



PROVIDUSBANK
FUTURE FORWARD BANKING

— THE —

PROVIDUSBANK WORLD MASTERCARD



The World Mastercard is designed with exclusive benefits well-suited for our affluent clients. It is a dual currency card that debits directly from your NGN account for local transactions and your domiciliary account for foreign transactions. The card allows you to experience the world differently, It is suited for frequent travels and leadership-level professionals with families. This card ensures that cardholders enjoy the level of comfort they expect when traveling.

The World Mastercard benefits include





TRAVEL



PROVIDUSBANK
FUTURE FORWARD BANKING

TRAVEL



Airport lounge access.

Hertz

Hertz car rental membership.



Luxury serviced apartments.

H Hotels.com™

Discounts on Hotels.com.



Cleartrip.com or Travelstart airline discounts.

AVIS

Avis car rental and chauffeur discounts.



Fulfill visa assistance services.

Booking.com

10% cash back on Booking.com.

Rentalcars.com

Rentalcars.com discount.



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Airport lounge access

Travel should always feel like a pleasure and with the ProvidusBank World Mastercard Lounge Program it does. Enjoy Unlimited complimentary airport lounge access in over 900 locations with your Providusbank World Mastercard. By presenting your Providusbank World Mastercard at participating lounges, you receive:

- Complimentary Mastercard Travelpass airport lounge membership
- Unlimited, complimentary access for you to over 600+ lounges, Marhaba, and CAC lounges in more than 450 cities in over 135 countries worldwide
- Special rates at select lounges for your guests if your Providus World Mastercard is used for payment.
- Access to business facilities - email, internet, phones, fax machines, and conference space in some lounges
- Complimentary refreshments and snacks

How to Use

1. Show your World Mastercard® card at participating lounges.
2. Mention the travelpass program.

Destinations

Worldwide

T & C'S

NIL



Luxury serviced apartments discounts

Your Providusbank World Mastercard cards 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 in prime luxury serviced apartments. Enjoy up to 10% off at over 2,500 onefinestay properties Worldwide, across London, New York, Paris, Los Angeles, Milan, French Riviera, and more.

How to Use

1. Visit onefinestay.com and choose your dates of travel, city and preferred property
2. Enter the promo code MCWORLD and pay with your ProvidusBank World Mastercard

Destinations

Worldwide

T & C'S

NIL



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 Providus Bank World 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

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

Destinations

Worldwide

T & C'S

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

travelstart 

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 World 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 World Mastercard
- Enjoy an exclusive discount at checkout

How to Use

1. Simply go to

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

T & C'S

ProvidusBank World 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



Rentalcars.com

Hertz Gold Plus Rewards® Five Star Membership

Hertz, the world's leading vehicle renting organization, operates from approximately 7,700 locations in 145 countries worldwide. Hertz is the largest general use car rental brand in the world, and the number one airport car rental brand in the U.S. and at 69 major airports in Europe, operating both corporate and licensee locations in cities and airports in North America, Europe, Latin America, Australia and New Zealand. In addition, the Company has licensee locations in cities and airports in Africa, Asia, and the Middle East.

Renting a car is now hassle-free. With the Providusbank World Mastercard you are automatically eligible for Hertz Gold Plus Rewards Five Star, which is otherwise only obtainable through 7 qualifying Hertz Gold Plus Rewards rentals in a 12-month period. Enjoy special privileges and benefits, such as:

- Bypass the rental queue at many of the world's busiest airports
- One car class upgrade at participating locations (subject to availability)
- Faster returns with Hertz Instant Return®
- Up to 15% off best publicly available rates at participating Hertz locations worldwide.
- Free additional driver (spouse/domestic partner for Gold Plus Rewards Members)

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.

Destinations

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

T & C'S

Hertz Gold Plus Rewards Five Star membership is valid for 12 months from date of enrollment.



Hertz®

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 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: Simply visit avisworld.com/mastercardmea and use your ProvidusBank World Mastercard to reserve your vehicle.
- Click here to sign up to Avis President's Club

Destinations

Europe, Middle-East & Africa,
Asia, US and Canada

T & C'S

The discounts do not apply for domestic rentals (i.e for rentals taking place in the same country the booking is made).

