



Guide to Benefits for Mastercard® Cardholders

Mastercard Airport Experiences provided by LoungeKey

Description

Mastercard Airport Experiences provided by LoungeKey is provided to all U.S. Mastercard World Elite™ cardholders. Cardholders can use their payment card, and supporting Mastercard Airport Experiences provided by LoungeKey website and Smartphone App, to access a variety of benefits in a seamless way, as follows:

- Eligible cardholders will have lounge membership with “pay as you go” lounge visits at only \$27 per visit, per person.
- Membership to 850+ LoungeKey lounges in 120+ countries and in over 400 airports regardless of airline, frequent flyer membership or class of ticket.
- Unique experiences and offers in dining, shopping and spa outlets within the airport via website or app.

Mastercard Airport Experiences provided by LoungeKey ensures affluent cardholders have the opportunity to relax, refresh and enhance their airport experience as they wait for their flight.

Details

Who Is Eligible:

U.S. Mastercard World Elite™ cardholders.

How Mastercard Airport Experiences Work:

1. Before traveling, cardholders can log on to the Mastercard Airport Experiences provided by LoungeKey website airport.mastercard.com or access the Smartphone App (search for “Mastercard Airport Experiences” in the app store) and view a list of participating lounges and experiences.
2. Eligible cardholders present their Bank issued Mastercard or their Lounge Access QR Code found in the Mastercard Airport Experiences provided by LoungeKey Smartphone App to gain admission for themselves; guests are permitted at the discretion of each lounge. Cardholders will be charged \$27 per visit for each of their and their guests’ visits to a participating lounge.
3. Cardholders will enjoy complimentary refreshments, newspapers, and television. In addition, there is access to business facilities including phone, fax, conference and Internet facilities (where available).
4. Download the Mastercard Airport Experiences provided by LoungeKey App and create an online profile to take advantage of the airside dining, retail and spa benefits.

5. To gain access to the lounges, a cardholder only needs to quote “LoungeKey” or “Mastercard Airport Experiences” at the participating lounge. Then the cardholder simply presents their eligible Mastercard card to the lounge operator or present their Lounge Access QR Code found in the Mastercard Airport Experiences Smartphone App.
 6. A list of participating lounges and experiences can be found and viewed using the Mastercard Airport Experiences provided by LoungeKey website or can be obtained via the Smartphone App (search for “Mastercard Airport Experiences” in the app store).
 7. Please note that to use the Lounge Access QR Code from the Smartphone App or to access airside dining, retail and spa benefits, cardholders will need to create an online profile (Username and Password).
 8. For dining experiences, spa and retail offers, cardholders need to access the Mastercard Airport Experiences provided by LoungeKey website or Smartphone App to select an offer and create a QR code to provide upon arrival.
- FAQs can be viewed online at: airport.mastercard.com/faq

Terms & Conditions

Conditions of Use: (Subject to change. For up to date conditions of use, visit airport.mastercard.com)

1. In these Conditions of Use, the following words and expressions shall have the meanings set out against them below:

App	means the mobile application for the Program.
Customer	means any person who participates in the Program.
Defined-Value Offer	means dining, spa, and retail offers typically characterised by the provision of a defined value for the Customer, and shall include, but not be limited to where LoungeKey is the Merchant of Record (Customer does not pay the Merchant directly):
	i) Money-off or %-off
	ii) Set menus
	iii) Defined experiences

Discount Offer	means dining, spa, and retail offers typically characterised by a discount offered by a Merchant to the Customer where the Merchant is the Merchant of Record (Customer pays the Merchant directly); generally, merchant-funded discounts (money-off or %-off).
Means of Access	means an eligible payment card, QR code or any such other form of access as detailed by LoungeKey or Merchant in writing from time to time at its sole discretion.
Merchant	means a third-party provider of services for which an Offer can be used.
Merchant of Record	means the organisation responsible for processing Customers' payments.
Lounge/s	means airport lounges which are available to Customers.
LoungeKey	means Lounge Key Limited of Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU, Company No. 08792537.
Mastercard	means Mastercard International Incorporated and its affiliates.
Offer/s	means Defined-Value Offers and Discount Offers.
Program	means the "Mastercard Airport Experiences provided by LoungeKey" program.
Website	means airport.mastercard.com .

