

International Terms and Conditions

This is a legal contract (hereinafter referred to as the "Plan"). By purchasing it, you understand that it is a legal contract and acknowledge that you have had the opportunity to read the terms and conditions set forth herein. This Plan and your purchase receipt, containing the effective date and expiration date of your Plan, and the product purchase identification constitute the entire agreement between you and us.

Definitions. Throughout this Plan the words "we", "us" and "our" refer to Chartis WarrantyGuard, Inc. ("CWG"), the Obligor of this Plan except in Oklahoma and the Administrator of this Plan. CWG can be contacted at 300 South Riverside Plaza, Chicago, IL 60606-6613, (800) 250-3819. In Florida, the company obligated under the Plan is, New Hampshire Insurance Company whose address is 180 Maiden Lane, 25th Floor, New York, New York 10005, telephone 1-800-250-3819. "Best Buy" refers to Best Buy Stores, L.P. "Magnolia" refers to Magnolia Hi-Fi, Inc. The words "you" and "your" refers to the purchaser of this Plan.

A. Geek Squad Protection (GSP) - International Plan Coverage.

- This Plan covers parts and labor costs to repair your product in the event your product fails to properly operate due to:
 - 1. Defects in materials or workmanship;
 - 2. Normal wear and tear;
 - 3. Dust, internal overheating, internal humidity/condensation;
 - 4. Power surge/fluctuation;
 - 5. Defective pixels for those products that have a pixel-based display. Pixel repair will be based upon three (3) defective pixels throughout the entire display area.
 - 6. Repair of image burn-in for all screens regardless of product category.
- Your coverage under this Plan is effective beginning on the date you purchase your product or on the date your original product was delivered to you as stated on your purchase receipt and will expire either one (1), or two (2) years from this effective date depending on the length of the Plan you purchased. This Plan is inclusive of your product's manufacturer's warranty; it does not replace your product's manufacturer's warranty, but it does provide certain additional benefits as listed within this Plan during the term of the manufacturer's warranty. In addition, in the event that the product's manufacturer's warranty is not recognized or accepted in your country, then this Plan will provide the same coverage as set forth in the manufacturer's warranty in addition to the specific Plan coverages. The length of your coverage is based on the length of the Plan that you purchased one or two years of coverage.
- Parts and services that are covered under the manufacturer's warranty during the manufacturer's warranty period or that are the subject of a manufacturer's recall are the responsibility of the manufacturer and are not covered under this Plan, with the exception of parts and services to be covered by this Plan if the product's manufacturer's warranty is not recognized or accepted in your country as set forth above. Parts and services that are the subject of a manufacturer's recall are not covered under any circumstance under this Plan.
- After the manufacturer's warranty expires, this Plan continues to provide the benefits provided by the manufacturer's warranty, as well as certain additional benefits as listed within these terms and conditions, provided the Plan you purchased exceeds the length of your original manufacturer's warranty.
- If you have purchased your product and this plan in the US and you are in another country, then this Plan will remain in effect for the term notated on your receipt, regardless of your manufacturer's warranty.
- If we determine, in our sole discretion that your product cannot be repaired, we will replace it with a product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a voucher or gift card, at our discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes.
- Technological advances may result in a replacement product with a lower selling price than the original product.
- Replacement parts or products may be new or rebuilt to meet the manufacturer's specifications of the original product
 at our discretion. Our obligations under this Plan will be fulfilled in their entirety if we replace your product with a new or
 refurbished product or issue you a voucher or gift card equal to the current market value of the product pursuant to
 these terms and conditions.
- Parts replaced under the terms and conditions of this Plan become the sole property of CWG/Best Buy/Magnolia
 except where prohibited by law.
- We will provide remote control coverage on a carry-in basis for all products that come standard with a manufacturer's remote control.
 - We will provide one-time remote control repair or replacement, when the original manufacturer's remote control is defective as determined by us, in our sole discretion. We may require you to return your original defective remote control to us to receive a replacement.
 - o If the original manufacturer's remote is no longer available, we will provide you with a suitable/comparable replacement remote.
- Phone/Web support
 - o To receive phone assistance, call 1-800 GEEK SQUAD
 - Phone assistance for your covered products includes: Answers to questions regarding product use, diagnosis of issues and recommendation of repair options, explanation of Geek Squad Protection Plans, coverage and claims.

 Coverage under this Plan may be available on a limited basis outside of the United States, for details call 1-800-GEEKSQUAD. For additional information, see Section I - Obtaining Repair or Replacement Service.

