

VISA INFINITE

Visa Infinite is a credit card offered as an elite financial product linked to a package of premium benefits dedicated to a prestigious category of clients. Visa Infinite ranks at the highest level of the card product hierarchy, characterized by perfect service, personalized approach, and access to a range of privileges.

Premium clients who apply at Credins Bank for Visa Infinite card are granted access to the funds in their card account according to the approved overdraft limit.

The limits for Visa Infinite cards will be set at the highest levels approved by the Bank, up to €25,000 and for bigger limits, a mortgage guarantee will be required.

The Visa Infinite credit card, in addition to the standard functionalities of other credit cards and the benefit of offering a high spending limit, also includes a wide range of benefits offered to clients as a single package.

1. Discover Your Benefits – VISA CHATBOT

Visa Chatbot is a communication platform where you can learn about all the benefits of your card and receive personal assistance.

Registration is free for all cardholders at <https://www.visasoutheasteurope.com/albania/chatbot.html> or on these platforms:

- Viber Chatbot VISA
- Telegram Chatbot VISA Telegram: Launch@VisaConciergeBot

After registration, you will receive instructions for each benefit (how to activate it, where it applies, required documents, etc.).



Viber



Telegram

2. Premium Airport Access – DRAGONPASS & FAST TRACK

DragonPass offers unlimited, free access for you and up to two accompanying guests to over 1,200 airport lounges worldwide, with services such as drinks, food, comfortable seating, Wi-Fi, and more. Access through DragonPass also includes unlimited Fast Track service, allowing Visa Infinite cardholders to pass through airport formalities with priority and without waiting in queues.

To check your entries or apply for a digital membership, register via Visa Concierge Chatbot or the Visa Airport Companion app.

How to use the Lounge offer:

1. Register in Visa Concierge Chatbot and select the “Lounge” service from the menu to receive your digital card, or
2. Download the Visa Airport Companion app from Google Play or the App Store, enter your personal details, and follow the instructions to complete your registration.
3. To access the lounge, present your digital membership card / QR code.

How to use the Fast Track offer:

1. Access Visa ChatBot
2. Go to the Visa Travel menu and click Fast Track International
3. Select the country and airport
4. Fill in the required data
5. Receive your QR code

Për më shumë informacion <https://www.visasoutheasteurope.com/albania/offers-n-privileges.html>

3. VISA INSURANCE – Sigurimi Ndërkombëtar i Udhëtimit

Visa insurance program offers a range of benefits covering medical expenses, purchases, flight and baggage issues during travel.

How it works:

1. The insurance activates automatically if before your trip you:
 - Pay for your return ticket with your Visa Infinite card
 - Reserve and pay for your accommodation with the same card before the trip
 - Pay both flight and accommodation with your Visa Infinite card
2. For domestic trips, you must:
 - Book at least two nights and travel a minimum of 100 km from your residence
 - Ensure the name on the ticket and accommodation matches the cardholder’s name

Coverage Includes:

- **Travel health:** emergency medical coverage worldwide for cardholders under 80, spouses, and dependents under 18, up to USD 2.5 million.
- **Travel insurance:** car rental accident insurance, reimbursement for lost or delayed baggage (over 4 hours), expenses for delayed or canceled flights.
- **Sports insurance:** covers 58 outdoor and sports activities.
- **Purchase protection:** coverage for purchases made with Visa Infinite within 360 days of purchase, in case of loss, theft, or accidental damage.

How to access the portal:

- <https://cardholderbenefitsonline.com>
- Log in with your Visa Infinite card number
- Clients have full access on Insurance Policy, Terms & Conditions, Contacts, Claim Form
- To submit a claim form, attach all invoices, medical reports or any other supporting documents of the case



For more information:

<https://www.visasoutheasteurope.com/albania/offers-n-privileges.html>

<https://cardholderbenefitsonline.com>

4. VISA CONCIERGE – Service without Borders

The Concierge Service includes a team of personal assistants providing online support daily. You have 24/7 free access to a communication platform where you can get personalized assistance for travel planning, activities, and other services such as:

- Daily activities (reminders, appointments, notifications, reservations, recommendations)
- Travel (Lounge Key, flight tickets, hotels, airport services, car rentals)
- Insurance (travel insurance, car insurance, baggage or flight delay coverage)
- Digital & e-Commerce (merchant offers, transport, tickets for events & activities)
- 24/7 Support (legal, medical, informational, educational assistance)

How to contact Concierge:

- Via Visa Chatbot, click Concierge
- Me email: visa@concierge.link
- Me telefon: +380 44 300 05 03 (English)

5. Global Client Support Service (GCSS)

Provides **24/7 online customer support** through 27 contact centers worldwide, assisting clients in any language.

Services include:

- Blocking lost / stolen cards 24/7
- Emergency card replacement within 24 hours
- Emergency cash withdrawal in 27'000 locations worldwide
- call center 24/7 **+1 303 967 1090**
- Medical and legal assistance related to travel destinations

Contact:

- ✓ Visa Chatbot/Concierge
- ✓ visa@concierge.link
- ✓ Phone: + 380 44 300 05 03

6. Paketë 9 GB roaming

Offered 3 times per year, valid in 127 countries. Every 14 days, you can generate a QR code for e-SIM activation (3 QR codes total per year).

How to activate:

1. Access Visa ChatBot
2. Select Visa Travel menu and Roaming
3. Receive QR Code and activation instructions
4. Enjoy your extra GB anywhere you go

7. Discounts with Partner Merchants



All Visa Infinite purchase transactions receive special discounts from various partners. Offers vary depending on promotions and campaigns.

- Accommodation (AGODA up to 12%, 15% IHG Hotels & Resort; up to 50% BookingBash)
- Car Rentals (SIXT; HERTZ; AVIS up to 35%)
- Local merchants: special offers and discounts

Updated offers available at:

<https://www.visasoutheasteurope.com/albania/offers-n-privileges.html>