



Capital One World Elite Mastercard® Guide to Benefits

Important information. Please read and save.

This Guide to Benefits contains detailed information about the benefits you can access as a preferred cardholder. This Guide applies to travel and retail purchases made on or after June 1, 2026 and supersedes any previous Guide or program.

To file a claim or for benefits questions, please visit priceless.com/capitalone or call **1-800-Mastercard (1-800-627-8372)**.

“Card” refers to World Elite Mastercard® card and “Cardholder” refers to a World Elite Mastercard® cardholder.

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Mastercard Merchant Offers

Program Description:

Enjoy exclusive offers with popular brands that provide experiential, travel, and everyday value.

Eligibility:

To be eligible for these offers, you must be a **Cardholder** who holds an eligible **Covered Card** issued by a U.S. financial institution.

How to Use the Offers:

Visit mastercard.us/worldeliteoffers for information on how to avail the offers.

Terms & Conditions:

Visit mastercard.us/worldeliteoffers for a full list of current digital merchant offers and applicable terms & conditions.

Mastercard ID Theft Protection™

Program Description:

Mastercard ID Theft Protection alerts you to possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information. It also provides you with resolution services should you find yourself a victim of identity theft.

Eligibility:

All Mastercard consumer credit cardholders in the US are eligible for this coverage. Enrollment is required.

Service Provider:

ID Theft Protection is provided by a service provider. More information about this service provider is available at: mastercardus.idprotectiononline.com.

Access:

To receive ID Theft Protection, you must enroll at: mastercardus.idprotectiononline.com. ID Theft Protection is provided on a 24-hour basis, 365 days a year. Contact **1-800-Mastercard (1-800-627-8372)** if you believe you have been a victim of identity theft.

Charges:

There is no charge for ID Theft Protection, it is provided by your financial institution.

Program Provisions for Mastercard ID Theft Protection:

To receive ID Theft Protection, you must enroll as described above and such benefits related to ID Theft Protection accrue as of the date of enrollment. Mastercard ID Theft Protection is governed by the terms provided in this Guide to Benefits and the Terms and Conditions and Terms of Service available at: mastercardus.idprotectiononline.com.

The terms and conditions contained in this Guide to Benefits may be modified by subsequent mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30—120 days before the expiration of the service

agreement. In the event substantially similar service takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-Mastercard (1-800-627-8372)** or please see mastercardus.idprotectiononline.com.

ID Theft Protection Services Provided:

1. DETECT POTENTIAL IDENTITY AND FRAUD THREATS Personally Identifiable Information (PII)

Compromised Credentials monitors for a combination of email address /username /password /security questions located within:

- Hacker account dump sites
- Hactivist forums
- Data leaks
- Malware logs

Alerts are sent with event details, also listed within resolution console and most often includes source of breach (from where the data was harvested).

High-Risk Transactions monitors a Consumer's high-risk transactions with more than 200 of the nation's largest companies to uncover and thwart account takeover attempts. Knowledge-Based Authentication (questions only an individual should know about themselves such as what street they lived on in 2009) used by organizations across industries limits the risk of identity theft or account takeover. Alerts are sent when a series of knowledge-based authentication questions are generated to validate the Consumer's identity (i.e. when accessing a credit report). Monitored transactions include:

- Credit cards
- Bank accounts
- Brokerage accounts
- Healthcare portals
- Workplace intranets
- Other services (e.g. peer-to-peer fund transfers)

Dark Web Monitoring provides monitoring of underground web pages people can visit without third parties being able to trace the location of the web visitors or the web page publisher. Dark web sites make up about 01% of the Internet and are intentionally hidden or protected by encryption technologies and not accessible via standard web browsers.

Credit Information

Single Bureau Credit Monitoring monitors a Consumer's TransUnion credit file for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. In order to use this service, Consumers must provide some personal information, such as name, address, date of birth, and SSN, and undergo either digital verification via text or knowledge-based authentication. ID Theft Protection sends alert notification emails, such as change of address alerts, anytime potentially unauthorized inquiries or suspicious activities on Consumer's credit file are detected so they can take immediate action to minimize damage.

Additional Information

Small Business ID Theft Protection upgrades ID Theft Protection identity monitoring services by adding URL and Domain monitoring to the existing list of monitored items. URL and Domain monitoring searches for the Consumer's

business URL and domain (limited to 10 domains) within corporate data breaches, malicious third-party botnets and criminal forums.

2. RECEIVE ALERTS OF SUSPICIOUS ACTIVITY

- Email Addresses
- Debit/Credit Cards
- Loyalty/Affinity Cards
- Bank Account Numbers
- Passport Numbers
- Medical and Vehicle Insurance Cards
- Drivers Licenses
- National Identity Numbers/Social Security Numbers
- New Lines of Credit
- Address Changes

3. RESOLVE IDENTITY THREATS WITH SELF-SERVICE RESOLUTION OR SPECIALIST SUPPORT

Self-Service ID Theft Resolution Kit is a self-service resolution document which informs Consumers of the different forms of ID theft, and how to resolve each situation. Resolution tools in the kit include preventive measures, step-by step guides and sample letters to be sent to collection agencies.

Access to Resolutions Specialists which assigns a personal case manager to help take care of everything.