B. Geek Squad Protection - International - Product Specific Repair Coverage.

Specific coverages are provided to you under this Plan for the following products and are in addition to the coverages as stated within Section A. Coverage:

Portable Products

1. Contract Based Mobile Phones:

- Repair or replacement, in our sole discretion, of chargers, cradles and accessories that were included with your product at the time of purchase; these products may be mailed to you and are limited to one like item per Plan term.
- If you are paying for your Plan on a monthly basis, your account must be current to receive service.

2. Laptops, Netbooks, eReaders, Tablets, MP3 players, Hand-Held GPS, Gaming devices and Portable DVD Players:

• Repair or replacement, at our sole discretion, of chargers, cradles, and accessories that were included with your product at the time of purchase, these products may be mailed to you and are limited to one like item per Plan term.

3. Musical Instruments:

• Coverage as stated in the Section A, Coverage and is provided on a carry-in basis. Includes Electrical and Acoustic Guitars, Drums, Drum Machines, Cymbals, Pedal Effects & Microphones.

4. Digital Imaging Products (Camcorders, Cameras, Lenses & Flashes):

• Repair or replacement, in our sole discretion, of chargers, cradles, and accessories that were included with your product at the time of purchase, these products may be mailed to you and are limited to one like item per Plan term.

C. Exclusions to Coverage.

This Plan does not cover:

- Damage to your product caused by accident, abuse, neglect, intentional physical damage, misuse (including faulty installation, repair, or maintenance by anyone other than an authorized service provider), unauthorized modification, viruses and/or spyware, performance failures due to not maintaining firmware updates, extreme environment (including extreme temperature or humidity), external condensation, immersion/submersion in liquid (e.g. pool, bathtub, etc.), lightning, fire, flood, insect infestation, rodents, war, terrorism, computer software related failures, Acts of God or other external causes.
- Products that have been lost or stolen (this Plan only covers products that are returned to us in their entirety); cosmetic
 damage to your product including but not limited to scratches, dents and broken plastic on parts, that does not
 otherwise affect its functionality or materially impair your use.
- Products with a serial number that have been altered, defaced or removed; problems caused by a device that is not
 your product, including equipment purchased at the same time as your product; controllers, consumable parts, such as
 batteries, unless expressly provided for herein; damage to, or loss of any software or data residing or recorded in your
 product (when providing repair or replacement service, we will use reasonable efforts to reinstall your product's original
 software configuration and subsequent update releases, but will not provide any recovery or transfer of software or
 data contained on the serviced unit not originally included in your product).
- Failures or parts and/or labor costs incurred as a result of a manufacturer's recall; fees or costs related to third-party contracts, consequential or incidental damages, including but not limited to loss of use, loss of business, loss of profits, loss of data, downtime, charges for time and effort, "no problem found" diagnoses, or failures that occurred prior to the purchase of this Plan.
- Products used for commercial purposes, unless expressly stated on your purchase receipt that this is a Commercial Plan.
- Damage to your gaming console due to software related issues.
- Personal items left in the product (you are responsible for removing all personal items from the product before service is performed); parts and services covered under your product's manufacturer's warranty; remote control reprogramming; damage due to contact with any human or animal bodily fluids, or secondary damages.
- This Plan excludes products that are not listed on this Plan, including products attached to the covered product, such as components or add-on accessories.

D. Obtaining Repair or Replacement Service.

- To obtain/initiate service under this Plan or check on your repair status, you can access/schedule/check on your repair status at www.geeksquad.com or call 1-800-GEEKSQUAD, 24 hours a day, 7 days a week, if you are in the United States.
- To obtain service outside the United States in accordance with your plan, please locate a manufacturer authorized service depot and drop your product off for service. For more details see Section E.
- You are responsible for delivering and picking up your product for carry-in service.
- Repairs or replacements need to be performed by a manufacturer authorized service provider.

- In some cases, we may require you to ship your product for repair at our cost. Be sure to have the original purchase receipt or exchange receipt available so that your claim can be processed.
- If we determine, in our sole discretion, that your product cannot be repaired, we will replace it with a new or refurbished product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a voucher or gift card, at our sole discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes.
- You have up to ninety (90) days from the date of our authorization for you to complete your product replacement transaction.
- · Technological advances may result in a replacement product with a lower selling price than the original product.

E. Obtaining repair outside the United States (Except Mexico, Brazil and Canada - See phone numbers below):

To obtain service outside the United States in accordance with your plan, please locate a manufacturer authorized service center/depot and drop your product off for service. Customers are required to pay the service provider for repairs and then submit your repair bill for Reimbursement.

