sessions from experts on Mastercard Championship Series when paying with your ProvidusBank WorldElite Mastercard.

HOW TO USE

- Sign up or log in to Go Gamers Gaming Community on www.gogamers.tech
- Use your ProvidusBank WorldElite Mastercard to purchase "Mastercard Premium Membership"
- Register and enjoy in coaching sessions and tournaments.

DESTINATIONS

• Worldwide (Go Gamers online platform)

TERMS AND CONDITIONS

- · This offer is valid only for customers having valid Go Gamers account and ProvidusBank WorldElite Mastercard card
- All events in Mastercard Championship Series would follow Go Gamers' Tournament Rules & Guidelines
- Schedule of events are subject to change

UNICAF Scholarship

Unicaf is the leading online and on-campus learning platform offering affordable, quality higher education to underserved markets. Unicaf offers scholarships to eligible candidates to pursue academic studies with its partner universities. Other than the fully online programs offered through the partner universities, Unicaf offers a number of taught programs at the Unicaf University campuses in Africa. Impart new knowledge, skills, and qualifications, with UNICAF and Mastercard.

You can now apply for UNICAF programs through the dedicated page, and once admitted, use your ProvidusBank WorldElite Mastercard to enjoy:

• 75% scholarship off program tuition fees You need to be apply for the program of your choice and get admitted by UNICAF, before redeeming the scholarship.

HOW TO USE

- · Simply apply to a program of your choice through https://apply.unicaf.org/unicaf/africa-mastercard
- Follow the application process and a dedicated student advisor will be assigned to you
- Use your ProvidusBank WorldElite Mastercard at checkout to benefit from the 75% scholarship

DESTINATIONS

Online Campus - Worldwide Physical Campus - Zambia and Malawi

TERMS AND CONDITIONS

• The scholarship applies to all UNICAF programs (degree programs and short courses), and it covers the tuition fees.

Lingokids Discount

Lingokids is the playlearning™ app that helps kids learn the big stuff, the fun way! Children will practice over 3000 new words and can learn about 60 different topics. They will practice the alphabet, listen to audiobooks, and sing along with songs. The program is ad-free and kidSAFE certified, content is from Oxford University Press, all activities are teacherapproved, and the kid-friendly navigation lets children play by themselves.By learning through play, your child will develop skills like creativity, collaboration, critical thinking, and communication. Join the adventure!

Use your ProvidusBank WorldElite Mastercard to subscribe through the dedicated page, and enjoy:

- 2 months of Lingokids for free for new users
- 30% off monthly subscriptions for new and existing users

HOW TO USE

- Visit https://lingokids.com/mastercardmea
- · Log in or create a new account
- Enter Promo Code at checkout: MASTERCARDMEA
- Pay with your ProvidusBank WorldElite Mastercard

DESTINATIONS

Worldwide

TERMS AND CONDITIONS

- The 2 months free trial offer is valid for only new customers to Lingokids.
- The discounted monthly subscriptions is valid for both new customers and existing basic users of Lingokids

European Shopping Collection

The European Shopping Collection is a collection of 11 shopping destinations across Europe and China offering designer clothing and accessories for the discerning shopper. Located within an hour of major international transport hubs, the European Shopping Collection includes the Bicester Village Shopping Collection and many other exclusive retail stores. European shopping villages

The Bicester Village Shopping Collection is defined by its luxury brands, charming open-air 'village' settings, a welcoming and superior service, a calendar of events and, not least, exceptional value for money. World-leading brands offer savings of up to 60%, and sometimes more, on the recommended retail price, in their own luxuriously appointed boutiques, all year round. As a ProvidusBank WorldElite Mastercard cardholder you get access to:

- VIP invitation (to be exchanged for a VIP card that offers an additional 10% discount on purchases in participating boutiques)
- 15% discount on shopping packages
- 15% discount on chauffeur drive experiences at participating villages
- 15% discount on Shopping Express
- Access to VIP lounges (subject to availability) All of this and more is available at the following villages:
 Bicester Village London, UK; Fidenza Village Milan, Italy; Ingolstadt Village Munich, Germany; Kildare
 Village Dublin, Ireland; La Roca Village Barcelona, Spain; Las Rozas Village Madrid, Spain; La Vallee
 Village Paris, France; Maasmechelen Village Brussels, Belgium; Wertheim Village Frankfurt, Germany

HOW TO USE

• Simply visit thebicestervillageshoppingcollection.com/mastercard-mea to avail these offers

DESTINATIONS

UK, Italy, Germany, Ireland, Spain, France, and Belgium.

