



## USER GUIDE



# You and Your iCard Visa Infinite!

Congratulations! You are now the proud owner of the most inaccessible and unique debit card. It's the result of a long-term collaboration between iCard and VISA.

iCard Visa Infinite gives you a new world of unlimited opportunities. It takes you beyond simple bank cards and enables maximum freedom, comfort, personalized and priority service.

Having this exceptional card unlocks unlimited possibilities and gives you access to one of the most established payment networks in the world.

The VISA network:

- Available in over 200 countries
- With more than 1,800,000 ATMs
- And millions of merchants who accept Visa cards.

iCard Visa Infinite also gives you the Visa Concierge (personal assistant) 24/7. It aims to provide for all your personal and business needs\*, helps in organizing your leisure time, your travels and your holidays. The sole purpose of Visa Concierge is to make your life easier in the most discreet, fast and secure way!

iCard Visa Infinite gives you privileged access to special offers from the world of exquisite experiences, luxurious hotels, famous



restaurants and well-regarded retailers. Find more information on the available partnerships at:

[www.visaconcierge.eu](http://www.visaconcierge.eu)

With iCard Visa Infinite, you get access to VIP airport lounges via the LoungeKey program. Your card is also your pass for yourself and your guests at over 1,100 airport lounges around the world. Air carrier and ticket class have no relation to the first-class service that you get with LoungeKey.



# Important Phones & Documents

To get the maximum your new iCard Visa Infinite has to offer, you are recommended to save a few useful telephone numbers.

**Contact iCard 24/7 if your card gets lost or stolen, or regarding its functions and support for your daily use.**

**Chat:** Open iCard, go to Menu > Help

**Phone:** [+359 889 229 001](tel:+359889229001) or [+44 20 3129 1213](tel:+442031291213)

**Languages:** English, French, Italian, Bulgarian, Spanish and Russian

**iCard Visa Infinite gives you priority resolution to questions and problems.**

**Do you want to organize an unforgettable event, reception, wedding? Do you need a special hotel booking, concert tickets or an interpreter? Call your personal assistant.**

The VISA Concierge “Personal assistant” service is available 24/7:

**International phone:** [+359 800 19 669](tel:+35980019669)

**Languages:** English

More information is available at [www.VisaConcierge.eu](http://www.VisaConcierge.eu)



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# Infinite Possibilities

## 1. The high transactional limits of iCard Visa Infinite

This is the card to take with you anywhere. To live up to your expectations, Visa Infinite gives you higher payment limits than standard bank cards. Next time you go on a shopping spree, you can rely on **10,000 EUR daily** and **25,000 EUR monthly** spend limit. Learn about the limits in section “Everyday Card Usage”.



## 2. Unlimited assistance by VISA Concierge\*

Thanks to your Visa Infinite card, a whole world of possibilities gets revealed. Your personal assistant can support your requests in English and is available 24/7 by phone and email.

Here are some ideas:

- Advice for your needs (travel, vaccines, passports and etc.)
- Organize special occasions with the help of your personal assistant (1) or get assistance with:
  - Welcome reception;
  - Unusual honeymoon in another country;
  - Hotel research and booking;
  - Tickets for sports events, theater, concerts and more;
  - A guide, interpreter, lawyer, etc.;
  - Taxi, limousine, yacht or other reservations;
  - Getting a babysitter;
  - Buying or delivering flowers, wine, gifts, luxurious products and more.
- Fast solutions to sophisticated situations.

Paying for the services you request is always your obligation and only comes after explicit agreement from you. The concierge service itself comes with no additional costs, except for expenses that occur during delivery, such as paying for goods or services, shipping costs, taxes, etc. You will be informed of all expenses, before you make the final decision.

(1) You can find a list of the most commonly requested Concierge services in Appendix 1 - Visa Concierge



### 3. Privileges with iCard Visa Infinite

This card gives you a special selection of offers from the best in business!

