



YOUR GUIDE TO CARD BENEFITS

Visa Signature® Card (Updated 2025)

Your Guide to Benefits describes the benefits in effect as of October 10, 2025. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS

As a Visa Signature® cardholder, you enjoy access to premium services, protections, and perks designed to enhance your travel, shopping, and everyday experiences. The following sections outline the full range of benefits.

VISA SIGNATURE® CONCIERGE

Available 24 hours a day, 7 days a week, the Visa Signature Concierge service can help you with travel bookings, dining reservations, entertainment tickets, gift arrangements, and more. Simply call 1-888-315-6932, or outside the U.S., call collect at 1-312-884-8490. Cardholders are responsible for the cost of any goods or services purchased on their behalf.

VISA SIGNATURE® HOTEL COLLECTION

Special offers and upgrades at 900+ Visa Signature Luxury Hotel properties worldwide. Benefits include best available rate guarantee, daily breakfast for two, Wi-Fi, late checkout (when available), and a \$25 food/beverage credit.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Travel with confidence knowing that assistance is just a call away. Services include Medical Referral, Legal Referral, Emergency Message Service, Emergency Transportation, Prescription Assistance, Emergency Ticket Replacement, Lost Luggage Locator, and Emergency Translation. Available 24/7 to cardholders, their spouse, and dependent children under 22. These services provide coordination and referral only; all costs are your responsibility.

VISA SIGNATURE® RENTAL CAR PRIVILEGES

Special savings and benefits on rentals with Avis, Budget, and Audi, including discounts, upgrades (when available), and waived fees for additional drivers.

ROADSIDE DISPATCH®

Roadside Dispatch is a pay-per-use program available 24/7 in the U.S. and Canada. Services include towing, tire changing, jump starts, lockout service, fuel delivery, and winching. Call 1-800-847-2869 when you need help. Fees apply per service call.

TRAVEL PROTECTIONS

- Auto Rental Collision Damage Waiver – Coverage for damage, theft, towing, and loss-of-use charges when renting a vehicle with your Visa Signature card.
- Baggage Delay Reimbursement – Up to \$300 for necessities if your checked baggage is delayed more than four hours.
- Lost Luggage Reimbursement – Reimbursement for checked or carry-on luggage lost or stolen by the airline or carrier.
- Emergency Evacuation & Repatriation – Transportation to the nearest medical facility or repatriation of remains, up to \$10,000.
- Emergency Medical/Dental – Up to \$2,500 reimbursement for expenses incurred while traveling.
- Trip Cancellation/Interruption – Reimbursement for non-refundable passenger fares if you must cancel or cut short a trip.
- Trip Delay Reimbursement – Up to \$300 when travel is delayed more than 12 hours due to a covered hazard.
- Travel Accident Insurance – Coverage when airline or other eligible transportation tickets are purchased with your Visa Signature card.
- Travel & Emergency Assistance Services – Medical/legal referrals, lost luggage locator, translation, and emergency ticket replacement.

PURCHASE & EVERYDAY PROTECTIONS

- Emergency Cash Disbursement - If your Visa Signature® Card is lost or stolen, Visa can arrange for emergency cash disbursement, generally within 24 hours, at a convenient location worldwide. This service is coordinated through Visa Global Customer Assistance Services and may require issuer approval.
 - U.S. Domestic: Call 1-800-847-2911 (toll-free)
 - International Collect: Call 1-303-967-1096
- Extended Warranty Protection – Extends eligible manufacturer's warranties by up to 1 year on warranties of 3 years or less.
- Price Protection – Reimbursement for the difference if an item you purchased appears in print at a lower price.

- Purchase Security – Protects eligible items against theft or damage within 90 days of purchase.
- Return Protection – Extra return protection for eligible items up to \$250 per item.
- Cellphone Protection – Coverage for theft or damage when you pay your monthly wireless bill with your Visa Signature card (\$50 deductible applies).
- Hotel Theft Protection – Reimbursement for personal belongings stolen from your U.S. or Canadian hotel room when paid with your Visa Signature card.

ACCOUNT & IDENTITY PROTECTIONS

Lost/Stolen Card Reporting & Emergency Card Replacement - If your Visa Signature® Card is lost or stolen, Visa Global Customer Assistance Services (GCAS) can help you report the loss, block the card, and arrange for a replacement card. Emergency card replacement is typically available within 24–72 hours, depending on location and issuer approval.

- How to Contact GCAS:
 - In the U.S.: 1-800-847-2911 (toll-free)
 - International (collect): 1-303-967-1096
- Visa Fraud Protection – With our Zero Liability Policy, you won't be held responsible for unauthorized charges made with your Visa Signature card. Certain exclusions apply; cardholders must exercise reasonable care in safeguarding the card and promptly report any unauthorized use. For assistance, please call the number on the back of your card or contact Imprint Customer Service.

ADDITIONAL PERKS

- Global Entry Statement Credit – Receive up to \$100 credit when you pay your Global Entry application fee with your Visa Signature card.
- Dovly Uplift™ – Complimentary access to Dovly's automated credit engine to help remove inaccuracies and improve your credit score.
- Golf Rewards – Save on golf fees, lessons, and merchandise when you join Troon Rewards, plus enjoy access to exclusive golf experiences