

## LOUNGEKEY TERMS OF SERVICE

1. The LoungeKey service is a global airport lounge access programme provided by Lounge Key Limited (hereinafter, the "Service Provider"), a division of Collinson Group Limited, located at Cutlers Exchange, 3rd floor, 123 Houndsditch, London EC3A 7BU, United Kingdom, entitling the user of the LoungeKey service (hereinafter, the "Card User") to access airport lounges included in the LoungeKey programme and to enjoy the benefits and services on the terms and conditions of the LoungeKey service (hereinafter, the "LoungeKey service").
2. The LoungeKey service is provided only upon conclusion of a Mastercard Payment Card Agreement (hereinafter, the "Card Agreement") with the LoungeKey service.
3. More information about the LoungeKey services and their terms of use can be found on the Service Provider's website at [www.loungekey.com](http://www.loungekey.com) or on the LoungeKey mobile application (for Apple and Android devices), or at any other information points specified by Mastercard.
4. The Card User using the LoungeKey service is subject to the terms and conditions of use of the LoungeKey services which may be changed by the Service Provider at any time. Therefore, before using the services, the Card User should become familiar with the latest version of the terms and conditions of use of the LoungeKey services and the conditions under which the LoungeKey services may not be available.
5. Information on airports, their lounges that you can visit and where you can use the LoungeKey service, the services available in these lounges, their opening times and other details is available at [www.loungekey.com](http://www.loungekey.com) or on the LoungeKey mobile application.
6. Access to the airport lounge where the LoungeKey service is available requires:
  - Active Mastercard payment card for which the LoungeKey service is valid (the Card can also be registered in the LoungeKey mobile application)
  - boarding pass
  - identity document (if requested)
7. The Card User is entitled to free access to airport lounges and LoungeKey services 2 times per calendar year during the period of use of the Card. In this case, once the Card User has checked in at the airport lounge, an amount of USD 32 is reserved in the Card User's account, which will be refunded after 10 days if it is found that the Card User has used the free visit granted to him/her. Once the Card User has used up the number of free visits, the reserved amount, by currency conversion as provided for in the General Conditions for the Use of the Payment Card, will be debited and transferred to the Service Provider.
8. To visit airport lounges included in the LoungeKey programme more than 2 times in a calendar year, the Card User must pay a fee of USD 32 for each subsequent visit.
9. If the LoungeKey service is used by a guest invited by the Card User, a fee of USD 32 per guest per visit will be charged.
10. The Card User may have to pay extra for services that are not included in the LoungeKey services, as stated in the LoungeKey Terms of Service.
11. The LoungeKey Service Fee will be debited from the Card User's account by the Service Provider prior to the provision of the LoungeKey service to the Card User or his/her guest. If the Card User does not have sufficient funds in his/her account to pay for the LoungeKey service, the service may be refused.
12. When the Card User uses the LoungeKey service and presents the Card, the Service Provider will process the Card User's personal data for the purpose of ensuring the provision of the LoungeKey service, as set out on the Service Provider's website at [www.loungekey.com](http://www.loungekey.com).
13. The Bank does not accept or investigate complaints regarding LoungeKey services, including access to LoungeKey airport lounges, the terms of services provided in the airport lounges or quality of the airport lounges, as well as the fees for these services or the discounts applied. Any suggestions, complaints or grievances must be made in accordance with the procedures set out on the Service Provider's website at [www.loungekey.com](http://www.loungekey.com) using the provided contact details.
14. The Bank will not be liable for the conformity of the LoungeKey services offered by the Service Provider with the services actually provided, or for the quality, safety or availability of the services.
15. The Bank will not be liable for any loss, including accidental, suffered or likely to be suffered by the Card User while using the LoungeKey service.
16. Access to the LoungeKey service expires as soon as the Card expires or is blocked.
17. If the Card User cancels the LoungeKey service less than 12 months from the date of the Card Agreement and the Card User uses the LoungeKey service during that period, the Card User will reimburse the Bank for the LoungeKey fees paid by the Bank in respect of the LoungeKey service provided to the Card User.