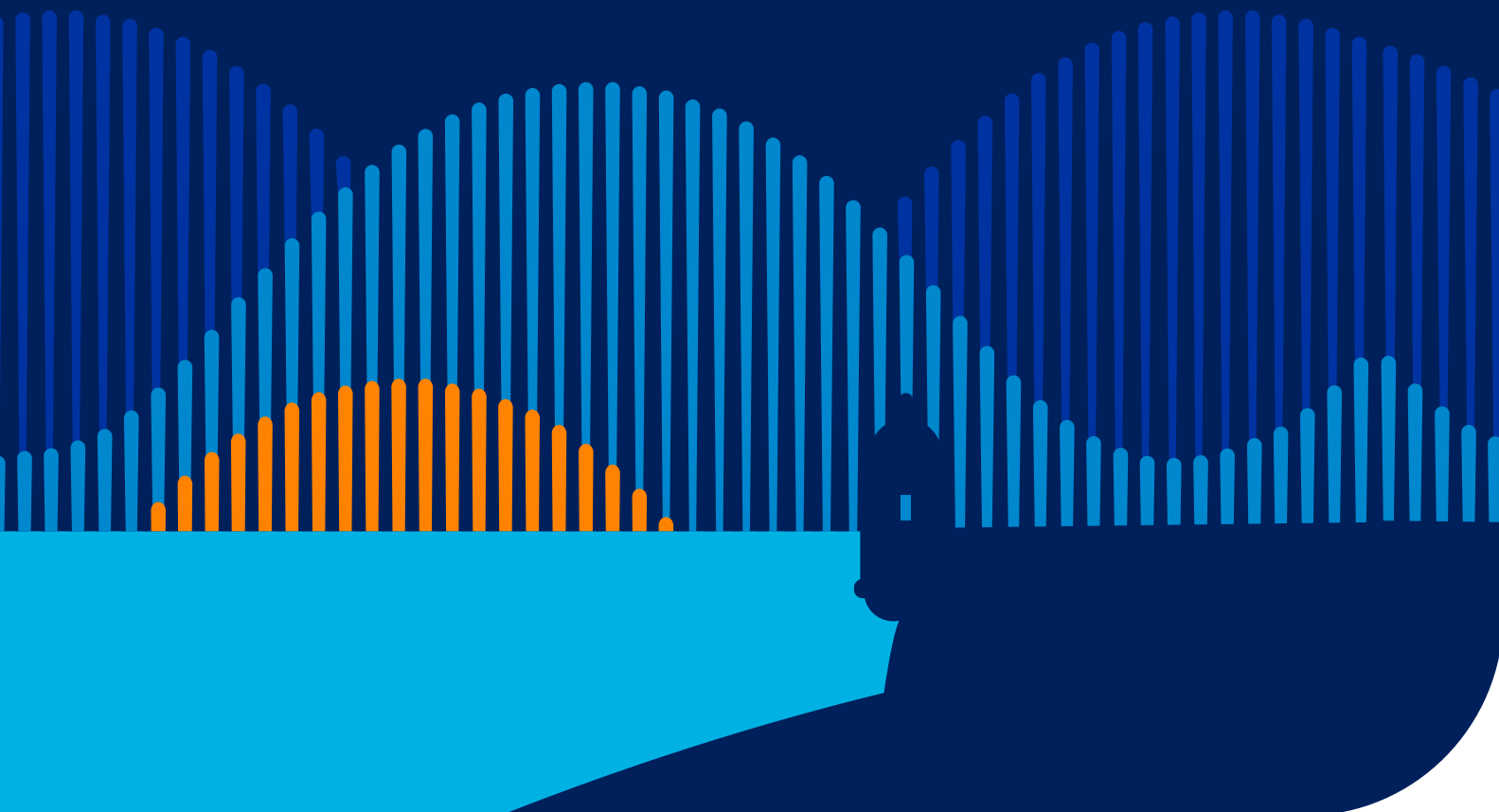


Rewards Program and Benefits

Banco Popular JetBlue Mastercard



jetBlue®

 **POPULAR®**

JetBlue Mastercard

Welcome to the world of travel benefits offered by your new JetBlue Mastercard. Discover everything your card has to offer and enjoy it even more, knowing you can count on these benefits.

Convenience

- Accepted at participating establishments around the world.
- Access to cash advances through participating automatic teller machines.
- Local service 24 hours a day, 7 days a week.
- Register in Mi Banco Mobile and save time managing your account from your cell phone.