AVIS®

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

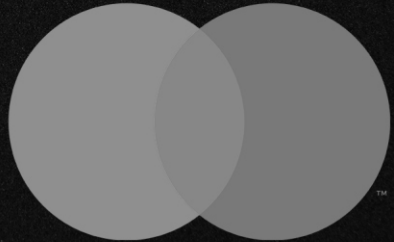
Simply visit www.fulfillsolutions.com/mastercard to access the Fulfill website and apply for your travel visa.

Destinations

WORLDWIDE

T & C'S

Nil



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 Providus Bank World 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](https://www.booking.com/mastercardmea)
- Login or register to Booking.com
- Search from an incomparable choice of destinations and accommodations
- Use an eligible Mastercard 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 an eligible Mastercard card details upon checkout.
- Please note that the cashback will be credited to your card. The cashback time may vary.

Destinations

WORLDWIDE

T & C'S

Nil

Booking.com

LIFESTYLE

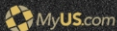


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LIFESTYLE



European shopping village offers.



MyUS shipping premium membership.

FARFETCH

Farfetch.com online shopping discounts.

Uber

Ride-hailing discount with Uber.

JUMIAO

Jumia Prime benefits.



My Book app offers.



AlwaysOn on Wi-Fi.

showmax

Showmax streaming.



Legacy Lifestyle Gold Status membership.



Global Blue

Access to Global Blue VIP services.



PROVIDUSBANK
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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 World Mastercard 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](https://www.myus.com/welcome/Mastercardpremium) to register and use your ProvidusBank World Mastercard on the payment page.

Destinations

Mainly e-commerce
sites in the US

T & C'S

MyUS terms and conditions apply.

<https://www.myus.com/welcome/Mastercardpremium>



Jumia Prime Benefits

Jumia is Africa's largest online retailer, with 81 thousand active sellers on the platform, and over 29 million products, hotels, restaurants, and other services listed.

Jumia Prime is a customer loyalty program that entitles its members to subscribe and receive:

- Free Delivery on all Jumia Express items
- Free Delivery on Jumia Food Orders
- Exclusive Prime-only discounts on favorite categories
- VIP Customer Servicing and Experience

Now when you use your ProvidusBank World Mastercard to subscribe to any 12 months Jumia Prime membership plan, you can enjoy 25% cashback on your Jumia Prime membership fee

How to Use

Simply go to the relevant website (Nigeria | Kenya | Uganda | Ghana | Ivory Coast) to make a purchase and enter your eligible Mastercard details upon checkout.

Destinations

Jumia websites in
Nigeria, Kenya, Uganda,
Ghana, Ivory Coast

T & C'S

Offer is valid when purchasing Jumia Prime 12-month membership plan. Full T&Cs can be accessed here:
Nigeria | Kenya | Uganda | Ghana | Ivory Coast



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 World Mastercard on Farfetch.

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

- Visit Farfetch.com
- Enter the promocode MC10MEA at checkout
- Pay with your ProvidusBank World 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>

FARFETCH

T & C'S

- The discount is eligible off full priced items only.
- 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>

Destinations

Global Farfetch website

Legacy Lifestyle Gold Status

Legacy Lifestyle Gold Status offers Gold Membership to ProvidusBank World Mastercard cardholders. Offering up to 8% back in rewards on accommodation at Partner Hotels throughout South Africa and Zanzibar, Legacy Lifestyle Gold gives a range of other benefits for the discerning traveller including complimentary valet parking and room upgrades.

Legacy Lifestyle Gold Membership

As a ProvidusBank World Mastercard cardholder, receive complimentary Gold status membership in Legacy Lifestyle rewards, and enjoy

Gold tier benefits, including 'earn and redeem' opportunities at partners across Kenya, Nigeria, South Africa, and more.

