

GLOBAL IDENTITY THEFT RESOLUTION TERMS AND CONDITIONS

If the Member experiences an Identity Theft incident, ("Identity Theft"), Iris's Identity Theft Resolution Services will help. Upon notification of an Identity Theft of a Member and receipt of a duly completed and executed authorization form from the Member, Iris treats each Identity Theft as an emergency and will perform any or all of the following steps necessary to attempt to undo or prevent further damage to the Member:

1. **24/7 Expertise:** IRIS's identity theft resolution specialists are available 24/7 to help restore the Member's identity and prevent further damage in the event of an incident. In the event of an Identity Theft, IRIS will assign a personal case manager to assist the Member by providing the services described below.
2. **Language support:** Iris will provide support in English, French, Italian, German, and Spanish through its call centers, when a country with those language requirements has launched.
3. **Creditor Notification, Dispute and Follow-Up (Select Countries):** In those countries where applicable, IRIS will provide guidance to the Member on contacting the creditors' fraud departments to dispute a fraudulent occurrence.
4. **Inform Police/Legal Authorities:** IRIS will assist the Member in reporting the fraudulent activity to the local authorities.
5. **Lost Wallet Assistance:** IRIS will assist the Member in notifying the appropriate bank or agency to cancel or replace stolen or missing items such as credit/debit card, driver's license, or passport.
6. **Country specific Services:** IRIS will assist the Member with their country of residence-specific Personal Identity Theft/Fraud Protection and Resolution measures, when applicable and feasible, as they become available.
7. **Multilingual Resolution Support:** IRIS will provide support in the customer's native language when applicable.
8. **Medical Identity Theft Assistance:** In those countries where available, IRIS will, in the event the Member becomes the victim of medical identity theft, provide help with fraudulent medical claims placed in Member's name and medical care that was received fraudulently by another individual in Member's name. IRIS will help the Member to ensure that healthcare, insurance claims and medical records are corrected and IRIS will involve its in-house medical staff if necessary.

I. ADDITIONAL TERMS

1. IRIS does not guarantee that its intervention on behalf of the Member duly enrolled in the "Identity Theft Resolution Services Program "ITRSP" will result in a particular outcome or that its efforts on behalf of the Member will lead to a result satisfactory to the Member.
2. IRIS reserves the right, in its sole and exclusive discretion, to refuse to provide any Services to a Member for a cause of action that occurred prior to his or her enrollment in the ITRSP.
3. IRIS provides its Translation and Lost Wallet Assistance services in all countries of the world. However, Services cannot always be assured if conditions such as war, natural disaster, political instability or regulatory restrictions render assistance Services difficult or impossible to provide. In such instances, IRIS reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit IRIS to fully provide Services or inclusion on an economic or trade sanction list (such as, but not limited to the U.S. Department of the Treasury's Office of Foreign Assets Control List) IRIS shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions

beyond its control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war, terrorism, or uprising, nuclear accidents, natural disasters, acts of God, inclusion on an economic or trade sanction list or where rendering Services is prohibited by local law or regulations.