CONCIERGE SERVICES

Terms and Conditions

The services outlined in these Terms and Conditions are provided to all eligible cardholders ("You" or "Your") to whom a President's Choice Financial World Mastercard ("Card") is issued. Concierge Services are services only, not insurance benefits. These services are provided by Assurant Services Canada Inc. ("ASCI"). The Canadian head office for ASCI is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario, M2N 7E9.

SERVICES

Concierge Services are available on a 24/7 basis. You can call for assistance in arrangements for travel, entertainment, business and shopping. Any costs incurred for, or in connection with such services will be charged to Your Card, subject to credit availability. To take advantage of any of the Concierge Services described below, simply call **1-866-892-8683**.

CONCIERGE SERVICES INCLUDE THE FOLLOWING:

Leisure and Entertainment

- Reservations and booking theatre, sporting and other entertainment events
- · Reservations for exhibitions, shows and festivals
- Reservations of limousine or car services
- · Booking time at health club and specialty shopping reservations
- · Booking of golf tee times and other reservation services
- Assistance with replacing lost tickets or documents
- Gift basket and floral delivery arrangements
- Any other type of reservation or booking request

Medical Assistance

- Medical provider appointments and admission arrangements
- Emergency medical transportation arrangements
- Prescription replacement arrangements
- Emergency medical visitation arrangements

Other Services

- Emergency cash transfer arrangements
- Emergency assistance translation services
- Messenger service referral and arrangements