You deserve excellent service. We present the biggest and most renowned names in **Hotel & Leisure**, in partnership with the Visa Infinite.

Some benefits:

- Extended working hours: booking priority, welcome reception and more;
- Assisted bookings for airfare, hotels and famous restaurants;
- Rent-a-car and air carrier information;
- VIP service, special offers for special events.

To take advantage of these services and get more information by visiting:

[www.VisaConcierge.eu](http://www.VisaConcierge.eu)

and

[www.VisaLuxuryHotelCollection.com](http://www.VisaLuxuryHotelCollection.com)

Visit the pages regularly to find up to date information, current selection of offers and privileges.

The world of infinite opportunities awaits!



### 4. Lounge access via LoungeKey program



**Welcome to LoungeKey - an independent, international program for access to VIP lounges in airports worldwide.**

You get:

- Access to over 1,100 of the best VIP lounges at airports around the world;
- Quiet and comfortable place that gives you the chance to avoid crowds at departure zones or the chaos in case of a cancelled flight;
- All of the conveniences for business and pleasure in a luxurious environment.

## More VIP lounges, less stress

You get access to VIP airport lounges, no matter the air carrier or you ticket class:

- Enter with your guests (if space is available);
- Access to internet;
- Access to computers;
- Conference rooms;
- Newspapers and magazines;
- Space and comfort for your work, meeting preparation or keeping in touch with the headquarters;
- Free food and drinks;
- Wheelchair access;
- Relax zones;
- Showers and beds (if available).

## How to find a lounge that is part of the program?

- :[www.LoungeKey.com](http://www.LoungeKey.com), has an airport lounge search tool and other information you might need\*;
- You can discover the lounges by entering the airport code on this page:  
[www.loungekey.com/en/iCardVisaInfinite/our-lounges](http://www.loungekey.com/en/iCardVisaInfinite/our-lounges)
- Contact LoungeKey using the following phone numbers:  
**USA:** [+1 469 334 4174](tel:+14693344174)  
**UK:** [+44 20 88 650 767](tel:+442088650767)  
**Hong Kong:** [+852 3071 5062](tel:+85230715062)

## How to use iCard Visa Infinite to access a VIP lounge?

The LoungeKey logo is the first indication that the lounge is part of the program. When you enter, you need to mention you are a member and present your iCard Visa Infinite, which has a LoungeKey logo printed on the back. The lounge attendant will confirm your access after swiping your card in the reader.

Enjoy all the comfort by yourself or with a guest. Your visit will be recorded and your iCard Visa Infinite will be charged the preferential access cost. The fee to enter is **28.00 EUR per person** and is due before entry.

## Avoid the airport crowds and relax in a nice environment.





# Card Usage Tips

## 1. Your new card

### Your card is personal

iCard Visa Infinite is delivered in an elegant packaging. We ask you to immediately activate it in the iCard app. How?

Login to iCard, go to “cards” section and follow the instructions.

### Your card is precious

Avoid your card contacting metal objects (keys, coins, etc.). We advise that you store your card in your wallet or another safe place.

### Your PIN is private

Carefully protect your personal identification code (PIN) from unauthorized use. It's your obligation to remember your PIN code or store it separate from your iCard Visa Infinite in a way that will prevent others from learning it. Remember that you should not reveal your PIN code to anyone - police, iCard employees, nor service providers.

**After activating your card, you can check your current PIN directly via the iCard app.**

**You can change your PIN at any ATM that provides this service. Keep in mind that some ATMs might charge you a fee for that.**

**Your card expires every 2 years and is automatically renewed.**

You may use your card until the last day of the month you see after “Valid to: ...”. When card expires, we will send you a replacement - automatically and for free. The replacement iCard Visa Infinite will be activated with a new PIN code.



