

# Black payment card MasterCard World Elite

## Basic information

**MasterCard World Elite is a globally recognised prestigious payment card intended for individuals**

- ▶ J&T Banka's payment cards are international payment cards issued by the association MasterCard Europe with the validity of 3 years, fully accepted in ATMs or by merchants marked by the MasterCard logo.
- ▶ The cards are issued with the modern contactless MasterCard PayPass technology. Thanks to this technology, payments are faster and more convenient – it is sufficient to hold the card to the contactless POS terminal and the payment will be immediately executed and no PIN is required for payments up to CZK 500.

## Types of payment cards

- ▶ Debit cards to current accounts kept at J&T Banka.
- ▶ Charge cards with a credit facility and up to 50 days' interest-free period (the monthly instalment is equal to the total amount of the cards transactions executed in the relevant calendar month and is always payable in the lump-sum amount as of the 20<sup>th</sup> day of the following month).

## Currencies of payment cards

- ▶ J&T Banka's payment cards are issued in CZK, EUR, USD, GBP, CHF and RUB.

## Complementary services

**Membership in the International Airline Passengers Association (IAPA) program**

- ▶ IAPA™ is the leading independent global program providing international services and benefits to passengers. The membership in the program provides hotel and car rental facilities. Also available to members is a global assistance system in case of loss of baggage and keys.

**Membership in the Priority Pass program**

- ▶ Priority Pass is the leading global program allowing access to more than 700 VIP lounges in 400 international airports throughout the world. In case of any delay, flight cancellation or waiting for a flight, the client may use the comfort offered by the VIP lounge and to work or to rest there.

## J&T Concierge services

- ▶ J&T Concierge is a superstructure to the other financial services. It is a proof that money is not the aim but a means for more comfortable life. Lifestyle and leisure time are also parts of wealth, and probably the most important ones. We offer a tailor-made service and access to exclusive information, destination and services.

## J&T Car services

- ▶ J&T Car Assistance Services have been custom designed for J&T Banka clients in collaboration with AWA 1213. Benefits offered under J&T Car Assistance Services include premium free assistance services, unlimited number of service calls throughout the EU.

## Fees

**Maintenance of MasterCard World Elite CZK 6 500 / year**

## Complementary services

- ▶ IAPA membership
- ▶ Priority Pass membership and visits to Priority Pass VIP lounges
- ▶ J&T Concierge services
- ▶ J&T Car services
- ▶ Complementary services are provided gratuitously for holders of the payment cards World Elite. The scope of the complementary services is elected by the client in the application for issue of the World Elite payment card.

