### Global Concierge and Assistance Service for UnionPay Cardholders

AXA Partners provides a bevy of high-end benefits for UnionPay Cardholders wherever they are and whenever they need it. With a UnionPay premium card, Cardholders can always enjoy a wide range of bespoke privileges including overseas travel assistance, medical assistance, supplementary medical assistance and concierge services, etc.

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Service Descriptions

Travel Assistance

1. Pre-Trip Information & Assistance
AXA Partners shall provide information concerning weather, visa and inoculation requirements, immunization for foreign countries, as those requirements are specified from time to time in the World Health Organization’s website or published information which we deem relevant. This information will be provided to the Cardholder at anytime, whether or not the Cardholder is travelling or an emergency has occurred.

2. Legal Referral
AXA Partners shall provide the Cardholder with the name, address, telephone numbers, if requested by the Cardholder and if available, office hours for referred lawyers and legal practitioners. AXA Partners shall not give any legal advice to the Cardholders.

3. Lost Luggage Assistance
AXA Partners shall assist the Cardholder who has lost his/her luggage while travelling outside their home country or usual country of residence by referring the Cardholder to the appropriate authorities involved.

4. Interpreter
AXA Partners shall offer interpretation service for the Cardholder in order to help the Cardholder communicate with local authorities, medical providers or other entity or person. In addition, upon request, AXA Partners shall arrange an interpreter to meet and accompany the Cardholder, although we make such referrals, we may not guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Cardholder. AXA Partners, however, will exercise care and diligence in selecting the service provider.

5. Lost Passport Assistance
AXA Partners shall assist the Cardholder who has lost his/her passport while travelling outside their home country or usual country of residence by referring the Cardholder to the appropriate authorities involved.

6. Emergency Message Transmission
AXA Partners shall assist the Cardholder by providing assistance to relay emergency message to his/her family, friends or business associates.

7. Early return / Trip continuation
AXA Partners shall arrange regular commercial flight or other appropriate transport for the Cardholder to return to the residence if a direct relative of the Cardholder is deceased. AXA Partners shall facilitate in arranging flight or other appropriate transport for the Cardholder to continue the journey if the plan is changed due to emergency.
Basic Medical Assistance

1. Telephone Medical Advice
AXA Partners shall arrange for the provision of medical advice to the Cardholder over telephone.

2. Referral of Medical Provider
Upon request, AXA Partners shall provide the Cardholder with the name, address, telephone number, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, “medical service providers”) . We shall not be responsible for providing medical diagnosis or treatment. Although we shall make such referrals, we cannot guarantee the quality of the medical service providers and the final selection of a medical service provider shall be the decision of the Cardholder. AXA Partners shall, however, exercise care and diligence in selecting the medical service providers.

3. Compassionate Visit
AXA Partners shall arrange for one return airfare for a relative or a friend of the Cardholder wishing to join the Cardholder who, when travelling alone, is hospitalised outside the home country or usual country of residence.

4. Arrangement of Accommodation for Convalescence
If, after the local treatment and discharge from the hospital, both the attending doctor and the appointed doctor of us consider that the Cardholder should stay in convalescence locally place, AXA Partners shall arrange a hotel for the Cardholder.

5. Delivery of Medicines and Medical Facilities
AXA Partners shall arrange to deliver to the Cardholder essential medicine, drugs and medical supplies that are necessary for a Cardholder’s care and/or treatment but which are not available at the Cardholder’s location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. AXA Partners shall not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

6. Arrangement of Hospital Admission
If the medical condition of the Cardholder is of such gravity as to require hospitalization, AXA Partners shall assist such Cardholder in the hospital admission.

7. Repatriation of Minor Children
AXA Partners shall arrange for one-way airfares for the return of minor children to the home country or usual country of residence if they are left unattended as a result of the accompanying Cardholder’s illness, accident or emergency medical evacuation. An escort will be provided, when requested.

8. Dispatch of Physician
If the Cardholder is not able to go to a clinic or hospital, AXA Partners will arrange for the doctor to visit him/her at his/her residence or hotel. All related expenses, such as consultation fee, checking fee, treatment fee, etc. incurred during this process will be borne by the Cardholder.

9. Emergency Medical Repatriation
AXA Partners shall arrange for the return of the Cardholder to the home country or usual country of residence following the Cardholder’s emergency medical evacuation and subsequent hospitalization outside the Cardholder’s home country or usual country of residence.

10. Repatriation of Mortal Remains
AXA Partners shall arrange for the transportation of the Cardholder’s mortal remains to the home country or usual country of residence if requested by the Cardholder’s family, arrange for local burial at the place of death.

11. Emergency Medical Evacuation
AXA Partners shall arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Cardholder to the nearest hospital where appropriate medical care is available.

12. Medical Expenses Guarantee and Payment
AXA Partners shall assist the Cardholder by guaranteeing on behalf of the Cardholder medical expenses incurred during a Cardholder’s hospitalisation. In the event that the Cardholder has guaranteed his/her hospitalisation expenses, we shall monitor the Cardholder’s medical condition with the hospital’s attending physician; subject to any and all obligations in respect of confidentiality and relevant authorization. AXA Partners shall ensure that the hospitalization expenses incurred by the Cardholder are reasonable and customary and consistent both with reasonable standards for the Cardholder’s condition and location.

