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## SECURITY TERMS

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If being abroad Customer gets sick or have an accident and Customer cannot manage on his/her own, Euro Alarm Assistance in Prague **+420 221 860 639** shall be called. This telephone number is indicated on the insurance policy.

Customer will be given a consultation on the most suitable hospital or doctor or any other help that is foreseen in his/her insurance policy.

The phone number for help operates 24/7. Customer will receive an answer in Russian, English, German, French or other European language.

AS "UniCredit Bank" Lithuania Branch shall be informed immediately in case the Credit Card is stolen, lost or possibly misused or if a Customer has suspicion that a third party has found out his/her Credit Card's PIN code. The Help Desk telephone number is **+370 5 274 5333**. After Bank's business hours all calls are automatically forwarded to the Bank's cooperation partner "First Data Lietuva" Help Desk.

Until a notice is received, the Customer is responsible for all transactions done with the Credit Card.

If a lost Credit Card is found after reported being lost, it may not be used again as the Credit Card is immediately blocked upon the first notice of the Customer. In case of Credit Card theft or loss a new Credit Card is reissued. A new Credit Card has a new card number and a new PIN code.

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## CONTACTS

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Vilniaus Str. 35 / Palangos Str. 3  
LT-01119 Vilnius  
LITHUANIA  
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To find out more about the UniCredit Group, please, visit [www.unicreditgroup.eu](http://www.unicreditgroup.eu).



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## MASTER CARD GOLD – BETTER THAN CASH.

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UniCredit Group, which also includes AS “UniCredit Bank” Lithuania Branch, is among the biggest card issuers in Europe, having issued over 30 million cards in the markets where the Group does business. AS “UniCredit Bank” Lithuania Branch MasterCard Gold is an international payment card with **MasterCard Gold trademark**. Credit Card is issued to AS “UniCredit Bank” Lithuania Branch Customers: private individuals and legal entities, as subject to their solvency.

This is a **prestigious card** which demonstrates stable, long standing and reliable co-operation between Customer and the Bank.

The base currency of the Credit Card is Euro (**EUR**).

The validity term of Credit Card is **2 years**.

Pricing is in accordance with the Bank's:

- Price list for corporate customers;
- Price list for private customers.

Main **advantages** of MasterCard Gold Credit Card:

- Pay at different retail locations worldwide;
- Get a credit limit (additional funds) that allows more flexible expenditure planning;
- Pay on the Internet, book hotels, or rent a car and use other services;
- Free travel insurance package for a year and additionally – for 14 days per year for high risk activities e.g. mountain skiing, diving;
- Withdraw cash from ATMs and banks worldwide;
- Possibility to have one or more Partner Credit Cards.

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## PARTNERCARD – EXTRA ADVANTAGES

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The Principle Credit Card may have an attached Partner Credit Card. Partner Credit Card Holder receives the same card's usage rights and benefits as the Principle Credit Card Holder, including an opportunity to use free package of travel insurance services.

It is possible to assign a common limit for both Principle Credit Card and Partner Credit Card Holder, as well as a separate limit for each card.

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## DETAILED EXPENSES REPORT

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All payments performed with MasterCard Gold Credit Card in a corresponding month will be gathered and Customer's current account will be debited on 10th day of each calendar month or previous working day if 10th calendar day is not the Bank's business day.

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## TRAVEL INSURANCE

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In cooperation with insurance joint stock company “ERGO LIETUVA” the Bank offers free travel insurance package.

The following risks with the following insurance coverage are insured:

- Travel health and repatriation insurance – 70 000 EUR;
- Travel accident insurance – up to 10 000 EUR;
- Personal liability insurance –25 000 EUR;
- Luggage insurance during traveling – 500 EUR;
- Luggage insurance due to its delay –175 EUR;
- Trip cancellation insurance – 700 EUR.

+ included 14 days per year insurance for higher risk activities (mountain skiing, diving).