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PERSONAL VISA GUIDE TO BENEFITS

Extended Warranty Protection

Effective January 2025

Product warranties can be inconvenient and cumbersome to use.

Let's say you purchased a great gadget about a year ago, but it just stopped working, and you can't find your sales receipt and warranty information. For all too common situations like these, extended warranty protection can help.

Extended warranty protection provides you with valuable features that help you manage, use and extend the warranties for eligible items purchased on your Rize Credit Union (Rize CU) card. Services include warranty registration and extended protection. You are eligible for this benefit if you are a Rize CU Visa cardholder within the United States and you purchase either a portion or the entire cost of the item using your Rize card.

Here's how warranty registration works

When you purchase an eligible item that carries a manufacturer's warranty, you can register your purchase by calling 800.551.8472 or call collect outside the U.S. at 1.303.967.1096. You can also register your purchase online at CardBenefitServices.com.

The benefit administrator will tell you where to send your item's sales receipt and warranty information, so they can be kept on file should you need them.

If you choose not to register your item, be sure to keep your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify your claim.

Here's how extended protection works

Your warranty coverage can be doubled up to one additional year on eligible warranties of three years or less. For example, a manufacturer's warranty of 90 days would be provided with an additional 90 days of coverage for a combined total of six months of coverage, and a warranty for six months would be provided with an additional six months of coverage for a combined total of 12 months of coverage. However, if the manufacturer's warranty is for three years, it would only be extended one additional year for a combined total of four years of coverage.

This benefit is limited to no more than the original price of the purchased item, as shown on your credit card receipt, less shipping and handling fees, up to a maximum of $10,000 per claim, and $50,000 per cardholder.

The benefit covers purchases made inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three years or less, store-purchased dealer warranty, or an assembler warranty.

What extended protection does not cover

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional, or commercial use
- Real estate and items that are intended to become part of real estate, including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items. Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned
- Losses caused by or resulting from a cyber incident

Filing an extended protection claim

To file a claim, call the benefits administrator for assistance at 800.551.8472 or call collect outside of the U.S. at 1.303.967.1096 immediately after the failure of your covered item. Please note that if you do not notify the benefits administrator within 60 days of product failure, **your claim may be denied**.

The benefit administrator will request preliminary claim information, direct you to the appropriate repair facility, and send you the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If you received or purchased a service contract or an extended warranty when you purchased your item, this benefit will supplement and exceed that coverage.

What you must submit to file a claim

Fill out and sign the claim form the benefits administrator sent you, then submit the form within 90 days of the product failure, along with the following documents:

- A copy of your monthly billing statement showing the last four digits of the account number, demonstrating the purchase was made on your Rize CU card
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized sales receipt
- A copy of the original manufacturer's U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate your claim, this includes bills and, if necessary, a copy of the maintenance records and receipts
- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the benefits administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing or to learn more about purchase security, visit CardBenefitServices.com.

How you will be reimbursed

If you have substantiated your claim and met the terms and conditions of the benefit, your item will be replaced or repaired at the benefits administrator's discretion, but for no more than the original purchase price of the covered item, as recorded on your credit card receipt, less shipping and handling fees, up to a maximum of $10,000 per claim, and a maximum of $50,000 per cardholder. You will only be reimbursed up to the amount charged to your Rize CU card or the program limit, whichever is less.

Under normal circumstances, reimbursement will occur within five business days of the receipt and approval of all required documents.

If your item is to be repaired, you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the benefits administrator's payment, replacement, or repair made in good faith will fulfill the obligation under this benefit.

Additional provisions for extended protection

- Signed or pinned transactions are covered as long as you use your Rize CU card to secure the transaction.

- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and your benefit may be canceled. Each cardholder agrees representations regarding claims will be accurate and complete. Any relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the provider until 60 days after the provider receives proof of loss. No legal action against the provider may be brought more than two years after the time for giving proof of loss. Further, no legal action may be brought against the provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to Rize CU cardholders at no additional cost. Subsequent endorsements may modify the terms and conditions contained in this Guide to Benefits. The terms and conditions may be modified via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this guide will not apply to cardholders whose Rize CU accounts have been suspended or canceled.

Definitions

- Account – your Rize CU credit or debit card accounts.
- Computer programs – a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
- Cyber incident – any of the following acts:
  a. Unauthorized access to or use of your digital data or a covered purchase;
  b. Alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of your digital data or a covered purchase;
  c. Transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against your digital data or a covered purchase;
  d. Restriction or inhibition of access to or directed against your digital data or a covered purchase; or
  e. Computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a covered purchase during the manufacturing process, upgrade process, or normal maintenance.
- Digital data – information, concepts, knowledge, facts, images, sounds, instructions, or computer programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices, or any other repositories of computer software which are used with electronically controlled equipment. digital data shall include the capacity of a covered purchase to storem process, and transmit information over the Internet.
- Eligible person – a cardholder who pays for their purchase by using their Rize CU card.
- You or your – an eligible person residing in the U.S. whose name is embossed on the Rize CU Visa credit card.