



INSIGNIA



VISA
Infinite

ASMALLWORLD Horizon



**Award-winning Lifestyle
Management Services**



**24/7/365 Dedicated
Personal Assistant**



**Unrivalled
Purchasing Power**

Streamline your life and simplify your finances with the ASMALLWORLD Horizon Card, Powered by Insignia. Access award-winning luxury services—from personal shopping to travel planning—with a dedicated Personal Assistant, assigned exclusively to you.



Welcome To Insignia

The world's most desirable portfolio of premium personal and corporate payment cards.

Seamless access to unique lifestyle experiences delivered with premium quality that exceeds expectations.

An exemplary customer service experience with a traditional focus on the human touch.

27+

**Years
Heritage**

\$1M+

**Average Spend Per
Cardmember, Per Year**

\$30M

**UHNW
Cardmember Base**

87%

**Of Clients Stay
for 12+ Years**



Effortless Living

- **24/7/365 Dedicated Personal Assistant:** A reliable and resourceful companion who carefully manages your requirements
- **Insignia Rewards:** Our pioneering loyalty programme with points redeemable against a plethora of luxury goods and services*
- **Insignia Jets:** Customised private aviation and preferential pricing for an exceptional and exclusive experience*
- **ASMALLWORLD Smart Travel Benefits:** Unlock unparalleled benefits across a select range of hotel programs and key partners
- **VIP Airport Assistance:** Effortless management of customs, passport control, boarding, transfers, and duty-free shopping*
- **VAT Refund Programme:** Processing eligible tax refunds on your behalf and notifying you when a credit gets applied to your card*
- **Complimentary LoungeKey™ Membership:** Unwind in over 1,000 airport lounges worldwide and enjoy two complimentary visits*
- **Insignia Hotels Collection:** A vast array of exclusive value-added benefits and perks at the leading properties worldwide*
- **Insignia Connect:** Attractive mobile phone roaming rates and access to gold numbers, the latest tech and mobile accessories*
- **Insignia Wine Club:** Sourcing wines for deliveries to your yacht, planning vineyard tours or hosting private tastings and more*
- **The Voice of Luxury:** Our exclusive online shopping platform where you'll find rare, limited edition and hard-to-source premium goods*

Financial Freedom

- **24/7/365 Card and Client Servicing:** Use the number on the back of your card to reach our service desk at any time
- **Large Cash Withdrawals:** Get more cash when you need it with significant withdrawal limits**
- **Available Currencies:** Choose from base currencies in USD, EUR, GBP, or CHF to avoid exchange rate fees while travelling
- **Deferred Payment Billing Cycle:** Monthly billing allows you to make purchases and enjoy up to 56 days without payment or fees
- **Complimentary Cards:** One free supplementary Elite Card that shares the same benefits as the main card
- **Insignia Online Services:** A private and secure online portal where you can check your balance and adjust card settings
- **Emergency Replacement Card:** Your card can be quickly replaced anywhere in the world in case of loss, theft, or damage*
- **Flexible Spending Limits:** Our key account managers can adjust spending limits to suit your needs quickly and effortlessly
- **SMS Transaction and Fraud Alerts:** Enhanced security against fraud and proactive card activity monitoring for peace of mind***



Financial Freedom

- **Streamlined Authorisations:** We can authorise high-value transactions without pre-approval or delay
- **Visa Infinite:** Your card is backed by Visa Infinite, the world's leading payment network
- **Worldwide Acceptance:** Your card is accepted at millions of merchants and ATMs in over 200 countries worldwide
- **Premium Travel Insurance:** Includes cover for emergency medical expenses abroad up to €1m and personal liability up to €500k*
- **Purchase Protection Insurance:** Includes extended warranty and safe online cover*

Optional Benefits

- Life Insurance Policy*
- Health Insurance Policy*

*This service is subject to any one or more of the following: being provided by a third-party supplier, separate charges, and separate terms and conditions.

**Subject to daily and billing cycle limits and fees as outlined in the Tariff Plan.

***The service is dependent upon the cardholder's details being up to date, for which the cardholder is responsible.



Lifestyle Boutique

Insignia Lifestyle Boutique comprises an award-winning team of dedicated lifestyle managers who consistently go above and beyond to unlock a world of possibilities for you.

Our industry-leading 98% success rate in fulfilling member requests is a testament to our unwavering commitment to excellence. We recognise that our members lead busy lives with high expectations, and our focus is on crafting exclusive experiences tailored precisely to your preferences.