And, when staying at a range of hotels and resorts you can enjoy: • Lifestyle earn rates up to 6% of spend on accommodation and extras

- Up to 20% discount on Lifestyle Best available rate
- Early check-in/priority late check-out
- Welcome drink at check-in
- Complimentary internet access
- 4% reward on all laundry at selected Legacy Lifestyle Hotels (excluding dry cleaning) and on spa treatments and products
- 6% on long-term rentals
- 8% reward back on food and beverage spend
- 16% reward on Legacy Balance gym memberships
- Option for a room upgrade (subject to availability)
- Complimentary valet parking during your stay at selected hotels

How to Use

To enroll simply visit: • Nigeria: legacylifestyle.global/ng/mastercard

Destinations

Selected countries in

Africa: Kenya, Nigeria,

South Africa.

T & C'S

Membership of a cardholder is valid for an initial 12

months from the day of upgrade.



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 Mastercard you can enjoy:

- Complimentary access to Global Blue City VIP Lounges to receive VAT right back
 - Complimentary access to the Global Blue fast track services 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

How to Use

Complimentary Access - Simply present a ProvidusBank World 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.

T & C'S

NIL

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.



European Shopping Collection

As a ProvidusBank World 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, Belgium.

T & C'S

NIL



Showmax Streaming Discounts

Watch thousands of movies and series with Showmax

Welcome to online entertainment your way, enjoy a range of series, movies, kids' shows plus SuperSport, live news and more. Use your eligible Mastercard card to subscribe through the dedicated page and enjoy 10% discount on all Showmax monthly subscription plans. Plans include: Showmax Mobile, Showmax, Showmax Pro Mobile and Showmax Pro.



How to Use

Simply visit www.showmax.com to avail the offer.

First-time Showmax Service customers must use a Mastercard card to sign up.

Existing Showmax Service customers must change their payment

Destinations
NIGERIA

T & C'S
https://www.priceless.com/terms/en_NG

OTHER BENEFITS INCLUDE



Travel
Inconvenience
Insurance.



Travel medical
Insurance.



Travel insurance
confirmation letter.



ID theft
protection.



E-commerce
protection.



Purchase
protection.



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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 World 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 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 eligible Mastercard® card.

How to Use

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

Destinations
WORLDWIDE

T & C'S
NIL



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 World 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 Mastercard.

How to Use

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

Destinations

WORLDWIDE

T & C'S

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



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 World 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 World 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

How to Use

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

Destinations
WORLDWIDE

T & C'S
NIL



Purchase Protection

Purchase Protection helps you claim your money back if you use your ProvidusBank World Mastercard to buy something and there is a problem with it. It allows you to get a full refund on single purchases up to \$2,000 with your ProvidusBank World Mastercard. Purchase protection

Shop with confidence, knowing that the purchases you make with your Mastercard are:

- Protected in case of theft or accidental damage up to 180 days from date of purchase
- Covered for up to USD 2,000 per claim and a maximum of USD 5,000 over a 12-month period

In case of damage, you can either get a new item to replace the damaged one or receive compensation for the item's total value, as per the store receipt.

How to Use

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

Destinations
WORLDWIDE

T & C'S
NIL



Activating Your Card

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

Step 1

Kindly scan the PIN activation QR code



Step 2

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

Step 3

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.



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Daily Limits

The daily limits on your ProvidusBank World Mastercard are:

Daily USD Limits

Amount Maximum you can withdraw from ATM within 24 hours \$1,000.

Maximum you can spend on POS purchase within 24 hours \$20,000.

Maximum you can spend on Web within 24 hours \$10,000.

Daily NGN Limits

Amount Maximum you can withdraw from ATM within 24 hours ₦300,000.

Maximum you can spend on POS purchase within 24 hours ₦10,000,000.

Maximum you can spend on Web within 24 hours ₦5,000,000.

If you wish to increase your limit, kindly call the Premium Card Helpdesk on 01-2367728, request through your relationship manager, or request for a limit increase on your ProvidusBank Online Banking Platform.



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www.providusbank.com

For more information, please contact our
Business Concierge on WhatsApp at
09153933333, or call **070077684387** or email
businessconcierge@providusbank.com

