



Terms and Conditions for the Use of the prepaid Triple-S Advantage Mastercard®

1 GENERAL

1.1 INTRODUCTION

We include the terms and conditions under which Oriental Bank issues the prepaid Triple-S Advantage Mastercard® ("**Card**") and which govern the use thereof ("**Terms and Conditions**"). These Terms and Conditions are subject to the terms and conditions of the benefit of your coverage as an eligible member of Triple-S Advantage ("**Member**"). In these Terms and Conditions, the following terms are used and have the meanings attributed below:

- (i) "**You**" and its derivatives refer to the Member to whom the Card is issued and any person who uses the Card;
- (ii) "**Triple-S**," "**us**," and their derivatives refer to Triple-S Advantage, Inc., provider of your health insurance coverage Triple-S Advantage ("**Coverage**");
- (iii) "**Bank**" refers to Oriental Bank, Card issuer; and
- (iv) "**Manager**" refers to Dynamics Payments, LLC, manager of the prepaid Triple-S Advantage Mastercard® program, under which the Card is issued ("**Program**").

THESE TERMS AND CONDITIONS COVER THE USE OF THE CARD ONLY AS A PAYMENT METHOD IN REGARD TO THE BENEFITS DEFINED HEREIN. ANY OTHER USE GIVEN TO THE CARD (FOR INSTANCE, AS A HEALTH INSURANCE CARD, AMONG OTHERS) IS OUTSIDE THE SCOPE OF THESE TERMS AND CONDITIONS, AND ORIENTAL BANK IS NOT RESPONSIBLE FOR SUCH USES.

Read these Terms and Conditions carefully and keep them for future reference. By signing, activating, or using your Card, you state your agreement with these Terms and Conditions, as they are amended from time to time. By activating or using your Card, you warrant that the representations of relevant facts, including but not limited to, your name, membership, and other relevant personal data, are true. If you do not agree with these Terms and Conditions, do not use the Card and call Triple-S Customer Service to guide you through your options, at 1-888-620-1919.

1.2 THE CARD

You receive the Card from, and in accordance with your Coverage with Triple-S as a means to make available certain funds defined by Triple-S and subject to the terms of your Coverage and to these Terms and Conditions.

Subject to the applicable terms, conditions, and limitations, through the Card, Triple-S will make available one or both benefits mentioned below, which Triple-S offers depending on your Coverage:

- (1) Monthly cash rebate benefit* ("**Cash Benefit**"), and/or



(2) Benefit of a periodic amount for the purchase of groceries and house cleaning for qualified members under SSBCI ("**Grocery and Home Cleaning Benefit**"). The Cash Benefit and the Grocery Benefit are, each, a "**Benefit**."

THESE BENEFITS DO NOT APPLY TO ALL TRIPLE-S ADVANTAGE INSURANCE COVERAGES and, if applicable, are subject to the terms, conditions, and limitations of their Coverage, and these Terms and Conditions. The Card is available only for Members of certain Triple-S Advantage products. You acknowledge and agree that:

- (i) the funds available from time to time through the Card ("**Funds**") may be loaded and/or reloaded only by Triple-S, subject to the terms and conditions of the Coverage;
- (ii) the Funds may be kept by Triple-S as determined by Triple-S from time to time, and are subject to cancellation pursuant to the terms and conditions of the Coverage and these Terms and Conditions, as applicable;
- (iii) You cannot reload the Card yourself.

The Card is not a credit card or a charge card that allows you to make purchases or fund advancements to be paid later, or a card that gives you access to funds from an individual bank account (for instance, a savings or checking account) at Oriental Bank. Even if any merchant terminal allowed or required you to choose from a debit or credit transaction, the Transaction would be deducted from the Card funds that Triple-S makes available as a supplemental promotional benefit subject to the limitations, terms, and conditions of your Coverage ("**Card Funds**"). Card Funds do not accrue interests. Therefore, as to the Card and its Funds, you do not have the same rights and benefits that a bank account or debit or credit card member would have with the Bank.

The Card is property of the Bank, and the Bank reserves its rights over the Card subject to applicable laws and regulations. Said rights could include, among others, the right to cancel the features of the Card as a means to disburse the Benefits. You agree to return the Card immediately at any time upon request by the bank, Triple-S, the Manager, or any of our agents, subcontractors, or representatives.