TERMS AND CONDITIONS

https://www.priceless.com/terms/en_NG



Travel Inconvenience Insurance

If you encounter an obstacle during travel, you shouldn't have to face the inconvenience alone. Whether your luggage goes amiss or flight delays interrupt your plans, Inconvenience Insurance covers you for the hassles life throws your way. Inconvenience is sometimes a part of travel, but you shouldn't have to deal with it alone. When your luggage goes amiss or flight delays interrupt your plans, ProvidusBank WorldElite Mastercard can compensate you for:

- Loss of baggage up to USD 3,000 with no deductible
- Delay of baggage up to USD 300
- Trip cancellation up to USD 7,500
- Trip curtailment up to USD 7,500
- Trip delays World: USD 300
- Missed connection World USD 300
- New coverage for visiting parents: Parents who live abroad visiting the cardholder in their country of residence are eligible when the trip is paid through the ProvidusBank WorldElite Mastercard. The standard age limit for parents is 80 years old.
- New coverage for visiting children: Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the ProvidusBank WorldElite Mastercard.

HOW TO USE

Simply visit mcpeaceofmind.com/WORLD to file a claim online

DESTINATIONS

Worldwide

TERMS AND CONDITIONS

Your spouse is covered 100%, your children 25% and your domestic helper 25%. Coverage is now expanded to visiting parents and children.

Travel Medical Insurance

Automatic insurance for medical conditions and unexpected incidents. Rest assured by being insured with world leading insurance companies. Travel accident and medical insurance. You and your loved ones deserve peace of mind every time you travel. Rest assured that you will receive compensation for medical care or emergency help if you need it. For the greatest peace of mind, enhanced protection options are available to ensure that while you're traveling, your health and safety needs are met promptly and efficiently.

As a ProvidusBank WorldElite Mastercard cardholder, you as well as your family and your helper get

- Personal accident insurance up to USD 500,000
- Emergency medical evacuation and repatriation up to USD 500,000
- Medical emergency expenses up to USD 500,000
- Daily in-hospital cash benefit USD 100 per day
- New coverage for visiting parents: Parents who live abroad visiting the cardholder in their country of

residence are eligible when the trip is paid through the eligible Mastercard® card. The standard age limit for parents is 80 years old.

• New coverage for visiting children: Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the ProvidusBank World Elite Mastercard.

HOW TO USE

Simply visit mcpeaceofmind.com/WORLD to file a claim online

DESTINATIONS

Worldwide

TERMS AND CONDITIONS

NIL

the doctors

Travel Insurance Confirmation Letter

Travel with peace of mind across borders with a Travel Insurance Confirmation Letter. Giving official notification of resolute insurance for Schengen and other customs areas. Travel Insurance confirmation letter Obtaining a travel insurance confirmation letter has never been easier. As a ProvidusBank WorldElite Mastercard cardholder you can generate a letter online seamlessly and immediately for your Schengen or other visa requirements.

- New coverage for visiting parents: Parents who live abroad visiting the cardholder in their country of
 residence are eligible when the trip is paid through the ProvidusBank WorldElite Mastercard. The standard
 age limit for parents is 80 years old.
- New coverage for visiting children: Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the ProvidusBank WorldElite Mastercard

HOW TO USE

Simply visit mcpeaceofmind.com/World to generate a travel letter

DESTINATIONS

Worldwide

TERMS AND CONDITIONS

NIL



Rental Collision and Loss Damage Waiver

Rental Collision and Loss Damage Waiver limits the amount you may be liable for in the event of accidental damage to your rental vehicle. Sometimes accidents happen, whether or not they are your fault. With Rental Collision and Loss Damage Waiver, WorldElite™ Mastercard® cardholders have insurance automatically in:

- Physical damage to the rental car in addition to loss of use, theft, and natural calamities up to USD 50,000
- Towing of the vehicle up to USD 100
- Vehicle drop off charges up to USD 100

HOW TO USE

• Call the Bank's dedicated Mastercard Travel & Lifestyle Concierge +1-3128435725

Text the Mastercard Travel & Lifestyle Concierge WhatsApp line +44 7418 368708 or visit mcpeaceofmind.com/worldelite to submit your online claim.

DESTINATIONS

Worldwide

TERMS AND CONDITIONS

NIL





Activating Your Card

To activate your card, simply follow one of the steps below:

Step 1

Activate your card using the Instant PIN POS at the nearest ProvidusBank branch.

Step 2

Call the Premium Card Helpdesk on 01-2367728 to request your PIN be pushed directly to your phone. You can do a PIN change at your convenience on ANY bank's ATM in Nigeria

When selecting your PIN, never use obvious information - such as your telephone number or date of birth.





Daily Limits

The default limits on your ProvidusBank World Elite Mastercard are:

Channel Amount	
Maximum you can withdraw from ATM within 24 hours	\$2,000
Maximum you can spend on POS purchase with 24 hours	\$30,000
Maximum you can spend on Web within 24 hours	\$15,000





Business Concierge on WhatsApp at

09153933333, or call **070077684387** or email

businessconcierge@providusbank.com