- International service does not provide for:
 - In-home/on-site service
 - Phone/web support
 - o Preventative maintenance checks
 - o One-time battery replacement coverage
 - No Lemon coverage

To be reimbursed for the service work that has been completed and paid for by you, please follow one of these two options:

Option 1) Go to www.bbyintl.com

- Select the language that you would like to transact in.
- Please follow the entry requests your name, address, Original Invoice #, Original date of purchase, and the information related to the repair you have paid for then hit submit.
- Once your information has been verified, a check will be sent directly to you for the value of the repair, including any
 applicable taxes.

Option 2) Call the appropriate phone number below for the country you are calling from

- Products purchased at a U.S. Store and calling from Canada
- For service call: 1-888-539-6883
- Products purchased at a U.S. Store and calling from Mexico
- For service call: 001-800-627-8735
- Products purchased at a U.S. Store and calling from Brazil

For service call 00 XX (*carrier code) 800-556-56565

- * For Brazil the exit code 00 must be followed by a carrier code XX which can be:
 - 14 (Brasil Telecom)
 - 15 (Telefonica)
 - o 21 (Embratel)
 - o 23 (Intelig)
 - o 31 (Telemar)
- For all other countries, the customer must call the international prefix of the country you are calling from, then the U.S. country code, then 800-556-56565. Note: Do not call this number within the U.S. This number is not valid in the U.S. This number does not work for Mexico or Canada.

F. Availability of Services.

While we try to complete service as quickly as possible, we are not responsible for delays caused by factors beyond our control, including but not limited to manufacturer delays, parts availability, shipping to a regional service facility, Acts of God or other external causes.

G. Purchaser Records.

You must have this Plan and all original purchase/exchange/service receipts to receive service under this Plan.

H. Limits of Liability.

For any single claim, the limit of liability under this Plan is the lesser of the cost of (1) authorized repairs, (2) replacement with a new or refurbished product of like kind and quality that is of comparable performance, or (3) reimbursement for authorized repairs or replacement. The total liability under this Plan is the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes. Technological advances may result in a replacement product with a lower selling price than the original product. In the event that the total of all authorized repairs exceeds the current market value of the product or we replace the product, we shall have satisfied all

obligations owed under the Plan.

I. No Deductibles.

There are no deductibles under this Plan.

J. Cancellation.

There are no fees to cancel this Plan. This Plan will be cancelled by us for fraud, material misrepresentation, unsafe work environment/conditions as determined by us or nonpayment of the monthly Plan fee if you have purchased a monthly bill Plan. In the event of cancellation by us, written notice of cancellation will be mailed or emailed to you not less than thirty (30) days before the cancellation is effective. If we cancel this Plan, you will receive a pro-rata refund of the price you paid for the Plan based on the percentage of the Plan's unexpired term, less the cost of any service provided. You may cancel this Plan at any time for any reason by cancelling at a store or sending in a notice of cancellation to us. If you cancel within thirty (30) days of your Plan's purchase or receipt of this Plan, whichever occurs later, you will receive a full refund of the price paid for the Plan less the value of any service provided to you under this Plan. If you cancel more than thirty (30) days after your receipt of this Plan, you will receive a pro rata refund of the price you paid for the Plan based on the percentage of the Plan's unexpired term, less the cost of any service provided. If you have purchased a monthly bill Plan and you cancel more than thirty (30) days after your receipt of this Plan, you will continue to be covered for the 30 day period from your final monthly payment since you paid 30 days in advance. Your contract will be cancelled on the next billing date. For the monthly bill plan it may take up to sixty (60) days for the cancellation to be reflected on your credit card statement.

Mail cancellation request along with this document and all original receipts to:

CWG Geek Squad Protection Plan P.O. Box 9312 Minneapolis, MN 55440-9312 ATTN: Customer Care

K. Insurance Securing this Plan.

This Plan is not a contract of insurance. This Plan is secured by an insurance policy provided by Illinois National Insurance Company, 80 Pine St, 13th Floor, New York, NY 10005 and telephone number (800) 250-3819 or New Hampshire Insurance Company, 80 Pine St, 13th Floor, New York, NY 10038 and telephone number (800) 250-3819 depending on the state in which you reside. If, within sixty (60) days, we have not paid a covered claim, provided you with a refund or you are otherwise dissatisfied, you may make a claim directly to the insurance company.