1.3 ACTIVATION AND USE

Before using the Card, you must activate it by calling 1-844-333-3072, or visiting <https://tarjeta.sssadvantage.com>. You will also receive via mail a personal identification number or "PIN," with which you may use the Card in automated teller machines (only the Cash Benefit) and in participating merchants that require it. If you wish to change your PIN, call 1-844-333-3072. Once your Card is activated, you may have access to the transactions described in Section 2 and 3 of these Terms and Conditions.

The Card may be used only in Puerto Rico in automated teller machines and merchants that accept Mastercard. Moreover, depending on the Benefit applicable to you, use of the Card may be limited to merchants participating of the Program contracted by Triple-S for these purposes, from time to



time (each one, a "**Participating Merchant**"). At present, use of the Card for the Grocery and Home Cleaning Benefit is limited to Participating Merchants. Furthermore, use of the Card free of service fees for withdrawals of the monthly cash benefit at automated teller machines is limited to automated teller machines in the Bank's network (each one, a "**Participating ATM**"). Service fees may apply for the use of the Card in automated teller machines outside the Bank's network.

You are responsible for staying up to date as to the Card Funds from time to time. It is important that you know the available balance of Card Funds prior to using it for any transaction. If the available amount of Card Funds is not sufficient to complete a Transaction, some merchants could refuse to complete the Transaction through the combination of different payment methods (for instance, cash, checks, or other payment cards).

Depending on the applicable Benefit or Benefits, Card Funds will be available on the date on which Triple-S instructs the Manager to reload the Card. Once the Card Funds are available, you may conduct the transactions allowed for your Card in accordance with your Coverage. The Funds that we receive may be subject to a longer period of availability in case of emergencies or for security reasons, such as flaws in the communication or information system. Triple-S will notify you in case the availability of Card Funds is delayed for emergency or security reasons and will likewise notify you when the Funds are available.

Every time you use the Card to purchase goods or services or to make withdrawals from an automated teller machine, you authorize us to deduct the Transaction amount, including service fees, if any, from the Card. The Bank is not responsible for goods or services that you purchase with your Card.

1.4 LOSS, THEFT, OR DAMAGES TO THE CARD

You are responsible for the care and safety of your Card. You must not share the personal identification number (PIN) corresponding to the Card and must keep it secret. If your Card is lost, stolen, or you suspect that someone is using it or could use it without your authorization, you must notify it immediately to 1-844-333-3072 to complete the required process.

In case of loss, theft, or unauthorized use of the Card, you must promptly notify it to Triple-S as stated, and request that it be cancelled immediately. Triple-S must receive your notice of loss, theft, or unauthorized use within 24 hours from the date you became aware of the loss, theft, or unauthorized use. If you do not notify the loss, theft, or unauthorized use within the specified time period, those funds used without your authorization will not be replaced. Neither Triple-S, nor the Bank, nor the Manager, nor any other entity will be forced to replace your Card Funds used without your authorization, including, but not limited to, Card loss or theft.

In the event your Card is damaged, for instance, if your magnetic stripe is damaged or the chip does not work, among others, you must immediately call 1-844-333-3072 to report it and request a replacement. Hearing impaired with TTY equipment should call 1-866-620-2520 Monday to



Sunday from 8 a.m. to 8 p.m. If you require medical services, you may continue presenting it to your health provider until your Card replacement arrives.

1.5 NON-TRANSFERABILITY

The Benefits, Card, and available Funds are nontransferable and are only intended to be used by you, the person whose name appears on the Card. You acknowledge and agree that you are fully responsible for any use given to the Card and any transaction made with it by another person to whom you give your Card voluntarily.

The Card may be used for personal purposes only. It may not be used for commercial or corporate purposes, or as a payment method to make any kind of illegal purchase or transaction.

1.6 DISENROLLMENT OR CHANGES IN COVERAGE

Card Funds do not accrue and cannot be transferred in the event of changes to the Coverage or disenrollment from your Triple-S Advantage service. If you choose to change Coverage, disenroll, or at the time of the change you have not exhausted your available Card Funds, once your Coverage associated to this Card is deactivated, the Card itself will be deactivated and any balance will no longer be available.

1.7 MONTHLY STATEMENT

Triple-S will send you a statement at the end of each monthly cycle (each, an "**Account Statement**") to your most recent address in the system. Every Account Statement will indicate the following items, as applicable: previous balance, debits, purchases, new balance at the close of the period in question. You must promptly notify Triple-S of any error in your Account Statement. To do it, you can call Customer Service at 1-888-620-1919 or notify the error through the Platform.

