

Registered Office
Founders Court
Lothbury
London
EC2R 7HE

Tel 020 7606 9833
Fax 020 7606 5899

www.brownshipley.com

LONDON | MANCHESTER | LEEDS | BIRMINGHAM | EDINBURGH



A Wealth of Privileges

© Copyright Brown Shipley 2011

Brown Shipley is a trading name of Brown Shipley & Co Limited, which is authorised and regulated by the Financial Services Authority. Registered in England & Wales No. 398426. Registered office: Founders Court, Lothbury, London, EC2R 7HE. Brown Shipley's parent company is KBL European Private Bankers which, from Luxembourg, heads a major European network of private bankers. For security purposes telephone calls may be monitored or recorded.

The detail contained in this guide has been compiled in good faith, is correct at the time of production and is for general information only. Brown Shipley Visa Infinite Card usage and benefits are subject to the Terms and Conditions and related insurance policies – full details can be obtained from www.brownshipley.com/visa.

MEMBER OF  EUROPEAN PRIVATE BANKERS

BS/VI/SB/0211

Introducing Brown Shipley **VISA INFINITE**

A new and exclusive experience from Brown Shipley managed by your personal banking team

- No fee Visa Infinite Card
- Premium Travel and Medical Insurance
- Exclusive Personal Travel Service
- Concierge Service
- Purchase Protection
- Innovative Offers

BROWN SHIPLEY
Private Banking



Contents

- 3 Introduction
- 5 Service Overview
- 6 Important Contact Information
- 7 Using Your Brown Shipley Visa Infinite Card
- 9 Travel Insurance
- 10 Medical Travel Insurance
- 12 Purchase and Online Protection
- 13 Personal Assistance and Concierge Services
- 16 Expert and Bespoke Travel Services
- 17 Brown Shipley Visa Infinite Benefit Schedule

The Brown Shipley Visa Infinite Card is the most exclusive card proposition made available by Visa.

Brown Shipley is the first UK-based bank to offer the service to its clients. Our clients are the first to benefit from the carefully tailored programme that recognise they might:

- Lead full and busy lives and therefore value services that help their daily lives flow better;
- Travel regularly and extensively, and look for global support and complete reliability;
- Be on the look out for the latest, or most authentic, whilst being keen to participate in exclusive events or try new experiences.



Wealth Well Managed

Your Visa Infinite card is brought to you through Brown Shipley, in partnership with Visa Europe.

Brown Shipley is a private bank where informed advice, contemporary vision and trust are all in the service: a uniquely personal service. As you would expect, all our services are bespoke. We offer comprehensive wealth management for clients who demand a high standard of personal service and who place high importance on long-term relationships.

The Brown Shipley Visa Infinite Card is an extension of our personal and corporate banking services.

The Visa brand is one of the best known and easily recognisable brands in the world today. Together, we believe that our card says something about our clients that words alone cannot convey.

Wealth Has Its Privileges

Your Brown Shipley Visa Infinite Card is a most exclusive proposition and carries with it the following benefits to cardholders.

- A no-fee charge card
- Credit limits that match your lifestyle
- Insurance and protection services for the cardholder and their immediate family, that deliver real and tangible value to you, including:
 - “No excess” cover in many cases
 - Fully comprehensive travel insurance
 - Purchase protection, including on-line security
- Personal assistance and concierge services that can make a positive difference to your lives – available 24/7
- Expert and bespoke travel services
- Further cardholder offers and benefits from Brown Shipley and Visa
- Your account personally managed by your usual Brown Shipley banking team

Important contact information

Lost or stolen card*	+ 44 (0) 1268 567 421
Medical travel emergency	0870 421 5224 or + 44 20 8914 8040
Insurance claims	0870 421 5224 or + 44 20 8914 8040
Cardholder enquiry service*	+ 44 (0) 1268 567 235
Personal Assistance & Concierge services	0870 421 5224 or + 44 20 8914 8040
Personal travel services	020 7246 3129
Brown Shipley banking desk*	020 7606 9833 or 0161 214 6500

All numbers are available 24 hours a day, 7 days a week except those marked * which are available during normal office hours.