L. State Variations.

The following state variations shall control if inconsistent with any other terms and conditions:

Alabama Residents: You may cancel this Plan within twenty (20) days of the receipt of this Plan. If no claim has been made under the Plan, the Plan is void and we shall refund to you the full purchase price of the Plan including any premium paid for the applicable insurance policy. Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any, shall be refunded to you. A ten (10) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after you cancel the Plan. If you cancel this Plan after twenty (20) days of receipt of this Plan, we shall refund to you the unearned portion of the full purchase price of the Plan including the unearned portion of any premium paid for any applicable insurance policy. Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any shall be refunded to you.

Arizona Residents: If your written notice of cancellation is received prior to the expiration date, the Administrator shall refund the remaining pro-rata price, regardless of prior services rendered under the Plan. The pre-existing condition exclusion does not apply to conditions occurring prior to the sale of the consumer product by the Obligor, its assignees, subcontractors and/or representatives.

California Residents: For all products other than home appliances and home electronic products, the Cancellation provision is amended as follows: If the Plan is cancelled: (a) within sixty (60) days of the receipt of this Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after sixty (60) days, you will receive a pro rata refund, less the cost of any service received.

Connecticut Residents: The expiration date of this Plan shall automatically be extended by the duration that the product is in our custody while being repaired. In the event of a dispute with the Administrator, you may contact The State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the product, the cost of repair of the product and a copy of the Plan.

Florida Residents: The Plan shall be cancelled by us for fraud or material misrepresentation, including but not limited to commercial or rental use. Unauthorized repair or replacement of covered equipment shall result in the cancellation of the

Plan by us. In the event of cancellation by us, written notice of cancellation shall be mailed to you not less than sixty (60) days before cancellation is effective. This Plan can be cancelled by you at any time for any reason by emailing, mailing or delivering to us notice of cancellation. If the Plan is cancelled: (a) within thirty (30) days of the receipt of the Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after thirty (30) days, you will receive a refund based on 100% of unearned pro rata premium less any claims that have been paid or less the cost of repairs made by us. If we cancel the Plan, the return premium is based upon 100% of the unearned pro rata premium. If we determine in our sole discretion that your product cannot be repaired or your product provides for replacement instead of repair, we will replace your product with a product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a check, at our discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price including all applicable taxes. The rate which is charged for this Plan is not subject to regulation by the Florida Office of Insurance Regulation.

Georgia Residents: This Plan shall be non-cancelable by us except for fraud, material misrepresentation, or failure to pay consideration due therefore. The cancellation shall be in writing and shall conform to the requirements of Code 33-24-44. You may cancel at any time upon demand and surrender of the Plan and we shall refund the excess of the consideration paid for the Plan above the customary short rate for the expired term of the Plan. This Plan excludes coverage for incidental and consequential damages and pre-existing conditions only to the extent such damages or conditions are known to you or reasonably should have been known to you. Should a discrepancy arise in the interpretation of a given issue between the English version and a version issued in another language, the English version will take precedence in all matters.

Illinois Residents: You may cancel this Plan: a) within thirty (30) days after its purchase if no service has been provided and a full refund of the Plan price, less a cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00); or b) at any other time and a pro rata refund of the Plan price for the unexpired term of the Plan, based on the number of elapsed months less the value of any service received, and the cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00).

Nevada Residents: You are entitled to a "Free Look" period for this Plan. If you decide to cancel this Plan within thirty (30) days of purchase, you are entitled to a one hundred percent (100%) refund of any fees paid. If you cancel this Plan after thirty (30) days from purchase, you will receive a pro rata refund based on the days remaining, less a cancellation fee of twenty-five dollars (\$25.00) or ten percent (10%) of the Plan fee, whichever is less. If we fail to pay the cancellation refund within 45 days of your written request we will pay you a penalty of ten percent (10%) of the purchase price for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid. If this Plan is canceled by Us, no cancellation may become effective until at least 15 days after the notice of cancellation is mailed to you. We can cancel this Plan due to unauthorized repairs which result in a material change in the nature or extent of the risk, occurring after the first effective date of the current Plan, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the Plan was issued or last renewed. If we cancel this Plan no cancellation fee will be imposed and no deduction for claims paid will be applied. If your covered failure results in a loss of heating, cooling, or electrical power to your air conditioner or refrigerator/freezer, repairs on your covered product will commence within 24 hours after you report your claim. If these repairs cannot be completed within three (3) calendar days, we will send you a report indicating the status of these repairs.