If you believe that your Account Statement is incorrect, or if you need information about any transaction reflected therein, you must promptly call Triple-S Customer Service at 1-888-620-1919 on or before sixty (60) days from the date you receive the Account Statement or the date of the event in question ("**Error Notice**"). For more information, see the details on your account statement.

2. CASH BENEFIT (MONEY REBATE)

2.1 WHEN AND HOW

This benefit will be available for Members of the coverages Real (HMO) and Platino Advance (HMO-SNP) of Triple-S Advantage. The Cash Benefit consists of a monthly deposit of the amount applicable to your Coverage from time to time for the duration of your Membership.

2.2 IF THE MONTHLY BENEFIT IS NOT EXHAUSTED

If you do not use the Funds corresponding to this Benefit within the month in which they are deposited, the Funds will accrue and remain available until December 31, 2021, subject to your continuing membership under the eligible Coverage.

2.3 USE

As for Funds applicable to this Benefit, the Card may be used only in Puerto Rico, including Vieques and Culebra, in establishments that accept Mastercard for payment of goods and services, providing that the Cash Benefit cannot be used at Participating Merchants of the Grocery and Home Cleaning Benefit. You may also withdraw money from automated teller machines belonging to the Oriental Bank network, free of service fees. Withdrawals from automated teller machines outside the Oriental Bank network will be subject to the applicable third-party fees. Triple-S will cover up to one (1) monthly transaction for withdrawals made with your Card from tellers outside the Oriental Bank network. After the second transaction in automated teller machines outside the Oriental Bank network, the Member will assume the applicable service fee, which will be subtracted from the available Funds. If there are no available Card Funds to cover the transaction total, including any third-party fees, as applicable, the transaction may be rejected.

Transactions made by telephone or via Internet, without the Card physically present, entail the same responsibility from you, the cardholder, as if the transaction had been made in person.

Aside from the Portal <https://tarjeta.sssadvantage.com>, you may view your Card Funds balance corresponding to your Cash Benefit free of charge in the Oriental Bank automated teller machines network and by calling 1-844-333-3072.

You may conduct up to a maximum of three (3) cash withdrawal transactions in automated teller machines daily. You may withdraw from an automated teller machine up to a maximum of \$500 daily, subject to the availability of Funds corresponding to the Cash Benefit.

Triple-S reserves the right to make changes to the cash withdrawal limits and service fees, at any time, or as required by the applicable laws or regulations. In such cases, notice of the changes will be sent to the Member before they come into effect.



When using the Card outside the Oriental Bank automated teller machines network, you agree to the deduction of the above-cited fees without prior notice.

Changes are occasionally made to accounts' features. You will be notified of future changes in accordance with the legal requirements.

3. GROCERY AND HOME CLEANING BENEFIT UPON ELIGIBILITY UNDER THE SPECIAL SUPPLEMENTARY BENEFITS FOR THE CHRONICALLY ILL (SSBCI).

3.1 WHEN AND HOW

This Benefit will be available for eligible Members, as determined by Triple-S, subject to the terms and conditions of the Coverages Basic (HMO), Óptimo (PPO), Real (HMO), Contigo Plus (HMO-SNP), Platino Plus (HMO-SNP), Platino Ultra (HMO-SNP) and Platino Alcance (HMO-SNP), Claro Royal Plus (HMO-POS), Alianza Gana (HMO-POS), Alianza Activa (HMO-POS), Alianza Aurora Plus (HMO-POS), Alianza Aurora (HMO-POS), Alianza UPR Plus (HMO-POS), ELA Titán (HMO-POS), ELA Selecto (HMO-POS), and PREPA Royal Plus I of Triple-S Advantage, including the terms and conditions of the SSBCI policy of Triple-S Advantage.

The Grocery and Home Cleaning Benefit consists of a quarterly deposit of the amount applicable to your Coverage from time to time, for as long as you are a member thereof. As for the Funds related to this Benefit, the Card may be used only at Participating Merchants that accept Mastercard and only for the purchase of certain products and services established by Triple-S pursuant to your Coverage. Triple-S reserves the right to select the Participating Merchants and which services and products may be purchased with the Card. For information on the products and services that you may purchase with your Card regarding the Grocery and Home Cleaning Benefit as well as the Participating Merchants, see the information provided by Triple-S from time to time or call Triple-S Customer Service.