The Brown Shipley website contains further details of our service. It also contains links to the special offers and privileges available to our cardholders.

www.brownshipley.com/visa

About your Brown Shipley Visa Infinite Card

Your Brown Shipley Visa Infinite Card is a charge card, cheque guarantee and ATM card. It carries latest chip and pin technology for your security and peace of mind. It is also supported by Verified by Visa – to help protect your card details when you shop on line.

Activate it >> sign it >> use it >>

When you receive your Visa card you will need to activate it before it can be used. Call the free phone number on the card where you will be asked a number of security questions before your card is activated.

Please remember to sign the reverse of the card before you first use it.

Cash Withdrawals

Your card can be used throughout the world to withdraw cash from ATMs, wherever you see the Visa sign.

In the UK withdrawals from your Brown Shipley current account are free of charge from a Visa designated ATM. Please note that some ATM operators make their own charge for dispensing cash and we have no control over this.

Statements and Payments

Statements are sent to you by post, monthly. The balance due will be collected from your nominated Brown Shipley bank account on or just before the due date.

There is no need to take any further action regarding the outstanding balance.

Unfortunately it is not possible to hold a Brown Shipley Visa Infinite Card if you do not have and maintain a banking account with us.



Your Infinite Card benefits explained

Your Brown Shipley Visa Infinite Card has a range of benefits that stand out. In determining and delivering these, we have utilised the strength of Visa and their carefully conducted research programme. We think that your Infinite card provides an unparalleled range of relevant and exciting opportunities.

General Travel and Insurance Services

Cover is provided so long as you hold a Brown Shipley Visa Infinite Card. There is comprehensive protection against many different risks from trip cancellation through to winter sports and golfing liability cover.

We have backed everything up with a programme of practical assistance – so that if the worst should happen, you will always be well looked after. The service includes travel assistance, providing cardholders with information about destinations, such as the climate, inoculation advice and emergency contact details.

We also assist in retrieving lost luggage, providing cash advances, obtaining duplicate documents, finding interpreters and passing on urgent messages to relatives.

Cardholders are financially compensated in the event of:

- Travel delay
- Luggage delay
- Missed departure
- Missed event
- Trip cancellation/curtailment
- Lost luggage
- Hospitalisation and convalescence periods
- Extra accommodation costs

A key extra benefit of our service is full winter sports cover, which protects against loss of ski equipment, and provides compensation for eventualities such as piste closure and unused ski passes.

Insurance and Protection

You can access an exceptional package of support at no additional cost to you (or where applicable, your family). A comprehensive policy document can be found on our website at www.brownshipley.com/visa. If you would like this document sent to you please call your Brown Shipley banking contact on the usual number. Specific terms and condition apply.

The information given below acts as a useful summary.

If you are unsure about cover or wish to make a claim please call **0870 421 5224**

Medical Travel Insurance Services*

Do you need urgent medical advice whilst travelling?

Call +44 20 8914 8040

The benefits we provide are extremely competitive and in many, if not most cases, exceed those available through other card programmes on the market.

The Brown Shipley Visa Infinite medical travel insurance services cover you against most medical eventualities, from finding a local doctor or pharmacy to arranging for medical bills to be paid – even arranging and paying for an air ambulance.

Cover includes:

- Medical assistance – advice on what to do in case of an accident whilst travelling, including locating hospitals and local medical services, backed up by a 24/7 helpline, ensuring help is available anywhere in the world
- Provision of emergency medical supplies, which cannot be sourced locally
- Reimbursement of medical expenses with no excess
- Payment for a relative to travel out
- Payment for medical personnel to accompany a flight home where necessary
- Emergency repatriation – airlift if the cardholder or family members need to be flown home for emergency treatment

* Age restrictions apply to certain benefits. Details can be found in the Benefits Schedule on pages 17 and 18 of this brochure



Additional Insurance and Protection Services

In addition to the very best fully comprehensive travel insurance, we provide a range of additional insurance and protection services. In particular, we can offer you protection against the risks that may not be covered by any of your other insurance policies – and which may be a real concern to you.

Purchase protection

Visa Infinite provides a generous level of purchase protection cover subject to a small excess. This covers items only when you purchase them with your Infinite card.