## 2. Your card is blocked or not working?

Contact us straight away if you can't pay or withdraw cash with your card:

**Chat:** Open iCard, go to Menu > Help

**Phone:** [+44 20 3129 1213](tel:+442031291213) or [+359 889 229 001](tel:+359889229001)

**Languages:** English, French, Italian, Bulgarian, Spanish and Russian

An iCard specialist will help you solve the issue. Depending on the case, your card might be unlocked or replaced.



### 3. Forgot your PIN code?

Your current PIN will be sent to your phone via SMS. You can easily access it in the iCard app. How?

Login to iCard, tap on your Visa Infinite, then tap on PIN and confirm.



### 4. Your card was lost or stolen?

Immediately block (freeze) your card via the iCard app. Next, contact us by chat or phone to help you out:

**Chat:** Open iCard, go to Menu > Help

**Phone:** [+44 20 3129 1213](tel:+442031291213) or [+359 889 229 001](tel:+359889229001)

**Languages:** English, French, Italian, Bulgarian, Spanish and Russian

**Important:** If your card was stolen, you should report it to the police and send us a copy of the official report.

In case of re-issuing an iCard Visa Infinite due to theft, loss or damage, the fee is 19.99 EUR.



### 5. Fraud

If you suspect fraud, immediately block (freeze) your card via the iCard app and contact us:

**Chat:** Open iCard, go to Menu > Help

**Phone:** [+44 20 3129 1213](tel:+442031291213) or [+359 889 229 001](tel:+359889229001)

**Languages:** English, French, Italian, Bulgarian, Spanish and Russian



### 6. Your responsibilities

With instant notifications, it's your own responsibility to immediately freeze iCard Visa Infinite if you suspect any wrongdoing or if it was used by a relative. To stay on the safe side, we recommend that you keep your card frozen when not using it.

If your card was held by an ATM, you should immediately block (freeze) it via the iCard app and contact the bank or the ATM service provider.



# Everyday Card Usage

## 1. Fees

Your iCard Visa Infinite comes with a variety of free services. Some iCard services incur usage fees, in accordance with our up-to-date pricing list. You can find the current fees at any time via the app or online at:

[www.iCard.com/bg/personal-pricing](http://www.iCard.com/bg/personal-pricing)



## 2. ATM withdrawals

Your iCard Visa Infinite lets you withdraw money at over 1.8 million ATMs around the world that have the VISA logo. To give you the flexibility you need, we pre-defined the following limits for cash withdrawals at ATM or POS:

**Per transaction:** 500 EUR

**Per day:** 2,000 EUR

**Per month:** 5,000 EUR

Limits are independent of your country of residence and where you travel. You can find them in iCard: open **Menu > “Fees & Limits”**.

**If you feel you need higher limits, you may contact us and request an increase.**



## 3. Payments

**Your iCard Visa Infinite is accepted worldwide at more than 30 million POS terminals bearing the Visa logo.**

For contactless payments, if the due amount is higher than the predefined no-PIN amount, you will be required to enter your PIN. You should always check the amount on the POS terminal display, before tapping your card and confirming your payment. Your signature may be requested on receipts.

Primarily in the European Union, but lately in many other countries, contactless card payments should be confirmed by entering your PIN. If the merchant or the country you are visiting are still not using

PIN for confirming transactions, you will be asked to sign the receipt. The cashier may ask for your ID at any time to confirm your are the cardholder.

**For your safety during payments, always have your iCard Visa Infinite within your eyesight.**

**Payment limits**

We defined the following limits for your iCard Visa Infinite payments on POS terminals:

**Per transaction:** 5,000 EUR

**Per day:** 10,000 EUR

**Per month:** 25,000 EUR

You can find all the limits and fees in iCard - open Menu > “Fees & Limits”.

Remember, you have the option to request a limit increase by contacting us.



**4. Online payments**

**Protected payments with the “3D secure” technology**

Your iCard Visa Infinite comes with the latest technology for protection during online checkout. It protects you from fraud by requiring an additional payment confirmation with a code. You will get this code via SMS for every web payment to merchants who use 3D secure on their website or app.