Security

- Protection against unauthorized charges.
- Card replacement in case of unexpected situations.
- Contactless cards allow you to pay by simply bringing your credit card close to the terminal identified with the contactless symbol.
- Chip card technology provides an additional level of security and minimizes the risk of fraud for forgery when used in ATMs or points of sale that accept chip technology.
- On the Alert, a service that informs you about unusual credit card transactions by sending a text message or generating a call.
- Mi Banco Alerts, an optional service that allows you to schedule purchase alerts by text message every time your card is used.
- Mobile Wallets allows you to make payments by simply bringing your cell phone closer to participating payment machines. With this service, a virtual card number or token for each transaction replaces the card number, preventing the merchant or others from obtaining the card information.

Certain conditions and restrictions apply. For more information on how to keep your card protected, visit popular.com/en/security/cards

Mi Banco Mobile App

- Manage your account, make payments, and check balances at any time, from Mi Banco Mobile App on your cell phone, available on Apple's App Store and Google's Play Store.

Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/mobile

Mi Banco Online

Through the desktop version, you could also:

- Receive your account statements electronically with the e-bill service.
- Request or change your personal identification number (PIN) to facilitate cash withdrawals through ATMs in any part of the world.
- Authorize an additional card from your account, as needed.
- Add travel notifications.

Certain conditions and restrictions apply. For more information, visit popular.com/en/mi-banco/online

Other services available through our Customer Service Center

- Make balance transfers from other Financial Institutions to your JetBlue Mastercard.
- Request convenience checks to make payments or transfer balances.

Certain conditions and restrictions apply. For more information, please call 787.758.0505 or 1.800.981.9505.

JetBlue Mastercard Rewards Program

TrueBlue® is a frequent flyer program (the "Program") offered by JetBlue Airways Corporation ("JetBlue") and is not a product or program of Banco Popular. JetBlue is solely responsible for establishing the terms and conditions of your participation and points accumulation, retention, and redemption in the Program. Terms and conditions of the Program are published by JetBlue at jetblue.com and JetBlue reserves the right to change or cancel the Program and its rules at any time with or without prior notice.

Earning TrueBlue Points

Points are earned based on Net Purchases (Purchases less credits, returns and adjustments) made by you and/or any Authorized User of the Account as follows:

- You earn two (2) TrueBlue points for every-one dollar (\$1) on eligible Net Purchases on tickets, goods and services purchased directly from JetBlue ("JetBlue Purchases"). Eligible JetBlue Purchases are items billed by JetBlue as merchant of record booked through JetBlue channels (jetblue.com, JetBlue mobile applications, JetBlue reservations, JetBlue Vacations and JetBlue airport ticket counters).
- You earn one (1) TrueBlue point for every-one dollar (\$1) on Net Purchases made with the JetBlue Mastercard everywhere else.

From time to time, we may offer bonuses of TrueBlue points or other incentives subject to specific terms and conditions provided with the offer. Balance Transfers, Cash Advances (including cash equivalent Transactions such as, but not limited to, the use of your card to obtain money orders, traveler's checks, foreign currency and lottery tickets), TelePago, Fees, Interest Charges and unauthorized / fraudulent Purchases do not earn TrueBlue points. Banco Popular may make changes or modify the points earn rate through Purchases made with your JetBlue Mastercard.

Points earned will be posted by JetBlue to the primary cardholder's TrueBlue membership account in 4 to 6 weeks following earning activity. Banco Popular is not responsible for awarding the TrueBlue points to your TrueBlue member account or for arranging or providing any goods or services related to the use of the TrueBlue points, for any delay, failure, or refusal by JetBlue to award or redeem TrueBlue points, or for any decision by JetBlue to revoke or cancel TrueBlue points or membership in the TrueBlue program. Banco Popular has no liability in case of disagreement over issuance of TrueBlue points or your right to possess TrueBlue points.

Redeeming TrueBlue Points

JetBlue manages the Program including redemption. You can obtain information regarding the redemption options available by visiting jetblue.com or calling 1-800-JETBLUE (538-2583).

Important Information about TrueBlue Points

TrueBlue points awarded to your TrueBlue membership account do not expire as long as the Program continues, and your JetBlue Mastercard remains open, active, and in good standing. There is no limit to the total TrueBlue points you can earn using your Card. In the event of any abusive, internet gambling or fraudulent activity, as determined by us in our sole discretion, we reserve the right to make adjustments of TrueBlue points, and/or to close your JetBlue Mastercard at any time. All TrueBlue points earned by the primary cardholder and/or any Authorized User, through use of the Card, will be transferred to the primary cardholder's TrueBlue membership account after the close of each billing statement. Your JetBlue Mastercard account is subject to the TrueBlue Program terms and conditions, located at jetblue.com, which includes expiration and forfeiture policies. You can view a summary of your TrueBlue points earned through the use of your JetBlue Mastercard on your monthly billing statement. Your total TrueBlue points Program balance is available by visiting jetblue.com or calling 1-800-JETBLUE (538-2583).