Self-Service ID Theft Wizard provides step-by-step advice for many identity theft scenarios that Consumers may face. All ID Theft Protection users have access to the Identity Theft Protection Kit found in the Profile section of their portal, which explains the many forms of identity theft and provides protective measures anyone can take to limit their risk. The kit also contains a Federal Trade Commission sample affidavit form, as well as sample letter templates for filing disputes in cases of identity theft or fraud.

Online Fraud Alerts allow Consumers to place a statement on their credit report that instructs lenders to contact the Consumer before issuing new credit. This makes it more difficult for an identity thief to open new accounts in their name. When Consumers place a fraud alert with one bureau, the other two bureaus are informed, and the alert is then placed on all three bureau files. Fraud alert placement is free, and alerts stay on the Consumer credit files for one year. This benefit may be subject to change without prior notice. Please visit mastercard.us/worldelite or call **1-800-Mastercard (1-800-627-8372)** for the latest benefit information.

Mastercard Travel and Lifestyle Services

As a World Elite Mastercard® **Cardholder**, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more*. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® **Cardholder**, you have access to a lifestyle concierge that will help you plan your vacation – complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee** and Mastercard Hotel Stay Guarantee*** which deliver value and peace of mind.

* Travel & Lifestyle Services are provided by a third party. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

** Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying 'prepaid' rate or 'postpaid' rate hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. To receive a refund you must submit a claim as described in the Terms & Conditions (available at concierge.mastercard.com/terms-and-use) prior to your stay and at least seventy-two (72) hours before the date of your reservation check-in.

*** Mastercard Hotel Stay Guarantee: The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three-star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Mastercard Travel and Lifestyle Services toll-free (US): **1-855-802-1387** during your stay and a lifestyle concierge will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations.

Certain terms, conditions and exclusions apply. This benefit may be subject to change without prior notice. Please visit concierge.mastercard.com/terms-and-use for the latest benefit information and terms & conditions.

Concierge Services

Ever wish you had a personal assistant to help you plan and book a vacation, get tickets to a show, or make dinner reservations? With the Concierge Services that come with your card, that role has been filled.

Your concierge is also ready to help you make plans for the special occasions in your life even if you're not quite sure what you want. Your loved one never needs to know how you came up with the idea for the perfect anniversary getaway and the touching gift. It will be our secret.

Life doesn't always go according to plan. The concierge is also available 24/7 to help when you run into issues around the house, such as with your heat pump, plumbing, or household appliances. Let the concierge find someone who can work around your schedule.

To ensure you have access when and where you need it, we have many ways for you to reach your assistant. You can contact us via the web, app, or simply give us a call.

Best of all, there's no cost to use this service. You're only responsible for the cost of goods and services you authorize concierge to acquire on your behalf.

Let's get started. To reach a Concierge, go online to concierge.mastercard.com; access the "Mastercard® Concierge" App; or call **1-877-288-6784**.

Mastercard Global Services™

Mastercard Global Services™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting**.

Call Mastercard Global Services immediately to report your card lost or stolen and to cancel the account. Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-307-7309**. When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Services Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Services telephone numbers are:

Australia.....	1-800-120-113
Austria.....	0800-070-6138
France.....	0-800-90-1387
Germany.....	0800-071-3542
Hungary.....	06800-12517
Ireland.....	1-800-55-7378
Italy.....	800-870-866
Mexico.....	011-800-307-7309
Netherlands.....	0800-022-5821
Poland.....	0-0800-111-1211
Portugal.....	800-8-11-272
Spain.....	900-822-756
United Kingdom.....	0800-96-4767
U.S., Canada, U.S. Virgin Islands, Puerto Rico.....	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at **mastercard.com** or call the United States collect at **1-636-722-7111**.

Account Information and Card Benefits:

When in the United States, contact Capital One directly for account information and **1-800-Mastercard (1-800-627-8372)** for card benefits. When traveling outside the U.S., call Capital One at the phone number on the back of your card to access your account information or Mastercard Global Services to access any of your card benefits.

ATM Locations:

Call **1-877-FINDATM (1-877-346-3286)** to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard® Maestro® and Cirrus® brands. Also, visit our website at **mastercard.us/en-us/personal/get-support/find-nearest-atm.html** to use our ATM locator.

You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Account and Billing Information

Important: Contact Capital One directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Capital One's phone number is available on your monthly billing statement and the back of your card.

Benefit Contact Information

For questions on each benefit, including how to use them, use the following phone numbers and websites:

Mastercard Merchant Offers

For more information call **1-800-Mastercard (1-800-627-8372)** or visit **mastercard.us/worldeliteoffers**.

Mastercard ID Theft Protection™

For more information call **1-800-Mastercard (1-800-627-8372)** or visit **mastercardus.idprotectiononline.com**.

Mastercard Travel and Lifestyle Services

For more information call **1-855-802-1387** or visit **travel.mastercard.us**.

Concierge Services

For more information call **1-877-288-6784** or visit **concierge.mastercard.com**.

Mastercard Global Services™

For more information call **1-800-Mastercard (1-800-627-8372)** or visit **mastercard.com**.

To file a claim or for benefits questions, please visit **priceless.com/capitalone** or call **1-800-Mastercard (1-800-627-8372)**.

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