

Travel Assistance Services





Medical Assistance



Pre-Travel Advice



Travel Assistance

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Summary of Terms and Conditions

This is a summary of the services provided by International SOS, the service provider. The full terms and conditions are contained in the agreement between MBNA Limited and International SOS Assistance (UK) Limited.

Please note this is not insurance and is not a substitute for full travel insurance.

Description of Travel Assistance Services

As another way of making your credit card even more valuable to you and your **Family**, MBNA has arranged for International SOS to offer a variety of travel and special medical **Services** to assist you when travelling outside your **Country of Residence**, for trips lasting no longer than 90 consecutive days. Some of the **services** incur a charge, which you would be responsible for paying if you were to use those **services**.

Please understand that **services** are provided on a best-effort basis, neither **MBNA** nor **Intl.SOS** can be responsible for the availability, use, cost, or results of any medical, legal or transportation service.

International SOS will provide the following services to the Cardholder:

Pre-travel advice

a) **Inoculation and visa requirement information**

Intl.SOS shall provide, on request, information concerning inoculation and visa requirements for foreign countries, as specified from time to time on the World Health Organization's website, or published information which **Intl.SOS** deems relevant. This information can be provided to the **Cardholder** at any time, whether or not the **Cardholder** is travelling or an emergency has occurred.

Travel services

a) **Legal referrals**

Intl.SOS will provide **Cardholders** with names, addresses, telephone numbers and, if requested by a **Cardholder** and if available, operating hours for lawyers or legal practitioners within the area where the **Cardholder** is located. These recommendations are based upon the best judgment of **Intl.SOS** and its knowledge of the local conditions and availability of legal **Services** at the geographical location involved. **Intl.SOS** does not guarantee the quality of the legal advice, nor shall **Intl.SOS** be liable for any consequences arising out of the **Services** provided by the lawyer or legal practitioner. The final selection of the lawyer or the legal practitioner shall be the responsibility of the **Cardholder**.

b) **Emergency message transmission**

Intl.SOS will use its best efforts to receive and transmit emergency messages between **Cardholders** and their families.

c) **Emergency translation and interpreter services**

In the event of an emergency situation, **Intl.SOS** will provide personal telephone translation **Services** and referrals of interpreter **Services** through its Assistance Centre network.

d) **Lost document advice and assistance**

Intl.SOS will assist **Cardholders** who have lost important travel documents (e.g. passport, credit cards) by providing instructions for recovery or replacement.

e) **Arrange transportation and accommodation for accompanying family members**

Intl.SOS will coordinate emergency travel arrangements for **Family** members who accompany a hospitalised **Cardholder**.



Medical Referrals



Legal Referrals



Documents Assistance

- f) **Special translation and interpreter services**
Upon the **Cardholder's** written request, **Intl.SOS** will arrange on-site interpreters and/or customised interpreter **Services**.
- g) **Arrangement of bail bond**
Intl.SOS shall provide assistance to arrange the bail bond, up to a limit of £5,000, for the **Cardholder's** conditional release when travelling outside the home country or usual **Country of Residence**. The **Cardholder** shall be responsible for any other (related) expenses. The provision of bail bond is subject to **Intl.SOS** first securing payment from the **Cardholder** through his/her credit card or funds from the **Cardholder's Family**.

The above **Services** [items (a) to (g)] are purely on referral or arrangement basis. **Intl.SOS** shall not be responsible for any third-party expenses, which shall be solely the **Cardholder's** responsibility.

Medical assistance

- a) **Evacuation and repatriation**
 - i. **Intl.SOS** will arrange for the air and/or surface transportation, medical care during transportation, communications and all usual and customary ancillary **Services** incurred in moving and transporting a **Cardholder** to the nearest hospital where appropriate medical care is available, which may be a location other than the **Cardholder's Country of Residence**.
 - ii. **Intl.SOS** will arrange for the transport of the **Cardholder** to his/her **Country of Residence** following a medical evacuation for subsequent inpatient hospitalisation or rehabilitative treatment.
 - iii. **Intl.SOS** reserves the right, at its sole discretion, to determine the location to which the **Cardholder** will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, **Intl.SOS** may consider all relevant circumstances including, but not limited to, the **Cardholder's** medical condition; the degree of urgency; the **Cardholder's** fitness to travel; airport availability; weather conditions; and travel distance, in determining whether transportation will be provided by private medically-equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle. Transportation shall be carried out under constant medical supervision, unless otherwise approved by an **Intl.SOS** physician.
- b) **Companion ticket**
Following a **Cardholder's** medical evacuation, **Intl.SOS** will arrange for air transportation for a relative or friend to join a **Cardholder** who has or will be hospitalised outside his/her **Country of Residence**.
- c) **Repatriation of mortal remains**
In the event of the **Cardholder's** death, **Intl.SOS** will arrange for transporting the **Cardholder's** mortal remains from the place of death to the **Cardholder's Country of Residence** or, if requested by a **Family** member or legal representative, **Intl.SOS** will arrange for a local burial at the place of death.