You may not earn TrueBlue points through use of the JetBlue Mastercard during a billing cycle in which any of the following occur:

- You, or any Authorized User, engage in any illegal activity through the use of your card or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.
- You fail to make the Minimum Payment due by the Payment Due Date.
- Your JetBlue Mastercard becomes delinquent or in default under your Cardmember Agreement with us.

Additional Benefits

• 50% Savings on Inflight Food and Drink Purchases

Cardholders in good standing will qualify for a 50% savings on eligible inflight food and drink purchases. Eligible purchases include the inflight purchase of cocktails, beer, wine, and meals on JetBlue-operated flights when Purchased with the JetBlue Mastercard. This savings will appear as a statement credit within 4 to 6 weeks after the Transaction is posted in your Account.

• \$50 Statement Credit After Purchasing a JetBlue Vacations Package

For each calendar year that you purchase a JetBlue Vacations package of fifty dollars (\$50) or more with your JetBlue Mastercard at jetbluevacations.com or 1-844-528-2229, you will receive a fifty dollar (\$50) statement credit on your Account. Your purchase must be \$50 or more, less returns and credits, to receive this benefit. Limit of one \$50 statement credit per calendar year per Account. Your JetBlue Mastercard will be billed for the full price of the JetBlue Vacations package. The \$50 statement credit will appear within 6 to 8 weeks after the qualifying transaction is posted. You will not be eligible to receive the statement credit if your JetBlue Mastercard is closed or in default under your Cardmember Agreement at the time of fulfillment.

JetBlue and TrueBlue are trademarks of JetBlue Airways Corporation.

Mastercard Services and Insurance Benefits

Mastercard Global Service™

Available to Mastercard cardholders who are traveling outside their home countries, Mastercard Global Service provides unprecedented emergency customer service—anytime, anywhere, and in any language. Mastercard Global Service gives eligible cardholders access to the following services:

- **Lost and Stolen Reporting Service (LSR Service):** cardholders can file lost or stolen card reports and initiate the process to have their cards cancelled and replaced.
- **Emergency Card Replacement Service (ECR Service):** cardholders can have their lost or stolen cards replaced quickly—anywhere in the world—at a convenient location. ECRs are delivered in the United States and almost everywhere else within convenient timeframes.
- **Emergency Cash Advance (ECA):** cardholders whose cards have been lost or stolen can request an emergency cash advance and make any necessary pickup/delivery arrangements. Through the Mastercard relationship with Western Union, cardholders can access cash at locations world
- **ATM Locations:** cardholders can call to find the location of a nearby ATM in the Mastercard ATM Network and cardholders can obtain cash at more than one million ATMs worldwide.

Concierge Service*

Talk to a concierge “live” by telephone. Mastercard Concierge offers global service, local expertise, all types of assistance, tailored to each cardholder's specific needs, and the fulfillment of an extensive range of requests by calling 1-866-723-4549, including:

- **Information:** For business and leisure trips, the concierge team can provide details and advice on travel destinations, business etiquette in foreign locations, passport and visa requirements, and weather. They can also provide information on tour dates, entertainment events, sports schedules, trade fairs and exhibitions, as well as restaurant recommendations in cities around the world.
- **Referrals:** If cardholders need help in locating trustworthy and reliable services, the concierges can refer them to business services (e.g. secretaries, courier services), local and home services (e.g. plumbers/electricians, babysitters, language schools, personal trainers, etc.), and professional services (e.g. doctors, dentists, legal services, vaccination and ambulance services).
- **Travel Issues & Arrangements:** Making the travel experience stress-free is the concierges' goal, so they are fully equipped to assist with location & recovery of lost baggage (on any airline), location & forwarding of lost property, transportation arrangements (e.g. limo and helicopter booking), charters of yachts, aircraft and private trains, and property location and rental (short term).
- **Entertainment:** Our concierges are experts in arranging access to all types of entertainment events, from rock and pop concerts, to ballet and opera, sports events, Broadway or West End shows, and all types of nightlife at home and abroad. They can also arrange for special access (e.g. private boxes or backstage visits) as well as attendance of

premieres, and entrée to “impossible to get into” events and restaurants.