Life is about creating unforgettable memories, and we're here to assist you in doing just that. Whether you're seeking a private yacht charter in the Mediterranean, tickets to the hottest events, or a romantic getaway in the Maldives, we possess the expertise and connections to transform your dreams into reality.

Our dedicated lifestyle managers are at your service 24/7 to ensure every request is executed with premium-quality service. We take pride in our meticulous attention to detail and ability to seamlessly provide access to unique lifestyle experiences that consistently exceed expectations.

At Insignia, we understand that true luxury extends beyond material possessions; it involves curating bespoke experiences that leave you with lifelong memories.



One-To-One Client Servicing

At Insignia, we recognise the importance of personalised, one-on-one service in delivering an exceptional customer experience. That's why we provide you with the dedicated services of an Insignia Personal Assistant—an embodiment of professionalism and tailored attention.

With just a quick call or message, your Personal Assistant is readily available to assist you in any way you require. They are resourceful, dependable, and adept problem-solvers, foreseeing your needs and delivering outstanding service that enhances your day-to-day experiences while saving you valuable time.

Whether scheduling meetings, crafting custom travel itineraries, securing last-minute reservations at coveted restaurants, or finding the perfect gift for a special occasion, your Personal Assistant is always prepared to anticipate and fulfil your needs.



Insignia Rewards

Insignia Rewards offers a seamless and rewarding experience where members can accrue loyalty points from retail, card, and travel spending in a single location, maximising their earning capacity.

Point Earning

Earn points on every base currency spent across card and lifestyle services. For example:

Points on card: \$1 = 1 point

Points on lifestyle: \$1 = 2 points

Points on jets: \$1 = 3 points

Redemption

Members can redeem their points through:

- The online rewards portal across an array of categories from travel, products, transfers to charters, gift cards and paying off your card annual fee.
- Your personal assistant on goods and services not limited to the rewards portal.

Earn Points With Partners

Use your points and earn in combination with other partners and airlines. Because our points are monetary we can pay on top of any existing programme which allows you to top up.

BVLGARI
HOTELS & RESORTS

starwood
Hotels and
Resorts

Jumeirah
HOTELS & RESORTS



FOUR SEASONS



THE RITZ-CARLTON

You can also leverage your points across an extensive array of 30+ leading airline programmes, some of which include:

Emirates
Skywards



BRITISH AIRWAYS
Executive Club

QATAR
AIRWAYS
PRIVILEGE CLUB

Visit rewards.insignia.com/login/ to browse the luxury goods and services you can redeem your points against.



ASMALLWORLD Travel Benefits

GHA DISCOVERY Titanium Status

As the world's largest alliance of independent hotel brands, GHA DISCOVERY brings together 40 brands like Anantara, Viceroy, Nikki Beach, among others, with more than 800 hotels across 100 countries.

- Earn 7% back in D\$ (D\$1 = USD 1)
- Double Room Upgrade at Check-In*
- Early Check-In (11am) & Late Check-Out*

**Subject to availability.*

PLUS, receive an exclusive D\$500 as a Sign Up bonus!

Priority Pass Complimentary Membership

With over 1,600 lounges in more than 600 cities across 148 countries, Priority Pass provides a haven of comfort and convenience amidst the hustle and bustle of airports.

- 8 Complimentary Lounge Visits, for you and your guest(s)
- Pre-booking Lounge Access

ASMALLWORLD Membership

ASMALLWORLD is the trusted community for modern luxury travellers.

Connect with other members online or at one of 1,000 annual events and forge lasting friendships that transcend borders.



ASMALLWORLD Travel Benefits

Jumeirah One Gold Status

Under its promise to STAY DIFFERENT, Jumeirah Hotels & Resorts offers guests unforgettable experiences, blending exceptional service, meticulous attention to detail, and luxurious design.