Take advantage of the following online payment limits that come with your iCard Visa Infinite:

**Per transaction:** 5,000 EUR

**Per day:** 10,000 EUR

**Per month:** 25,000 EUR





# Supplemental Information

## Appendix 1 - Visa Concierge

**Visa Concierge:** [+359 800 19 669](tel:+35980019669) (English)

The concierge service is accessible by phone 24/7. Your personal assistant can help with sending gifts, ordering tickets & tours, booking car rentals, getting you into theater plays and finding all sorts of information or services on demand - wherever you are in the world.

### Your personal assistant can help with:

#### Travel

Your concierge will help you organize your trip from start to finish. You can request airport transfers, hotel bookings, guided sightseeing tours and luxurious transport. You might need route recommendations to ensure you get the best for your time away from home.

#### Culture

Request information and access to local events such as concerts, film premieres and high profile sports events. Your assistant will give you information on your destination before you fly out, including a list of main tourist attractions, how to behave (or not) in a particular foreign country and more.

#### Restaurants

Request reservations at the best restaurants at home or abroad. Your concierge is available to book a table at any particular venue - the one with panorama view of the city or the most trendy piano bar in town. Your assistant can organize everything that is possible, on demand, and give you information for location, type of cuisine, working hours, dress code, prices and menu options.

#### Entertainment

Your concierge can recommend an opera, ballet, cinema, concerts, sports matches and museums. When information, by itself, is not enough, we can go beyond your expectations and cater to your most unusual request.

#### Business services

When you travel, your assistant can help you find an interpreter, hire equipment (PC, phone, projector, etc.) and inform you on the etiquette.

We can recommend or get you booked at the top golf courses

around the world.

### **Leisure**

- Tours;
- Sport and rejuvenation procedures;
- Health and beauty salons;
- And more.

### **Hard-to-find objects**

We will help you find rare objects such as books out of print, paintings, statues and other valuable items. We will take care of organizing their delivery to an address you provide.

### **Special services**

We can hire a translator for you, a pet sitter for your dog at home, a plumber or any other service you need.

## **Fees for the services organized by your concierge**

As an iCard Visa Infinite cardholder, you are obliged to pay for all expenses connected to your requests via your personal assistant. Money will be taken out of the account connected to your card, sometimes even in advance, no matter of your request status or whether you accepted the offer or not.

Your concierge will request your verbal confirmation prior to arranging any services. Sometimes your confirmation may be needed in writing.

### **When your concierge orders products or services for you:**

- Items will be ordered and delivered in accordance with national and international regulations;
- Cardholder is responsible for paying duty and for taking care of delivery formalities;
- Visa Concierge recommends that all your deliveries are Insured for transportation damages or loss;
- Your concierge bears no responsibility for delayed, lost, damaged items or any other related consequences.

### **Visa Concierge cannot undertake any request we consider to be:**

- For re-sale, professional or commercial purposes;
- Virtually impossible or unfeasible;
- Subject to risk, i.e., illegal sources;
- A violation of the privacy of another person;
- A violation of national and international laws;
- Unethical and/or immoral;
- Price-shopping for discounted items.

Visa Concierge reserves the right to decline or stop working on a

request at any time and will not be liable for any consequences if the request involves illegal activity. If a request is declined, we will alert the cardholder and endeavor to offer an alternative. Visa Concierge will endeavor to use, at all times, providers which are professionally recognized and reliable, as per Visa Concierge's experience. In instances where a requested service can only be provided by a provider which does not meet this criteria, Visa Concierge will inform the cardholder of any potential risks. Should cardholder, nevertheless, wish to utilize the services of such a provider, Visa Concierge accepts no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provider.

Visa Concierge service accepts no liability arising from any provider that does not fulfill his obligations to the cardholder.





[www.iCard.com](http://www.iCard.com)

