

Terms of Service for Emergency Assistance

This document details the Emergency Assistance services provided by AXA Assistance USA ("AXA") and for which you may be eligible as described herein.

I. General Terms

Eligibility: In order to be eligible for the services and benefits described below, offered by Navy Federal Credit Union through AXA, you must be a Cardholder with an Active Card as defined below.

Duration of Coverage: The coverage period of the services described herein, rendered by AXA on behalf of Navy Federal Credit Union, runs concurrent with the validity of your Navy Federal More Rewards American Express Card account. If for any reason your Navy Federal More Rewards American Express Card account is terminated or cancelled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA.

The benefits described herein are non-transferable.

Availability of Services: Services are available worldwide and are subject to the limitations set out in the terms and conditions, below. In no event will the services be available in any country or territory which is the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA to guarantee service.

For 24 hour emergency assistance call:

Toll Free: 866-643-6873

Worldwide Collect: 312-935-9241

II. General Definitions

Card means the Navy Federal More Rewards American Express Card

Covered Person means a Cardholder; or such Cardholder's spouse living at the same address as the Cardholder; or, a dependent child under the age of nineteen (19) or under the age of twenty-three (23) in the case of a dependent full-time college student, in either case who resides permanently with the Cardholder

Cardholder means a holder of a Navy Federal More Rewards American Express Card whose name is embossed, printed or otherwise affixed on a Card, or who has entered into an agreement with Navy Federal Credit Union for the extension of credit to be used to purchase goods and services from merchants participating on the American Express network.

Active Card means a Card with at least one (1) purchase transaction, other than a balance transfer, but including cash access, within the last 30 days and during the Duration of Coverage period in effect when the assistance services are requested.

III. Content of the Assistance Services Provided

There are four components of the Emergency Assistance program:

1. **Medical Emergency Assistance**

AXA Assistance can refer the Cardholder to preferred providers including primary care physicians, clinics and hospitals all over the world. Primary care physicians are defined as referrals to the following: family practitioners, general practitioners, internists, ophthalmologists, obstetricians/gynecologists, orthopedists, and pediatricians. The user will be given the name, address, telephone number, office hours, and if applicable, language(s) spoken by the provider. The nature of the situation, location of the caller, and time of the day will influence whether a referral is made to an individual provider or to a hospital/emergency care facility. AXA Assistance will also provide referrals to medical specialists in major cities and nearby

areas using specific selection criteria. Specialists are defined as physicians other than those previously identified as primary care physicians. Some examples of specialists include allergists, cardiologists and endocrinologists.

2. Legal Emergency Assistance

AXA Assistance provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever AXA Assistance has sufficient information to do so, we shall refer the Cardholder to two or more legal professionals so that the Covered Person may have the benefit of choosing the legal professional. AXA Assistance uses reasonable efforts to ensure that its referrals are legal service providers who meet the professional standards of the country or city where the traveler is located.

3. Personal Assistance

Available 24/7, both pre-travel and during trip, AXA Assistance is able to quickly provide the following information upon a Cardholder's request.

- Passport, visa, and immunization/inoculation requirements;
- Foreign currency exchange rates;
- Weather forecasts and average seasonal temperatures;
- Embassy and Consular referrals;
- General information on local customs
- General Information on business etiquette;
- Information on national holidays and standard business hours;
- Travel advisories & customs information;
- Local voltage information;

4.Travel Oriented Assistance

Referrals to Interpreters: AXA Assistance shall make the necessary arrangements to provide the Cardholder with an interpreter. (To be charged to the Cardholder's account and subject to authorization by Navy Federal Credit Union).

Urgent message relay: AXA will relay emergency messages to or from user to family members or colleagues 24 hours a day.

Cash/Bail assistance: Emergency funds will be arranged and made • available to the user in the event money is lost, stolen, or inaccessible due to banking holidays, etc. AXA will also assist with the payment of legal fees, as well as secure and post bail bonds when required (To be charged to the cardholder's account and subject to authorization by Navy Federal Credit Union).

Luggage Assistance: AXA Assistance shall assist the Cardholder locating • lost luggage and shall provide to the Covered Person regular updates on the location status.

Cost of the Assistance Services Provided

Most of the assistance services are offered to Cardholders at no cost. However, according to circumstances and depending on the nature of the requested service, Cardholder will be responsible for all costs and expenses related to the assistance services requested and AXA Assistance may have to make cash advances against the Cardholder's Navy Federal More Rewards American Express Card account, subject to the Cardholder's approval.

In this case, the advanced payment and associated delivery fees are reimbursed to AXA Assistance USA through the debit of the Cardholder's Navy Federal More Rewards American Express Card account, subject to prior approval by Navy Federal Credit Union.