ATM theft and assault protection

Visa Infinite insurance packages provide specialist cover for an assault or mugging at an ATM.

Verified by VISA

This is a facility available through Visa that makes it safe for you to shop online using your Visa Infinite card at participating merchants. Once you have activated your account and created your own secret credentials, you will be asked for these when shopping online.

Your card will only be accepted by participating online merchants when the card is used with your secret password.

In addition to creating your own secret Verified by Visa password you will create your own Personal Message. Your Personal Message phrase will appear on the screen that asks for your password when you shop online. Every time you see your own Personal Message displayed you will know that you are communicating with Brown Shipley.

In summary the Verified by Visa programme enables Brown Shipley to verify that you are using your card online (with your Password) before authorising the purchase and it lets you authenticate (with your own Personal Message) that you are communicating with us during an online shopping transaction.

In seconds, you gain important added protection when shopping online.

Personal Assistance and Concierge Services

Can we help you out –
from the spectacular to the mundane?

Call 0870 421 5224

On call 24 hours a day, seven days a week, the Brown Shipley Visa Infinite Personal Assistance services help to make life easier, more enjoyable or more interesting for Visa Infinite clients. It is just like having your own “concierge”.

The Visa Infinite Personal Assistance services can help out with anything from the spectacular to the mundane. We can help source the best seats at fashion events, theatre or entertainment tickets, reservations in exclusive restaurants, or even help with the more mundane needs such as sourcing an emergency plumber.

To deliver the services, we draw on a worldwide network of specialists with extensive local knowledge. Long-term relationships have been formed with carefully selected suppliers and agents worldwide for prompt, efficient and discreet personal assistance.

**The list below is just an example of areas
where our help might make the difference to you:**

- Exclusive events
- Personal shopping
- Museums and galleries
- Auction previews
- Limited edition events
- Special opportunities and experiences
- Domestic emergencies from plumbers to dog sitters!
- Interpreter services
- Fine dining advice and reservations





“One’s destination is never a place, but a new way of seeing things”

Henry Miller

Expert and Bespoke Travel Services

Exclusive travel privileges
020 7246 3129

Our experience and Visa’s research shows that many of our clients are frequent and discerning travellers.

Although researching travel options and worldwide destinations may have been enhanced by the Internet we know your time is extremely precious. Whether travelling for business or leisure you want to know that everything will go to plan. We understand our clients seek new experiences when travelling and our dedicated team of experts will always tailor-make your trip no matter how big or small.

Visa Infinite provides cardholders with a high-quality and uniquely personal travel service.

As a traveller with distinct lifestyle needs, we are delighted to present to you our exclusive invitation only travel service. With Visa Infinite you can benefit from a range of exclusive travel-related privileges, which have been designed to meet the needs of the most discerning traveller looking for that ‘something special’. Working with a trusted network of global specialists we have the experience to create unique, innovative and bespoke experiences.

Serviced by your own dedicated Travel Planner you will have access to a full service where everything and anything is catered for. You can pick what you want – not just what the brochure says, it really is your agenda. The portfolio of services runs from short city-breaks to multi-country tours, skiing to safari, family time to fun time alone - your choice is endless. Whether you require flight only or planning for the next 12 months as a Visa Infinite Client you’ll receive dedicated attention, help and expertise.

An ever-changing programme of privileges is created in partnership with global and European partners, which is available to all Brown Shipley Visa Infinite cardholders.

- Bespoke leisure and business travel arrangements
- 24/7 service, wherever you are
- Exclusive travel experiences for Brown Shipley clients
- Special airfares
- Passport and Visa service so you never need to worry
- Your airline seat preferences and on-line check-in looked after

Our relationship continues to evolve with every booking. We will keep you informed and build on your profile to create perfect itineraries, ensuring everything you plan is exactly what you want.