3.2 IF THE TRIMESTER BENEFIT IS NOT EXHAUSTED

If you do not use the Funds available under the Grocery and Home Cleaning Benefit within the corresponding Trimester, they will be cancelled and will not accrue or be transferable to the next trimester. The trimesters are the following: January 1 to March 31, April 1 to June 30, July 1 to September 30, and October 1 to December 31 (each, a "Trimester").

3.3 USE

The Funds applicable to the Grocery and Home Cleaning Benefit (i.e., SSBCI benefit) are to be used exclusively in the network of Participating Merchants and subject to the limitations, terms, and conditions of your Coverage.



You may use the Funds available under this Benefit to purchase certain foods, for grocery delivery fees, and for cleaning services rendered by Participating Merchants. Grocery delivery fees only apply to the Participating Merchants' platforms.

Without limitation of the abovementioned, the Funds available under the Grocery and Home Cleaning Benefit may not be used to purchase beer, wine, liquors, cigarettes, tobacco, vitamins, medicines, or supplements. It will neither include items other than food, such as cleaning products, paper items, pet food, other household items, and hygiene and cosmetic items, among others.

The Funds available under this Benefit cannot be withdrawn from automated teller machines and may only be used in accordance with the aforementioned terms.

5. LIABILITY, LIMITATIONS TO LIABILITY, AND INDEMNIFICATION

5.1 LIABILITY

The Bank, Triple-S, and the Manager will be liable solely for the timely and correct completion of the allowed transactions in accordance with these Terms and Conditions. Should any transaction not be completed correctly, said entities will only be liable to you in case of noncompliance, or gross negligence or fault in compliance with these Terms and Conditions. They will not be liable in any way if, by acting pursuant to these Terms and Conditions, or based on these instructions, you or any other person or entity suffers any damage or loss. Furthermore, they will not be liable for losses or damages caused by circumstances outside of their control. Without limitation to the foregoing or other provisions in these Terms and Conditions, neither the Bank, nor Triple-S, nor the Manager will be liable, and you agree to release said entities from liability in the following cases:

1. If, in the absence of fault from our part, you do not have Funds available in your Card to complete any Transaction;
2. If any merchant refuses to accept the Card or it cannot be used at any automated teller machine;
3. If any automated teller machine at which you attempt to make a withdrawal of funds related to the Card had insufficient cash for the withdrawal;
4. If any automated teller machine, terminal, or system in which you attempt to make any Transaction were not operating adequately and you learn of the problem or flaw at the time of initiating the Transaction or become aware of it during the Transaction;
5. If access to the Card were blocked pursuant to these Terms and Conditions or after you have reported the Card or PIN as stolen or lost;
6. If there has been any retention in the available Funds or they were subject to any legal or judicial proceeding or any other use restriction;
7. If we had reasons to suspect that a Transaction was unauthorized;

8. If, due to a malfunction of communication systems that are outside of the control of Triple-S, the Bank, or the Manager, including, but not limited to, those of their respective agents, subcontractors, and representatives, the accuracy and promptness of the Transactions or the messages that you send were affected;
9. If any tool, instruction, or information on which Triple-S, the Bank, or the Manager, or any of their subcontractors or agents relied on regarding the Card or the Transactions, had been altered or falsified; or due to fraud caused by a third party;
10. For other circumstances beyond our control (such as interruptions in the power service, equipment flaws, fire, or flood, among others) which prevent completing the Transaction despite reasonable precautions taken by us.

Neither Triple-S, nor the Bank, nor the Manager will be liable in any way to you or any other person, and you agree to release us from any liability and any reduction in the Card Funds or by expenses incurred by you in terms of currency value depreciation or for any restriction, seizure, expropriation, attachment, or any other cause outside of our control, including, but without limitation to, actions by a public enemy, terrorist acts, wars, protests, fire, floods, explosions, hurricanes, earthquakes, tsunamis, pandemics, epidemics, disease, quarantines, or travel restrictions that affect our employees or agents and which impact our operations or force majeure. Neither are we liable for any losses, damages, or inconveniences that you or any other person may suffer regarding your Card or for the services provided under these Terms and Conditions, except in the case of any damages or losses directly caused by our gross negligence or fault, and in such case, the Bank's liability will only be in proportion to its gross negligence or fault.