New Mexico Residents: If this Plan has been in force for a period of seventy (70) days, we may not cancel before the expiration of the Plan term or one (1) year, whichever occurs first, unless: (1) you fail to pay any amount due; (2) you are convicted of a crime which results in an increase in the service required under the Plan; (3) you engage in fraud or material misrepresentation in obtaining this Plan; (4) you commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan; or (5) any material change in the nature or extent of the required service or repair occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time you purchased this Plan.

North Carolina Residents: The purchase of this Plan is not required either to purchase or to obtain financing for a home appliance.

Oklahoma Residents: THIS PLAN IS NOT ISSUED BY THE MANUFACTURER OR WHOLESALE COMPANY MARKETING THE PRODUCT COVERED BY THIS PLAN. THIS PLAN WILL NOT BE HONORED BY SUCH MANUFACTURER OR WHOLESALE COMPANY. IF EITHER YOU OR WE CANCEL THIS PLAN, THE RETURN OF THE PLAN PRICE WILL BE BASED UPON ONE HUNDRED PERCENT (100%) OF THE UNEARNED PRO RATA PRICE OF THE PLAN, LESS THE COST OF ANY SERVICE RECEIVED. IN THE EVENT THE CONTRACT IS CANCELED BY THE WARRANTY HOLDER, RETURN OF PREMIUM SHALL BE BASED UPON NINETY PERCENT (90%) OF THE UNEARNED PRO RATA PREMIUM. IN THE EVENT THE CONTRACT IS CANCELED BY THE ASSOCIATION, RETURN OF PREMIUM SHALL BE BASED UPON ONE HUNDRED PERCENT (100%) OF UNEARNED PRO RATA PREMIUM.

South Carolina Residents: To prevent any further damage, please refer to the owner's manual. In the event the service Plan provider does not provide covered service within (60) days of proof of loss by the Plan holder, the Plan holder is

entitled to apply directly to the Insurance Company. If the Insurance Company does not resolve such matters within sixty (60) days of proof of loss, they may contact the SC Department of Insurance, P.O. Box 100105, Columbia, SC 29202-3105, (800) 768-3467. A ten (10) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after you cancel the Plan.

Texas Residents: You are entitled to a "Free Look" period for this Plan. If you decide to cancel this Plan within thirty (30) days of purchase, you are entitled to a one hundred percent (100%) refund of any fees paid. If you cancel this Plan after thirty (30) days from purchase, you will receive a pro rata refund based on the days remaining, less a cancellation fee of twenty-five dollars (\$25.00) or ten percent (10%) of the Plan fee, whichever is less. If you purchased this Plan in Texas, unresolved complaints concerning a provider or questions concerning the registration of a service Plan provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, telephone number (800) 803-9202. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the forty-sixth (46th) day after the date on which the Plan is returned to the provider. CWG: TDLR Lic #:162.

Utah Residents: NOTICE. This plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guarantee Association. This Plan may be cancelled due to unauthorized repair which results in a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed. Failure to notify within the prescribed time will not invalidate the claim if you can show that notification was not reasonably possible. If we cancel this Plan due to fraud or material misrepresentation, you will be notified 30 days prior to the Plan cancellation. If we cancel this Plan due to non-payment, you will be notified 10 days prior to the plan cancellation.

Washington Residents: You may apply directly to the insurance company.

Wisconsin Residents: THIS PLAN IS SUBJECT TO LIMITED REGULATION BY THE WISCONSIN OFFICE OF THE COMMISSIONER OF INSURANCE. This Plan shall not be cancelled due to unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. We will not exclude unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. Failure by you to give notice or proof within a reasonable time will not invalidate or reduce your claim unless we are prejudiced by the failure to give notice. If this Plan is canceled, no deduction shall be made from the refund for the cost of any service received. This Plan is backed by a contractual liability policy with limits of liability of \$5,000 per claim and \$25,000 in aggregate per Plan.

Wyoming Residents: This Plan will be considered void and we will refund you the full purchase price of the Plan or credit your account if you have not made a claim under this Plan and you have returned the Plan to us a) within 20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the Plan to us. The right to void the Plan provided in this subsection applies only to the original Plan purchaser and is not transferable. If we cancel this Plan for reasons other than nonpayment, a material misrepresentation made by you to us or because of a substantial breach of duties by you relating to the product or its use, we will mail a written notice to you at least ten (10) days prior to cancellation. The notice of cancellation shall state the effective date of cancellation and the reason for cancellation.

Geek Squad Protection Form # 111413 (8/12)

(The original text of this warranty in English shall be considered authentic for all legal purposes.)