Brown Shipley Visa Infinite Benefit Schedule

Section A - Travel Advice	• Travel Advice	Included
Section B - Travel Assistance	• Medical Assistance • Legal Assistance • Cash Advance • Lost or Stolen Document Assistance • Interpreter • Message Relay • Lost Luggage Assistance	Included Included Included Included Included Included Included
Section C - Cancellation or Curtailment Charges	• Cancellation or Curtailment or Abandonment	€ 10,000
Section D - Missed Departure / Missed Connection	• Missed Departure/ Missed Connection	€ 2,500
Section E – Delayed Departure /Abandonment	• Delayed Departure, maximum - per 4 hour period	€ 500 € 75
Section F - Involuntary Denial of Boarding	• Involuntary Denial of Boarding • Extended Denial of Boarding	€ 100 € 500
Section G - Emergency Medical and Other Expenses*	• Medical Expenses and Repatriation Expenses • Emergency Dental Pain Relief • Transportation to Hospital if not free	€ 10,000,000 € 1,000 Included
	• Close Relative to travel out if hospitalised	€ 200 per day, max. 10 days & Economy Flight.
	• Extended Stay of Companion, maximum, (per day)	€ 200 per day, max. 10 days.
	• Extended Stay of Insured/Companion	€ 200 per day, max. 10 days.
	• Return Home of Children	€ 200 per day, max. 3 days & Economy Flight.
	• Convalescence, maximum - per day • Funeral Expenses	€ 1,000 € 100 € 2,500
Section H - Hospital Benefit*	• Hospital Benefit, maximum - per day	€ 500 € 50
Section I - Home Emergency Service	• Home Emergency Service	€ 500
Section J - Baggage, Baggage Delay, Extended Baggage Delay and Passport	• Baggage, maximum - Single Article Limit - Valuables Limit in Total • Baggage Delay • Extended Baggage Delay • Lost or Stolen Passport • Cruise Baggage, maximum - Single Article Limit - Valuables Limit in Total	€ 5,000 € 500 € 750 € 375 € 375 € 1,000 € 10,000 € 750 € 1,000

*Please note the maximum age limit for benefits under these sections is 65 years inclusive.

Section K - Travel Accident	• Travel Accident, maximum - Loss of Limbs or Sight (Aged < 66) - Permanent Total Disablement (< 66) - Death Benefit (Aged 18 to 65) - Death Benefit (Under 18 or 65yrs+) - All Benefits (66yrs+)	€ 1,000,000 € 1,000,000 € 1,000,000 € 300,000 € 300,000 € 160,000
Section L - Personal Liability	• Personal Liability	€ 5,000,000
Section M - Overseas Legal Expenses and Assistance	• Overseas Legal Expenses	€ 50,000
Section N - Catastrophe Benefit	• Catastrophe	€ 2,500
Section O - Hijack Benefit	• Hijack, maximum - per day	€ 5,000 € 500
Section P - Business Benefit	• Business Equipment (maximum) - Single Item Limit - Computer Equipment Single Item Limit - Samples Limit • Business Colleague Replacement	€ 10,000 € 1,000 € 2,000 € 1,000 Economy Flight
Section Q1 - Ski Equipment and Ski Equipment Hire	• Ski Equipment, maximum - Owned - Hired - Single Article Limit • Ski Hire, maximum - per day	€ 2,500 € 2,500 € 750 € 500 € 500 € 50
Section Q2 - Ski Pack	• Ski Pack, maximum - per day	€ 500 € 50
Section Q3 - Piste Closure	• Piste Closure, maximum - per day	€ 500 € 50
Section Q4 - Avalanche Closure	• Avalanche Closure, maximum - per day	€ 500 € 50
Section R1 - Golf Benefit	• Golf Equipment - Single Article Limit • Golf Liability	€ 5,000 € 400 € 2,500,000
Section R2 - Green Fees	• Green Fees	€ 250
Section R3 - Hole in One Benefit	• Hole in One Benefit	€ 250
Section S - Wedding Cover	• Wedding Cover, maximum - Single Item Limit - Wedding Video/ Photos	€ 10,000 € 2,000 € 1,000
Section T - ATM Theft/ Assault	• ATM Theft/ Assault, maximum per year - Per Event	€ 600 € 300
Section U - Purchase Protection	- Limit per 365 day period - Limit per Incident - Single Article Limit - per Item Excess	€ 7,500 € 1,500 € 750 € 75