

Advantages of Private Banking Services

Private Banker is a dedicated contact person between you and the bank, always protecting your interests. Whether it is banking service or investment management, Private Banker is always there to help you define strategy for reaching your goals.

Private Banking Advantages:

- Tailor-made products and exclusive services based on your needs
- Simple procedures designed to facilitate your relationship with the bank
- Exceptional comfort and atmosphere
- Exclusive offers and other privileged services
- Highest level of confidentiality



Private Banking Account Benefits

- High interest rate is accrued on a daily basis and is paid into account at the end of each month
- No additional currency exchange related costs by making payments in four different currencies – GEL, USD, EUR, GBP – anywhere in the world
- Additional cards for you and your family members
- Account management via remote banking channels and constant control of transactions via SMS
- Special discounts with our partner merchants
- Automatically activated additional products and services





VISA
PREMIUM CARD
PRIVILEGES

Travel Insurance

Use Visa Infinite to pay for your travel without the need of buying the travel insurance. Travel insurance is specifically designed to guarantee your and your family's safety while travelling domestically or internationally. Insurance limit extends up to US\$1mln and is valid up to ninety days from the start date of your travel.

- Medical Reimbursement
- Reimbursement of expenses related to the provision of medical care, evacuation, and repatriation
- Accident involving injuries
- Sport injuries (up to 58 types, including diving, ski mountaineering, and snowboarding)
- Third party liability
- Reimbursement of costs associated with cancellation or modification of the initial travel plan
- Insurance for loss of cash/luggage
- Flight delay

Insurance coverage extends to the wife/husband and children (up to 5 persons) who travel with the Visa Infinite cardholder.

For your free pre-travel advice or when medical, travel or insurance assistance is needed, please call:
+380 (44) 499 39 75



VISA
infinite

For the complete information about insurance service please visit: <https://cardholderbenefitsonline.com>



Concierge Service

Concierge is a convenient service for those who work and travel a lot. The complex arrangement of services, information provision, and booking service are available 24 hours a day, from anywhere in the world.

Services available:

- Flight reservations
- Hotel reservations
- Restaurant reservations
- Car rental reservations
- Event ticket purchases
- Trip planning
- Other general requests



VISA
infinite

Concierge hotline: **+380 (44) 499 39 75**

For more information about concierge service please visit: <https://visa.com.ge>



Global Customer Assistance Services

No matter where you are in the world, our multilingual service representatives are on hand to assist you 24 hours a day, 365 days a year.

If your Visa card has been lost or stolen, Visa Global Customer Assistance Services representatives can:

- Block your card from fraudulent purchases within 30 minutes
- Arrange for a replacement card to be sent to you within 3 working days
- Provide for emergency cash to be collected from 270,000 locations worldwide



VISA
Infinite

VISA
Platinum

VISA
Gold

To contact GCAS, you call from anywhere in the world to **+380 (44) 499 39 75**
For the complete information about GCAS service please visit: <https://visa.com.ge>



International Medical & Travel Assistance

International Medical & Travel Assistance Service helps you and your immediate family when you are travelling together to a location outside of your principal country of residence for up to 90 days. Complimentary services include helping you get medical telephone advice, putting you in touch with a local medical service provider and with someone to monitor your medical condition both during and after hospitalization.

- Prepare before you leave home. Please note Your International SOS contact phone number listed below
- Call International SOS Assistance Centre for free pre-travel information and advice
- Download brochure about Your International Medical & Travel Assistance Services at <https://cardholderbenefitsonline.com>



VISA
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VISA
Platinum

VISA
Gold

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Purchase Protection

Purchase Protection is designed to protect you from risks associated with the loss, theft or accidental damage of an item within 90 days after purchase.

- Cover up to \$20,000 per year maximum
- Cover is valid for items for which 100% of your items is charged to your Visa card
- Cover excludes boats, motorized vehicles, land or buildings, consumables, perishables or services

The minimum value of insured item is \$100 including VAT.



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Find out more on the following link: <https://cardholderbenefitsonline.com>



SpeedPass

yQ Meet & Assist Service

Support at the airports all around the world. Priority boarding service at international airports from yQ Meet and Assist. Special discounts for Visa Infinite and Visa Platinum cardholders at yQ Meet&Assist Service

How it works:

More than 270 airports worldwide participate in the program

Specialized website and booking instructions

Reservations must be made within 3 days prior to provided services

- Fast track through check in and passport control formalities
- Escort on arrival from airplane to car
- Priority line at the airport
- Escort up to departure gate
- Assistance with getting visa on arrival
- Organization of transfer



VISA
infinite

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Platinum

For the complete information about SpeedPass please visit: <https://cemea.yqnowgroup.com>

A smiling woman with long brown hair, wearing a light brown blazer over a dark blue top, is holding a large white rectangular sign. The sign has the word 'WELCOME' written in large, bold, dark blue capital letters. The background is slightly blurred, showing an outdoor setting.



Lounge Key

Free access to more than 1,000 international airport lounges worldwide.

- Visa Platinum – 2 free accesses/year
- Visa Infinite – 6 free accesses/year

- **The largest digital affiliate program**

More than 850 business lounges in 450+ cities worldwide

- **Security is guaranteed**

Protection of your personal data is the top priority of Lounge Key. The best-in-class solution for protection against fraud

- **Full functional**

Website and mobile app with multilingual support. 24/7 support via phone

- **Simplicity from Start to Finish**

Just show your Visa card to avail access to the lounge. Cardholders will be charged at the rate of \$27 per visit

- **Excellent quality of service**

A comfortable way to relax, work with documents, have a snack or switch a meeting in case of flight delay or cancellation



VISA
infinite

VISA
Platinum

For Visa Platinum cardholders: <https://loungekey.com/ru/visacisseeloungeprogramvp>

For Visa Infinite cardholders: <https://loungekey.com/ru/visacisseeloungeprogramvi>



Visa Luxury Hotel Collection

Over 900 of the world's most prestigious and luxury hotels, hand-selected exclusively for Visa cardholders.

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available
- Late checkout is available upon request
- VIP guest status
- Continental breakfast daily
- \$25 food and beverage voucher



For more information about Visa Luxury Hotel Collection please visit:
<https://visaluxuryhotelcollection.com>



Special Offers

With Visa Premium cards you are automatically entitled to special offers and discounts around the world that include discounts at restaurants, stores, fitness and golf clubs, etc. No matter where you are, just use your Visa Premium cards and enjoy special offers, attractive privileges and discounts.

Find out more about hundred of special offers, discounts and privileges: <https://visa.com.ge/>



Priority Pass

Experience More Comfortable Traveling

Along with Liberty Card you will get Priority Pass, with which you are entitled to comfortable resting areas and VIP lounges



- With Priority Pass you will have access to VIP lounges of over 900 airports in over 500 cities
- Priority Pass gives you access to VIP lounges even if traveling by economy class
- Priority Pass gives you an access to over 100 VIP lounges in the USA that are usually reserved for travelers engaged in the airlines' frequent flyer programs
- Upon entering any VIP lounge you can enjoy drinks and light breakfast, which are included in the payment you make to use the lounge
- Lounges typically provide internet access and conference halls
- You are guaranteed to enjoy comfortable atmosphere whether it's leisure, rest or business

For more information please visit: <https://prioritypass.com>





PRIVATE BANKING

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