The above services are charged on a case by case basis. AXA Partners shall not be responsible for any third party expenses which shall be solely the Cardholder’s responsibility.
Supplementary Medical Assistance (Diamond Cardholders only)

1. Emergency Medical Evacuation
AXA Partners shall arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Cardholder to the nearest hospital where appropriate medical care is available. AXA Partners shall arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

2. Emergency Medical Repatriation
AXA Partners shall arrange for the return of the Cardholder to the home country or usual country of residence following the Cardholder’s emergency medical evacuation and subsequent hospitalization outside the Cardholder’s home country or usual country of residence. AXA Partners shall arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

3. Repatriation of Mortal Remains
AXA Partners shall arrange for the transportation of the Cardholder’s mortal remains to the home country or usual country of residence if requested by the Cardholder’s family, arrange for local burial at the place of death.

4. Arrangement of Accommodation for Convalescence
If, after the local treatment and discharge from the hospital, both the attending doctor and the appointed doctor of us consider that the Cardholder should stay in convalescence locally place, AXA Partners shall arrange a common hotel for the Cardholder.

5. Funeral by relative
If Cardholder suffers an accidental injury or sudden illness which lead directly to his/her decease, AXA Partners shall arrange the trip to the decease location of the Cardholder for an adult immediate relative. AXA Partners shall bear the cost of round-trip e-class ticket or boat ticket or train ticket. The exceeding fee shall be borne by the direct relative of the Cardholder.

6. Repatriation of Minors
AXA Partners shall arrange for one-way airfares for the return of minor children to the home country or usual country of residence if they are left unattended as a result of the accompanying Cardholder’s illness, accident or emergency medical evacuation. An escort will be provided, when requested.

7. Emergency Early Return
AXA Partners shall arrange regular commercial flight or other appropriate transport for the Cardholder to return to the residence if a direct relative of his or hers is deceased. AXA Partners shall have the sole authority to decide the transportation means and in case of disagreement from the Cardholder, AXA Partners shall have the right to stop all its services to the Cardholder.

8. Compassionate Visit
AXA Partners shall arrange for one return airfare for a relative or a friend of the Cardholder wishing to join the Cardholder who, when travelling alone, is hospitalised outside the home country or usual country of residence.

Expenses incurred for the above Supplementary Medical Assistance are borne by AXA Partners and shall be limited to agreed amounts.
Concierge Service

Travel

1. Flight Information and Ticketing Assistance
AXA Partners shall assist the Cardholder by providing the name, address and telephone number of airlines in major cities as well as flight times whenever possible. If requested by the Cardholder and whenever possible, AXA Partners shall facilitate in making the flight reservation on behalf of the Cardholder.

2. Hotel Referral and Reservation Assistance
AXA Partners shall assist the Cardholder by providing the name, address and telephone number of hotels and holiday resorts in major cities. If requested by the Cardholder and whenever possible, AXA Partners shall facilitate in making the reservation on behalf of the Cardholder.

3. Car Rental, Limousine and Chauffeur reservation Assistance
AXA Partners shall assist the Cardholder by providing the name, address and telephone number of car/bike rental and limousine companies in major cities. If requested by the Cardholder and whenever possible, AXA Partners shall facilitate in making the reservation on behalf of the Cardholder.

Entertainment

1. Golf Course Referral and Reservation Assistance
AXA Partners shall assist the Cardholder, whenever possible, by providing the address and telephone number of golf courses within and outside the usual country of residence. Whenever requested, AXA Partners shall facilitate in making the reservation on behalf of the Cardholder.

2. Dining Referral and Reservation Assistance
AXA Partners shall assist the Cardholder by providing the name, address and telephone number of restaurants in major cities. If requested by the Cardholder and whenever possible, AXA Partners shall facilitate in making the reservation on behalf of the Cardholder.

3. Reservation for Health Clubs, Fitness Centers & Spa Services
AXA Partners shall assist the Cardholder by providing the name, telephone number and if available, opening hours of fitness centers, spas and/or health club and shall facilitate in making the reservation on behalf of the Cardholder.

4. Global Concert and Performance Assistance
AXA Partners shall assist in the provision of information on major concerts and performances on a global basis. Whenever requested, AXA Partners shall facilitate in the booking and purchase of entry tickets to the designated event.

5. Yacht / Private Jet Charter Assistance
AXA Partners shall assist the Cardholder by providing the name, address and telephone number of yachts/private jets rental and limousine companies in major cities. Whenever requested, AXA Partners shall facilitate in making the reservation on behalf of the Cardholder.

Shopping

1. Major Shopping, Flower and Gift Delivery Assistance
AXA Partners shall assist the Cardholder by providing the name, address and telephone number of shopping locations in major cities, if possible and upon request, AXA Partners shall also provide the Cardholder with the opening/closing hours of the shops. AXA Partners shall assist the Cardholder by arranging for delivery of flowers or gifts to his or her family or business associates if requested.

2. Shopping Assistance (Hong Kong / Paris)
AXA Partners shall provide the following shopping assistance services and shall arrange a person to meet the Cardholder at an agreed location and:
- Recommend places to shop
- Accompany the Cardholder during shopping
- Translate the information for the Cardholder
- Arrange for the delivery of goods to the hotel of the Cardholder.

3. Emergency Cash
UPI will define the applicable Cardholder and cash limit, and pass Cardholder’s information to AXA Partners to provide requested cash.

4. UPI ATM Locator
AXA Partners shall assist Cardholder by providing the address of UPI ATM locator in major cities.

The above services are purely on referral or arrangement basis. AXA Partners shall not be responsible for any third party expenses which shall be solely the Cardholder’s responsibility.
Contacts

Ukraine
24*7 Hotline: 800-504-228
Overseas call: +1-408-351-8367
Email: upi.ukraine@axa-assistance.com.cn

Portugal
24*7 Hotline: 800-210-324
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