- **Gift Sourcing & Delivery:** Finding the perfect gift takes time, and sometimes global resources. Cardholders can leave that to the concierge team; they are experienced in searching locally and internationally for the perfect item and arranging its purchase and delivery.
- **Special Experiences:** The concierge team can support cardholders in investigating a range of special experiences, providing information on how to arrange cooking classes with professional chefs, golf lessons with PGA tour professionals, flights in fighter jets, rental of private islands, safaris and heli-skiing.

*Restrictions and exclusions apply.

Mastercard Travel & Lifestyle Services*

Offers upgrades, free breakfast, early check-in/late check-out and special amenities at 4 and 5-star hotels & resorts worldwide. Plus, exclusive savings and benefits on car rentals, air, tours and cruises. Our Mastercard Hotel Guarantee and Lowest Rate Guarantee gives you the peace of mind you need on your vacation.

Hotel Stay Guarantee*

- Cardholders who experience problems with their 3-star or higher rated hotel can contact a Lifestyle Manager, 24/7, who will work directly with the hotel to resolve the issue.

Lowest Hotel Rate Guarantee*

- For cardholders who book a qualifying prepaid hotel rate then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, we'll refund the difference.

Luxury Hotels & Resorts Portfolio*

- Room upgrade, early check-in/late check-out (upon availability), with complimentary daily breakfast at over 2,000 properties worldwide.
- Amenity credits, \$50 for 4-star properties and \$100 for 5-star properties.

TEN Group is Mastercard's designated travel agency for this service. *Terms and conditions apply.

MasterRental™

Pays for damages, up to \$75,000 worldwide, to a rental vehicle due to collision, theft, accidental fire and vandalism when the cardholder initiates and pays for the entire rental transaction with a Mastercard® card and declines CDW/LDW from the rental company. For rentals up to 31 consecutive days. Restrictions and exclusions apply.

Trip Inconvenience

Provides coverage for delayed or cancelled trips, offered on a primary basis, before they start, with coverage in excess of common carrier's liability coverage. Trip must be paid in full with the Mastercard® card. Trip Cancellation covers up to \$3,000 and Trip Delay up to \$200 for delays over 4 hours. Restrictions and exclusions apply.

Mastercard Global Service™

Telephone Numbers for Cardholders

For emergency-card related assistance or any personal assistance, cardholders can call direct or collect: 1-636-722-8883.

For countries not on this list, cardholders can call collect to the United States at 1-636-722-7111 or go to www.mastercard.com for complete global listings.

Argentina.....	0800-555-0507
Brazil.....	0800-891-3294
Chile.....	1230-020-2012
Colombia.....	01-800-912-1303
France.....	0-800-90-1387
Italy.....	800-870-866
Mexico.....	001-800-307-7309
Peru.....	0800-50587
Puerto Rico and Caribbean.....	1-800-307-7309
Spain.....	900-97-1231
Venezuela.....	0800-1-002-902
United States and Canada.....	1-800-307-7309

Concierge Services:

For personal assistance, call 1-866-723-4549.

Benefits Servicing Cardholders

ENGLISH.....	1-636-722-8883
SPANISH.....	1-636-722-8882
PORTUGUESE.....	1-636-722-8881
COSTA RICA.....	506-4001-7931
EL SALVADOR.....	503-2113-1802
GUATEMALA.....	502-2278-6735
PANAMA.....	507-838-7666

Domestic (free of charge)

Argentina.....	0800-444-5220
Brazil.....	0800-725-2025
Caribbean (English).....	1-866-723-4549
Chile.....	800 395 247
Colombia.....	01-800-012-1274
Dominican Republic.....	1-829-954-8445
Mexico.....	001-866-315-9843
Peru.....	0800-77-535
Puerto Rico.....	1-888-366-1673
Venezuela.....	800-240-6543
Uruguay.....	000-411-002-6182

Final Section of Legal Disclosures

This is a summary of Mastercard Services and Insurance benefits coverage. The Mastercard Services and Insurance benefits are operated and promoted by Mastercard LAC. They are not operated by Banco Popular. Mastercard is responsible for the Services only. This document does not represent or constitute an Insurance Policy and/or an Insurance Contract. The benefits described in this document are subject to all the terms, conditions and exclusions of the Policies issued by the subscribers, which can be modified or amended at any time without notifying cardholders or insured individuals. This

document replaces all those benefits and/or available coverage descriptions which have been previously handed to cardholders. Some services that are not insurance and are offered to you free of charge, may entail additional costs, which will be your responsibility. (For example: referral to a lawyer is free, but you must pay for the actual consultation, or legal service). If after reading this you have any doubts regarding coverage and services, you can contact the corresponding service provider.

The Card is only available to residents of Puerto Rico and the United States Virgin Islands.