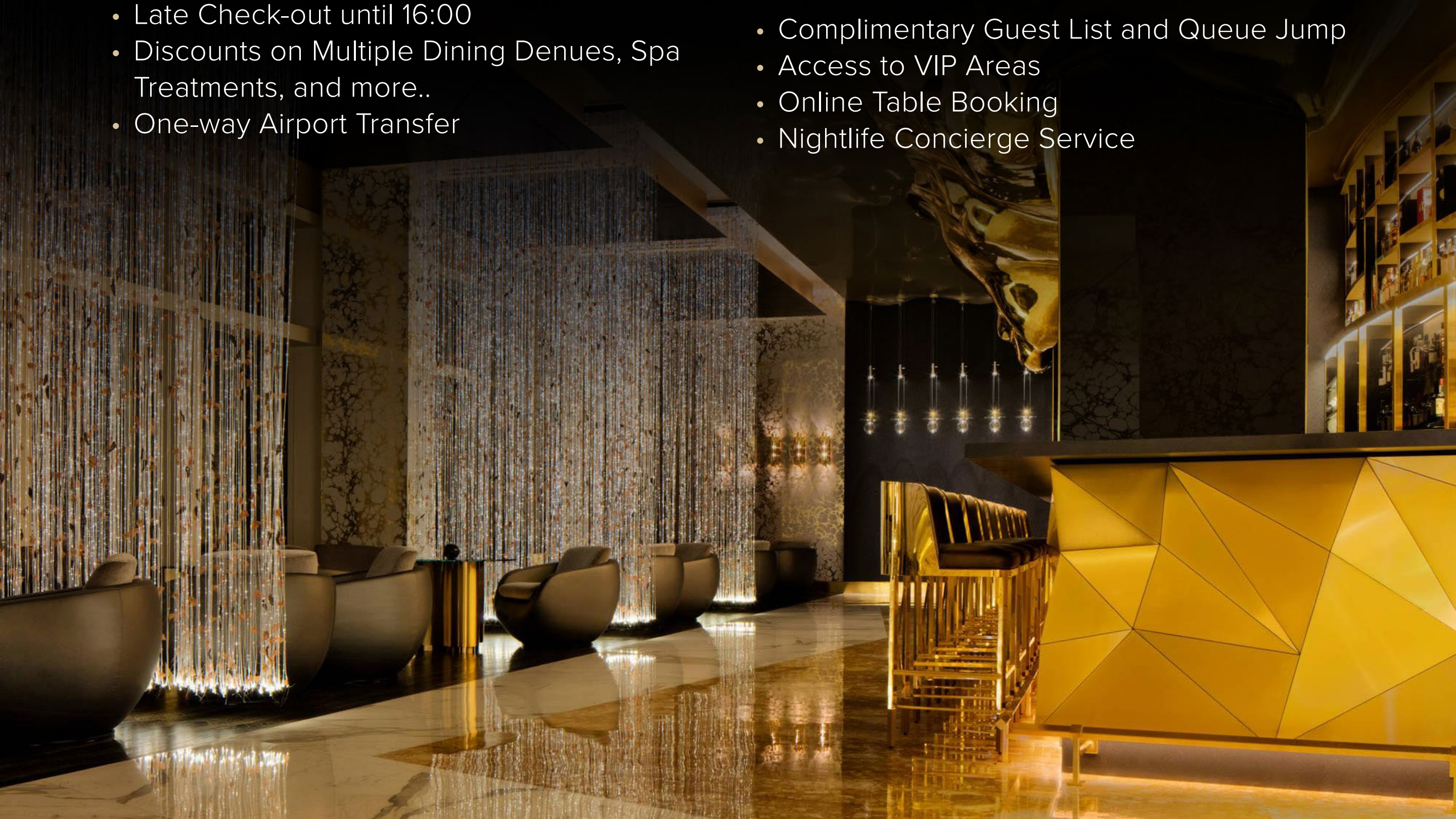
- 50% Bonus Point for every USD 1 spent
- Complimentary Continental Breakfast
- Complimentary Pressing
- Late Check-out until 16:00
- Discounts on Multiple Dining Venues, Spa Treatments, and more..
- One-way Airport Transfer

The World's Finest Clubs

The World's Finest Clubs is the first and only curated network of the most exciting and exclusive clubs in the world.

Venues are hand-selected and awarded the prestigious World's Finest Clubs Award, in recognition of their world-class nightlife experience, service, venue design and cuisine.

- Complimentary Guest List and Queue Jump
- Access to VIP Areas
- Online Table Booking
- Nightlife Concierge Service



Insignia Hotel Programme

Unlock a world of perks and privileges at the finest hotels worldwide with the Insignia Hotels Collection. Enjoy the best possible rates guaranteed, along with value-added benefits such as transfers, upgrades, early check-in, late check-out, and spa credits. No matter where you are in the world, we'll ensure that you feel at home.