- The Program is designed to enable access to airport lounges as well as Defined-Value Offers and Discount Offers from Merchants. The Program, the App and the Website are provided to you by LoungeKey and not by Mastercard.
- Conditions of Use: The Customer acknowledges that by using the Program, Lounges or Offers, the Customer agrees to and accepts these Conditions of Use. These Conditions of Use will prevail over any direct conflict with other terms provided to the Customer in relation to purchase, or use of, the Lounge or Offer. LoungeKey reserves the right at all times to make any changes to these Conditions of Use subject to giving Customers reasonable notice as appropriate in the circumstances.
- Terms: These Conditions of Use set out the terms relating to the Program and use of Lounge access and Offers. Each Lounge and Offer will have its own specific terms which will be outlined in the Lounge or Offer description on the Website or App and accessible prior to any Offer purchase. By using, purchasing or redeeming the Lounge or Offer the Customer is accepting the Lounge or Offer terms. Please read the Lounge or Offer terms carefully before purchasing or using the Lounge access or Offer.
- Responsibility: The Merchant of Record is responsible for the processing of Customer payments in relation to the Program. Any claims or issues arising out of or in connection with the Program should be dealt with by the responsible Merchant of Record which may be either (i) LoungeKey or (ii) Merchant.
- Use an Offer: In order to access Lounge and Offers the Means of Access must be presented at the Lounge or to the Merchant, and the Customer is required to inform staff that they wish to use the Lounge access or Offer. The Means of Access will be verified visually and then electronically recorded by staff to validate the Customer's eligibility to access the Lounge or Offer and also the number of authorised guests accompanying the Customer.
- Documentation: Use of Lounge or Offer is conditional upon presentation of an eligible Means of Access, together with any additional identification required by the Lounge or Merchant (such as passport, boarding pass, national identity card or driving license).
- Means of Access on Device: Use of the Lounge access or Offer by presenting a Means of Access on a Customer's smartphone, tablet or other device may require inspection by staff in the Lounge or Merchant location, including the need for the member of staff to handle the device. LoungeKey accepts no liability for any damage caused to the device by a member of staff at a Lounge or Merchant location.
- Use and Expiry: Use of the Lounge access or Offer is not transferable, and Customers may only use the Lounge access or Offer until either the expiry date shown on the Website and/or App, or until the expiry of the Offer as stated in the Offer terms. The Lounge access or Offer may not be used by any person other than the eligible Customer and their permitted guests.
- Merchant Charges: LoungeKey is not responsible for any charges made by the Merchant in relation to any Offer, whether authorised, unauthorised or incorrect.

- Lounge and Offer Charges; Additional Guests: Lounge and some Offers may be subject to a per-person, per-visit charge. Where applicable and dependent upon the Lounge or Offer, access charges, including those for accompanying guests, may be charged to the Customer's payment card by (i) LoungeKey or (ii) the Merchant, as per the rates and terms notified by the Customer's card issuer and on the Website and App to the Customer in respect of the card issuer's participation in the Program.
- Children: Applicability of Lounge access or Offers for children and the associated per-person fees vary, therefore the Customer is advised to check the Lounge or Offer description on the Website and App for specific child-related terms prior to using the Lounge access or Offer. Inclusion of children and accompanying guests with regard to eligibility for the Lounge or Offer is at the discretion of the Lounge or Merchant location involved.
- Behavioural Standards: Use of Lounge access or Offers is subject to Customers and any guests (including children) behaving and dressing in accordance with the relevant terms, and any person not complying with such terms may be asked to vacate the Lounge or Merchant location. LoungeKey is not liable for any loss suffered by the Customer and any guests where a Lounge or a Merchant location has refused admission or Lounge or Offer use because the Customer and/or guests have not complied with the terms.
- Travel Documentation: Admittance to Lounges and use of Offers is strictly subject to Customers and any permitted guests being in possession of a valid flight ticket and travel documents for the same day of travel. LoungeKey has the right to refuse Lounge access or Offer use to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security. Outside the U.S., flight tickets must be accompanied by a valid boarding pass. Please note some Merchants in Europe are located within designated Schengen areas of the airport, which means that access is only provided to these Lounges and Offers if Customers are traveling between Schengen countries (an up to date list of Schengen countries is detailed at http://ec.europa.eu/dgs/home-affairs/what-we-do/policies/borders-and-visas/schengen/index_en.htm).
- Flight Announcements: Lounge and Merchant locations have no obligation to announce flights, and the Customer accepts that LoungeKey shall not be held liable for any direct or indirect loss resulting out of any Customer and/or accompanying guests failing to board their flight(s). Further, it is the Customer's responsibility to check the relevant entry requirements for any country being visited and to have the correct travel documentation for the journey.
- Changes to Lounge Access or Offer: LoungeKey may amend the Lounge access or Offer at any time without notice in advance of such change. The Customer may be notified by Customer's card issuer, Mastercard, or by LoungeKey, of changes to the Program. In the event that the Customer does not accept any change in the Lounge access or Offer, the Customer shall have the right to terminate their access to the Program by providing notice in writing directly to Mastercard and/or the card issuer. LoungeKey is not liable for any costs the Customer incurs as a result of failure to inform LoungeKey of such termination.
- Third-Party Organisations: Lounges and Merchants are owned and operated by third-party organisations. The Customer and accompanying guests must abide by the rules and policies of each participating location, and the Customer accepts that generating a Means of Access for a Lounge or Offer does not guarantee access to that Lounge or Offer. For the avoidance of doubt, generating a Means of Access for use in a restaurant does not constitute a table reservation or infer any preferential status with regard to seating or service. The Customer accepts that LoungeKey has no control over the Lounge or Merchant's decision of whether to admit any Customer, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time which Customers may spend in the location, any charges payable above and beyond those included in the Lounge access or Offer (including gratuities), or the personnel employed by the Lounge or Merchant. LoungeKey will use reasonable endeavours to ensure the Lounge access and Offers are available as advertised, but the Customer accepts that LoungeKey does not warrant nor guarantee in any way that any or all of the Lounges and Offers will be available at the time of the Customer's visit.
- Third-Party Websites: The Website and/or App may contain links to websites or programs that are operated or owned by third parties that are not part of, or controlled by, LoungeKey. LoungeKey accepts