In no case will the Bank be liable in any way to you and any other person for any uses given to the Card that are not its intended use as payment method in relation to the Benefits ("**Other Uses**"). To that end, you release the Bank from every and any liability, including, without limitation to, any damage, expense, penalty, and costs, among others, attributable to the offer and use of the Card for every and any Other Uses (that is, use of the Card not as a payment method in regard to the Benefits). Moreover, in no case will the Bank, Triple-S, and the Manager be liable for indirect, special, consequential, or punitive (contractual, extra-contractual, or of any other type) damages regarding the Card or the services to be provided under these Terms and Conditions, even if we were advised on the possibility of such damages.

Nothing in this limitations of liability section may constitute or be interpreted as: (1) an imposition on Triple-S, the Bank, or the Manager, of obligations or acknowledgment of liability that Triple-S, the Bank, and the Manager had not expressly agreed to assume under these Terms and Conditions, or (ii) a limitation of any rights that Triple-S or the Bank may have under any other provision of these Terms and Conditions or in any other way provided by law.

You acknowledge and accept that any information received from or on behalf of Triple-S is presumed to be reliable and you authorize us to trust it without the need for additional inquiries. Neither Triple-S nor the Bank will be liable for inaccuracies, lack of availability, or delays in receiving any information.

5.2 DISCLAIMER OF WARRANTIES

Neither Triple-S, nor the Bank, nor the Manager, nor any subcontractor, agent, or representative of the above, make any warranties or representation whatsoever, implicit or explicit, about the Member's Card or browser services, including, but not limited to, any warranty of merchantability and capability for a particular purpose or non-infringement of third-party property rights.

We will not be liable if at the time of shopping online you do not have sufficient Card Funds to make the payment on the processing date; if the estimated delivery time expressed by the merchant is not precise; for delivery delays through the postal service; changes in the merchant's address or account number; for the merchant's failure to credit on time, or for any other circumstance outside of our control.

5.3 INDEMNIFICATION

You agree to release us from liability, indemnify, and compensate Triple-S, the Bank, and any third party that provides services related to the Card, whether by processing or following your instructions regarding any claim, action, loss, payment, penalty, fine, legal fees (based on our fees), and any other cost that may apply, arising out of your noncompliance with the provisions of these Terms and Conditions, or through your negligence or fault.

6. AMENDMENTS

Triple-S and the Bank reserve the right to amend these Terms and Conditions at any time through written notice published or sent to you, or as required by the applicable laws and regulations. Triple-S and the Bank reserve the right to amend these Terms and Conditions without prior notice to you if the amendment were required for security reasons or by applicable law or regulation.

7. MISCELLANEOUS

You cannot transfer the Card and your obligations under these Terms and Conditions. The Bank may transfer your rights under these Terms and Conditions without prior notice to you. Use of the Card is subject to all applicable laws, regulations, and rules, including those related to clearinghouses, networks, or payment associations involved in the Transactions. No delay or failure to exercise any right at any time will be understood as either the Bank or Triple-S waiving any of their rights, including, the right to exercise them later on. If any provisions of these Terms and Conditions were declared invalid or unenforceable under any local, state, or federal law, regulation, or rule, the validity and enforceability of the remaining provisions will not be affected. These Terms and Conditions are governed and will be interpreted in accordance with the applicable laws and regulations of the Commonwealth of Puerto Rico (without considering its provisions related to conflict of laws) except to the extent federal laws of the United States of America govern.

*The cash Benefit is deposited each month through the Triple-S Advantage Mastercard. For questions or to reject this Benefit call 1.888.620.1919 toll-free, 1.866.620.2520 TTY (hearing impaired) from Monday to Sunday from 8 a.m. to 8 p.m. Refusing this benefit will not affect your eligibility to the plan or any other benefit on your coverage. Independent licensee of BlueCross and BlueShield Association.

Triple-S Advantage Inc. cumple con las leyes federales aplicables de derechos civiles y no discrimina en base a raza, color, origen de nacionalidad, edad, discapacidad, o sexo. Triple-S Advantage Inc. 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

Triple-S Advantage Inc. complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística están disponibles libre de cargos para usted. Llame al: 1-888-620-1919 (TTY: 1-866-620-2520). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-620-1919 (TTY: 1-866-620-2520)

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-888-620-1919 (TTY: 1-866-620-2520). Y0082_21CI265E_C