Meticulously plan and monitor itineraries from door to door

- Real-time, seamless itinerary management
- Packing and shipping services
- Check-in-free hotel arrival
- Bespoke travel experiences

Access to a network of the best luxury partners and programmes

- Insignia Hotel Collection
- Partner airlines
- Private jet and yacht programmes
- Exceptional value
- Benefits and privileges
- Prestige brand
- Award-winning teams

Some of our hotel partners:


Dorchester
Collection


CORINTHIA
HOTELS


THE LEADING HOTELS
OF THE WORLD®


FOUR SEASONS


MANDARIN ORIENTAL
THE HOTEL GROUP


THE RITZ-CARLTON


BVLGARI
HOTELS & RESORTS



**Early Check-in and
Late Check-out**

**Room Upgrade
Upon Arrival**

**Daily Breakfast
for Two**

**Hotel
Credits**

And more...

Insignia Jets

Experience seamless and luxurious travel with Insignia Jets' customised private aviation network. We provide access to the finest aircraft with preferential pricing and priority aircraft availability, ensuring exceptional service and exclusive benefits.

Network Designed Around You

- Priority aircraft access with preferred partner bookings
- No commitment or deposit is required
- Enjoy low prices and transparent pricing

Fully Personalised Experience

- Experience a door-to-door star-level service
- Quickly request your flights through us
- Enjoy bespoke on-board service and tailored artisanal meals

Meticulous Jets and Service Quality

- Aircraft are carefully vetted and pre-approved
- Our team boasts extensive industry experience

Points Loyalty Boosters

- Earn 3x Insignia Rewards points for every preferred partner booking
- Double your rewards by combining Insignia points with third-party hotel and airline rewards programmes

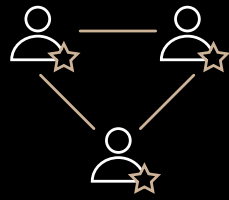
Innovative Booking Platform

- Get faster, real-time quotes with our preferred partners
- Enjoy direct operator access to preferred partner aircraft
- Receive personalised flight offers
- By default, we provide emissions-neutral flights

Visit www.insigniajets.com to discover more.

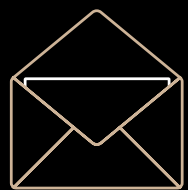


Lifestyle Services



Partner Network

Our extensive network of partners, affiliates, and suppliers empowers us to provide unmatched quality and customised services. Through our strong connections with leading airlines, hotels, and luxury retailers worldwide, we secure the best available rates and negotiate agreements with enticing value-added benefits. We collaborate closely with our partners to consistently surpass our members' expectations.



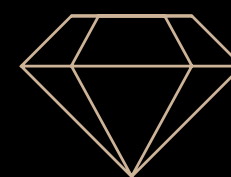
Insignia Access

Our members enjoy exclusive invitations to highly coveted events. From private previews to VIP access at prestigious awards ceremonies, Insignia offers you the opportunity to experience the very best. We grant access to various events, including shows, charity balls, galas, canapé and dinner parties, celebrity champagne brunches, and premium sports events like Formula 1 and music concerts.



Insignia Spotlight

A tailor-made lifestyle index just for you, featuring a curated collection of luxury living gift ideas, fashion lookbooks, promotions, and personalised offers that align with your tastes. We create customer profiles to understand your preferred brands and use this information to craft tailored newsletters, promotions, and offers. Additionally, we provide travel suggestions and itinerary proposals based on your favourite destinations.



World Masters

Our handpicked global network comprises experts, specialists, and aficionados who can source rare diamonds, offer advice on the finest wines, or curate a private art collection. Our World Masters are seasoned professionals in the art of fine living, including sommeliers, haute jewellers, art connoisseurs, yacht brokers, security specialists, household staff managers, and more.

Insurance Benefits

Premium Travel Insurance

Includes cover for:

- Personal liability up to €500k
- Emergency medical and other expenses abroad up to €1m including sports-related injuries
- Travel assistance and travel accidents up to €100k
- Cancellation or curtailment
- Delayed departure
- Collision damage waiver
- ATM theft
- Baggage/extended baggage delay

Complimentary Purchase Protection Insurance

With our coverage, you can be reimbursed for an item or receive replacements if your purchase is damaged or stolen, within 90 days.

Extended Warranty

Our insurance policy safeguards against expensive, unforeseen repairs promoting trust and reliability amongst our clients.

For full policy details including how to make a claim, contact your Personal Assistant or our 24/7/365 Card and Client Servicing number that appears on the back of your card.



Keep In Touch



AS SMALL WORLD Horizon Website



Insignia Website



Insignia Instagram



Insignia LinkedIn



Voice of Luxury



Insignia Rewards



Insignia Jets