no responsibility for the content of any such third-party websites, or in relation to the use of any Lounge or Offer by third-parties. LoungeKey shall not be liable for any loss or damage that may arise from the Customer's use of any third-party websites or programs.

19. **Loss:** The Customer accepts that LoungeKey is not liable for any direct or indirect loss to the Customer, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised Lounge or Offer.
20. **Personal Belongings:** To the fullest extent allowed by law, LoungeKey accepts no responsibility for the actions of the Customer when using any Lounge access or Offer, and shall not be responsible for any personal belongings brought into a Lounge or Merchant location by Customers.
21. **Lost, Stolen Means of Access:** LoungeKey shall not be responsible for replacing any lost, stolen, damaged, or otherwise non-functional Means of Access, and shall not be liable for any inability of a Customer to access the Lounge or Offer during any period that any Means of Access is being replaced or updated.
22. **Invalid Means of Access:** Any Lounge or Offer accessed by a Customer using an invalid Means of Access, including any guests, shall be charged to that Customer.
23. **Cancellation of the Program:** In the event of a Customer cancelling either their access to the Program, or the relationship with the card issuer or other organisation through which their access is granted, the Means of Access will be cancelled with effect from the effective date of that cancellation.
24. **Cancellation and Outstanding Charges:** In the event that access to the Program has been revoked due to the Customer's payment card being cancelled or an account being transitioned to a payment card that no longer participates in the Program, LoungeKey reserves the right to pursue legal action to recover any outstanding charges.
25. **Program Revocation:** LoungeKey reserves the right at any time in their sole discretion and without notice to revoke a Customer's access to the Program, or to terminate the Program. Renewal terms are at the sole discretion of LoungeKey.
26. **Disputes:** LoungeKey is not responsible for any disputes or claims that may occur between the Customer and/or any guests, Lounges or Merchants, nor for any losses, costs, damages, or expenses incurred.
27. **Indemnity:** The Customer agrees that s/he will defend and indemnify LoungeKey and its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable legal fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any Lounge access or Offer by the Customer or any other person accompanying the Customer, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.
28. **Tax Liability:** LoungeKey makes no representations as to any income, use, excise or other tax liability of Customers as a result of their Lounge access or Offer. Customers are advised to check with their accountant or tax adviser for further information. The Customer is solely responsible for any tax liability as a result of purchasing or using a Lounge access or Offer.
29. **Personal Data:** By participating in the Program, the Customer consents to any personal data being used in accordance with the privacy policy, available on written request to Lounge Key Limited at Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, UK and here: [airport.mastercard.com/en/privacy-policy](https://www.airport.mastercard.com/en/privacy-policy).
30. **Sanctions:** The Customer represents and warrants that (i) the Customer is not located in a country that is subject to a U.S. government embargo, or that has been designated by the U.S. government as a "terrorist supporting" country; and (ii) the Customer is not listed on any U.S. government "watch list" of prohibited or restricted parties, including the Specially Designated Nationals list published by the Office of Foreign Assets Control of the U.S. Treasury or the Denied Persons List published by the U.S. Department of Commerce.
31. **Ombudsman:** Should a Customer not be satisfied with the service and dispute resolutions provided by either LoungeKey or Merchant, the Retail Ombudsman may be contacted on the below details:

