



You already made the smart decision to be enrolled in Payment Protection—learn how your membership can help.

What does Payment Protection do for me?

In the event you experience a celebratory or hardship qualifying life event, Payment Protection allows you to activate a benefit and put your Discover card payments and interest on hold. For a full list of qualifying events, visit [Discover.com/dpp](https://www.discover.com/dpp)

How do I activate a benefit?

It's easy! Just answer a few questions by calling 800-290-9895

Will activating my benefits hurt my credit score?

No. Activating your benefits will not affect your credit score.

If I activate a benefit, will the cost of my membership increase?

No. The cost of your membership will not increase.

Someone else in my household experienced a qualifying life event, but not me. Can I still activate benefits?

Benefits can be activated when a qualifying life event is experienced by the primary cardmember, authorized user, spouse, domestic partner, or the highest wage earner in the household.

What if I experienced one of these life events a while ago, but never activated my benefits?

You can activate benefits for qualifying events that occurred after you're enrolled. Some exceptions apply, so contact us and we'll review your options.

What happens if I make payments while I am on a benefit?

Even though you are not required to make a payment while on a benefit, if you choose to do so, your payment will be applied to your outstanding balance. Remember, interest is put on hold during your benefit period.

We're here to help.

Check out the specific terms of your membership, contact us with other questions or visit [Discover.com/dpp](https://www.discover.com/dpp) for a full list of qualifying events.

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