Definitions

"Cardholder" means any person who has a valid credit card issued by **MBNA**, including his/her **Family** or any **Colleagues**, up to a maximum of three people.

"Colleague" shall mean any business associate, client, guest, friend or other person, as the **Cardholder** wishes, up to a maximum of three people, travelling with the **Cardholder**.

"Country of Residence" means the country in which the **Cardholder** has their primary home.

"Dependent Children" means the children, step-children and legally adopted children of the **Cardholder** who are:

- i) Unmarried, and;
- ii) Living with such **Cardholder** (unless living elsewhere whilst in full-time education), and;
- iii) Travelling with such **Cardholder**, and under 19 years of age (or under 24 years of age if in full-time education).

"Family" means the **Cardholder**, spouse or common law partner (including same-sex partners) cohabiting at the same address for a continuous period of at least 1 year, and **Dependent Children**.

"Intl.SOS" means International SOS Assistance (UK) Limited.

"MBNA" means MBNA Limited, its successors and assigns. MBNA Limited issues your credit card.

"Services" refers to the medical and legal assistance to be provided by **Intl.SOS**.

d) **Compassionate visit**

Upon request from the **Cardholder**, **Intl.SOS** will arrange for one return airfare for a relative or friend of the **Cardholder** wishing to join the **Cardholder** who, when travelling alone, is hospitalised outside the **Country of Residence**.

e) **Transportation of Dependent Children**

If a **Cardholder** has **Dependent Children** who are left unattended as a result of a **Cardholder's** injury, illness or medical evacuation, **Intl.SOS** will arrange for transportation of such **Dependent Children** to the **Cardholder's Country of Residence**.

f) **Emergency accommodation**

Upon request from the **Cardholder**, **Intl.SOS** will arrange for the additional hotel accommodation for the **Cardholder** related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation.

g) **Medical expense guarantee, cost review and payment, medical monitoring**

Intl.SOS will guarantee and pay, as an agent for the **Cardholder**, all costs associated with a **Cardholder's** inpatient or outpatient medical care, and will monitor and provide the authorised person with medical evaluations of the **Cardholder's** condition and ongoing medical expenses when hospitalised.

The provision of such a guarantee is subject to **Intl.SOS** first securing payment from the **Cardholder** through his/her credit card or from the **Cardholder's Family** members.

h) **Dispatch of medication and medical supplies**

Intl.SOS will, when and where practical and legally permissible, arrange for delivery of medicines, drugs and medical supplies that are medically necessary for a **Cardholder's** care and/or treatment but which are not available at or near the **Cardholder's** location. **Intl.SOS** will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof. The delivery of such medicines, drugs and medical supplies will be subject to the laws and regulations applicable locally.

The above **Services** [items (a) to (h)] are charged on a case-by-case basis. Fees shall be payable by the **Cardholder** for the provision of such **Services**. **Intl.SOS** shall also not be responsible for any third party expenses, which shall be solely the **Cardholder's** responsibility.

i) **Emergency and routine medical advice**

Intl.SOS will arrange for the provision of medical advice over the telephone for any **Cardholder** calling an **Intl.SOS** Assistance Centre.

j) **Medical and dental referrals**

Intl.SOS will provide the **Cardholder** with names, addresses, telephone numbers and, if requested by a **Cardholder** and if available, operating hours for physicians, hospitals, clinics, dentists and dental clinics (collectively called 'Medical Service Providers') within the area where the **Cardholder** is located. These recommendations are based upon the best judgment of **Intl.SOS**, and its knowledge of the local conditions and availability of medical **Services** at the geographical location involved. **Intl.SOS** does not guarantee the quality of the Medical Service Providers, nor shall **Intl.SOS** be liable for any consequences arising out of, or caused by, the **Services** provided by the Medical Service Providers. The final selection of Medical Service Providers shall be the responsibility of the **Cardholder**.

k) **Outpatient case management**

Intl.SOS will assist **Cardholders** with the arrangement and confirmation of appointments with Medical Service Providers, assistance in arranging accommodation, post-appointment communications and follow up with **Cardholders**.

If you would like to follow up on any **Intl.SOS** service provided to you while overseas, or if you have any problems regarding this policy, or any matter related to it, or you wish to make a complaint or obtain a copy of our complaints handling procedure, please contact:

Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE

Telephone any hour of the day or night, 365 days of the year.

Within the UK: 0800 085 5928

Outside the UK reverse: +44 (0) 20 8762 8118.

If, after following our complaints procedure, your complaint is still not resolved to your satisfaction, you may refer your complaint to the Financial Ombudsman Service. You can do this via telephone 0800 0234 567 or 0300 1239 123 or email complaint.info@financial-ombudsman.org.uk. Postal address; The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

For further details see www.financial-ombudsman.org.uk/consumer/complaints.htm.

IMPORTANT:

All telephone calls may be monitored or recorded to assist with staff training and for compliance and quality control purposes.