The Retail Ombudsman
33 Floor Euston Towers
286 Euston Road
London
NW1 3DP
Telephone: 0203 540 8063
Website: www.theretailombudsman.org.uk

32. **Monitoring:** LoungeKey is constantly trying to improve the services it provides to Customers, therefore we may occasionally monitor telephone calls from Customers to maintain and enhance our services.
33. **Jurisdiction:** To the extent permissible by local law or regulation, these Conditions of Use shall be governed by and construed in accordance with English law, and LoungeKey, Merchants and the Customers shall submit to the exclusive jurisdiction of English courts to resolve any disputes that arise out of them.
34. **Enforceability:** Any provision of these Conditions of Use declared void or unenforceable by any competent authority or court shall, to the extent of such invalidity or unenforceability, be deemed severable and shall not affect the other provisions of these Conditions of Use.
35. **Conflict:** If there is any conflict in meaning between the English language version of these Conditions of Use and any version or translation, the English language version shall prevail.
36. **Mastercard:** The Program, the App and the Website are provided to you by LoungeKey and not by Mastercard. Mastercard makes no warranties whatsoever, express or implied, including the implied warranties of merchantability and fitness for a particular purpose, regarding the Program, the App, the Website or LoungeKey. To the maximum extent permitted by applicable law the Customer agrees that:
 - (a) Mastercard shall not be liable to the Customer for damages or losses of any kind, whether based in tort, contract, strict liability or otherwise, including, without limitation, any direct, special, indirect, incidental, consequential or punitive damages resulting in any way from or in connection with the Program, the App, the Website or the Customer's use thereof; and
 - (b) the Customer will defend, indemnify and hold harmless Mastercard and its directors, officers, employees and agents against and from all damages, losses, liabilities, claims, suits, judgments, costs and expenses (including reasonable legal fees) resulting in any way from or in connection use of the Program, the App or the Website.

Mastercard is an intended third-party beneficiary with respect to this Section 36.

Lounge Specific Terms:

37. **Merchant of Record:** LoungeKey is the Merchant of Record for Lounge access through the Program.
38. **Means of Access:** Customers can access Lounges using an eligible payment card. Alternatively, prior to use of Lounge access through the Website or App, a Means of Access will be generated which will allow the Customer to access the Lounge.
39. **Use of Lounge:** When presenting the Means of Access on entering a Lounge, Customers are required to inform Lounge staff that they wish to enter the Lounge using the Program by referencing "Mastercard Airport Experiences" or "LoungeKey." Lounge staff will verify eligibility to enter the Lounge by checking the Means of Access visually and then electronically recording the Means of Access through a card/code reader, or otherwise entering the details into a secure system. Lounge staff will also enter the number of guests (if any) accompanying the Customer. If requested, the Customer must sign the card reader screen, which will reflect the number of accompanying guests, if any. The electronic record of the Customer's Means of Access will be considered valid evidence of the Customer accessing the Lounge.
40. **Pre-authorisation:** Where an eligible payment card is used as the Means of Access when accessing a Lounge, no point of sale transaction takes place. A pre-authorisation hold for the total amount of Lounge access may be placed on the Customers payment card. A final settlement charge may be made later if applicable, according to the terms of the Lounge access offered through the Program. The Customer is responsible for any additional charges incurred, and which are not detailed in the Lounge access.
41. **Travel Documentation:** Admittance to Lounges is strictly subject to Customers and any guests being in possession of a valid flight ticket and travel documents for the same day of travel.
42. **Consumption Charges:** The provision of free alcoholic drinks (where local law permits) is at the discretion of each Lounge location and in

some cases may be limited or unavailable. In such cases the Customer is responsible for paying any charges for additional consumption directly to Lounge staff. See individual Lounge descriptions for details.

43. **Telephone and Wi-Fi:** Telephone and Wi-Fi facilities (where available) vary and are provided at the Lounge's discretion. Free usage of telephone in Lounge facilities is generally limited to local calls only. Charges for any other services are at the discretion of each Lounge, and the Customer is responsible for paying these directly to the Lounge.
44. **Disputes:** Any claims or issues arising out of or in connection with the Program regarding Lounge access should be dealt with by LoungeKey. Customers with complaints relating to any Lounge access should, within six months of the relevant Lounge access make a complaint via one of the following channels:
 - a) contact LoungeKey on UK: +44 (0) 208 633 7596, USA: +1 214 617 9011, Hong Kong: +852 3018 3319;
 - b) write to LoungeKey Ltd, PO Box 815, Haywards Heath, RH16 9LR, United Kingdom;
 - c) email at loungekey.support@airport.mastercard.com

Defined-Value Offer Specific Terms:

45. **Merchant of Record:** LoungeKey is the Merchant of Record for Defined-Value Offers through the Program.
46. **Purchase:** Vouchers granting access to Defined-Value Offers can only be generated through the Website or App.
47. **Defined-Value Offer Terms:** Each Defined-Value Offer will have its own specific terms which will be outlined in the Defined-Value Offer description and accessible through the Website or App prior to voucher generation. By purchasing or using a Defined-Value Offer the Customer is accepting the Defined-Value Offer terms. Please read the Defined-Value Offer terms carefully before purchasing a Defined-Value Offer.
48. **Means of Access:** The Means of Access will be an eligible QR code which will be generated and will allow the Customer to use and make payment for the Defined-Value Offer with the Merchant.
49. **Use of Defined-Value Offer:** In order to access the Defined-Value Offers, the Means of Access must be presented to the Merchant and the Customer is required to inform Merchant staff that they wish to use the Defined-Value Offer. The Means of Access will be verified visually and then electronically recorded by Merchant staff to validate the Customer's eligibility to access the Defined-Value Offer provided through the Program and also the number of authorised guests accompanying the Customer. The electronic record of the Customer's Means of Access will be considered valid evidence of the Customer accessing the Defined-Value Offer.
50. **Pre-authorisation:** Where a Defined-Value Offer is used, no point of sale transaction takes place. A pre-authorisation hold for the total amount of the Defined-Value Offer may be placed on the Customer's payment card. A final settlement charge may be made later if applicable, according to the terms of the Defined-Value Offer provided through the Program.
51. **Additional Charges:** The Customer is responsible for any additional charges incurred, and which are not detailed in the Defined-Value Offer.
52. **Disputes:** Any claims or issues arising out of or in connection with the Program regarding Defined-Value Offers should be dealt with by LoungeKey. Customers with complaints relating to any Defined-Value Offer should, within 30 days of use of the Defined-Value Offer, make a complaint via one of the following channels:
 - a) contact LoungeKey on UK: +44 (0) 208 633 7596, USA: +1 214 617 9011, Hong Kong: +852 3018 3319;
 - b) write to LoungeKey Ltd, PO Box 815, Haywards Heath, RH16 9LR, United Kingdom;
 - c) email at loungekey.support@airport.mastercard.com

Discount Offer Specific Terms:

53. **Merchant of Record:** Merchant is the Merchant of Record for Discount Offers access through the Program. The Customer pays the Merchant directly following use of the Discount Offer.
54. **Access:** Discount Offers can only be accessed through the Website or App. The Discount Offer will be applied by the Merchant following the settlement of the transaction between the Customer and the Merchant.
55. **Discount Offer Terms:** Each Discount Offer will have its own specific terms which will be outlined in the Discount Offer description and accessible through the Website or App prior to accessing. By generating

a Discount Offer the Customer is accepting the Discount Offer terms. Please read the Discount Offer terms carefully before accessing a Discount Offer.

56. **Means of Access:** The Means of Access will be an eligible QR code which will be generated after selecting the Discount Offer and will allow the Customer to use the Discount Offer with the Merchant.
57. **Use of Discount Offer:** In order to access the Discount Offers, the Means of Access must be presented to the Merchant and the Customer is required to inform Merchant staff that they wish to use the Discount Offer. The Means of Access will be verified visually and then electronically recorded by Merchant staff to validate the Customer's eligibility to access the Discount Offer provided through the Program and also the number of authorised guests accompanying the Customer.
58. **Additional Charges:** The Customer is responsible for any additional charges incurred, and which are not detailed in the Discount Offer.
59. **Disputes:** Any claims or issues arising out of or in connection with the Program regarding Discount Offers should be dealt with by the Merchant. Customers with complaints relating to any Discount Offer should, within 30 days of use of the Discount Offer, make a complaint to the Merchant following the complaints procedure outlined in the Discount Offer terms.