

Mastercard Travel Pass Terms and Conditions

1. Program Description

The **Mastercard Travel Pass** (“MTP”, or the “Program”) is a unique and seamless travel benefits program available to eligible Chinabank credit cardholders with eligible Chinabank Mastercard credit cards as defined below (the “Eligible Cardholders” and “Eligible Cards”, respectively) and provided by DragonPass International or its affiliates (“DragonPass”).

Once Eligible Cardholders sign up for the Program and obtain membership to the Program (“Membership”), they may enjoy access to airport lounges and other travel-related services and offers (“Services”) made available by DragonPass.

The Mastercard Travel Pass mobile application (“App”) and website (“Website”) are Mastercard-branded platforms operated by DragonPass that allow Eligible Cardholders to register their eligible Chinabank Mastercard credit cards, view available Services, make bookings, and manage their Membership.

2. Eligibility

The Program is open to the following Eligible Cards:

- a. Chinabank Destinations Platinum Mastercard
- b. Chinabank Destinations World Mastercard
- c. Chinabank Destinations World Dollar Mastercard
- d. Chinabank Wealth Mastercard
- e. Chinabank Wealth World Elite Mastercard

Certain eligibility requirements and benefits may vary depending on the specific card type.

3. Membership Registration

- a. To access and obtain Membership to the Program, Eligible Cardholders must register their Eligible Card through the Mastercard Travel Pass App or Website (<https://mastercardtravelpass.dragonpass.com/>) and create an account.
- b. Upon successful registration, Eligible Cardholders will receive a standard Welcome email notifying them of the following:
 - i. Contents/features available on the App and the Website (e.g. search for Service/Offer, DragonPass Membership Card, Account details, etc.);
 - ii. e-Certificate for non-digital access, available on the Website;
 - iii. Specific Membership details and entitlements;
 - iv. A unique DragonPass Membership ID (“Membership ID”) will be issued, after which the Cardholder will become a DragonPass member (“Member”).
- c. Each Eligible Card must be registered separately. If an Eligible Cardholder holds multiple Eligible Cards, a separate Membership may be created for each.
- d. Membership is personal to the Eligible Cardholder (as a “Member” of the Program) and may not be transferred or assigned.

4. Membership Validity

Membership remains valid while the Eligible Card is active and in good standing. Chinabank and Mastercard reserve the right to suspend or terminate the Membership of specific Members in the event of card cancellation, suspension, or non-compliance with these Terms and Conditions.

5. Use of Services

- a. Members must comply with the Mastercard Travel Pass Terms of Use available on the App and the Website, and any additional terms and conditions applicable to specific Services.
- b. To access an airport lounge or Service, Members must present:
 - A valid DragonPass digital membership card and/or booking confirmation (via App, email, or printed e-Certificate), and
 - A valid boarding pass and/or acceptable form of identification.
- c. Non-Member guests must be accompanied by a Member to gain access to lounges.
- d. All participating lounges and Services are operated by third-party providers and are subject to their respective operating hours, conditions, and availability.
- e. Specific Services and other entitlements that Members may avail of shall be found in the *List of Membership Services and Benefits* included herein as **Annex A**.

6. Fees and Charges

- a. Lounge access and other Services may be complimentary or chargeable, depending on the benefits associated with, and provided for, each Member's Eligible Card.
- b. For chargeable Services, DragonPass may directly charge the specific Eligible Card used for registration. By registering, the Member authorizes DragonPass to process such charges. Members may opt to have such charges directly paid through the specific Eligible Card used for registration, or settled directly with the third-party Service provider via other payment methods.
- c. Fees for chargeable Services are determined by DragonPass and/or third-party providers, and are subject to change without prior notice.

7. Customer Assistance

- a. Members may access Service details, offers, and support through the App, Website, and DragonPass customer service channels.
- b. For queries, assistance, or complaints related to lounge access or Program usage, Members may directly contact DragonPass via the App or Website after login.

8. Lost, Stolen, or Cancelled Cards

- a. Eligible Cardholders and/or Members may refer their dispute, complaint, or inquiry concerning lost, stolen, or cancelled Eligible Cards, and other related queries via Chinabank's customer channels provided in Section 11(b) below.
- b. In the event that a Member needs to update their Eligible Card details or add additional Eligible Cards to their account, the Member can do so by logging into the Website or App.
- c. Chinabank shall not be liable for any transactions, lounge visits, or Services accessed prior to the reporting of the loss or cancellation of the Eligible Card.

9. Disclaimers and Limitations of Liability

- a. Eligible Cardholders and/or Members agree and understand that all participating airport lounges and Services are operated by independent third-party providers, and that Chinabank, Mastercard, and DragonPass do not control and are not responsible for the quality, availability, or performance of such Services.
- b. Eligible Cardholders and/or Members further agree and understand that Chinabank, Mastercard, and DragonPass shall not be liable for any loss, damage, injury, or

inconvenience suffered by any Eligible Cardholder, Member, or guest as a result of using or attempting to use the Program.

10. Data Privacy

- a. By registering for the Program, Eligible Cardholders and Members consent to the disclosure of their personal information to Mastercard, DragonPass, and their respective affiliates and service providers for the purpose of administering the Program.
- b. Personal data will be processed in accordance with applicable data privacy laws and the privacy policies of Chinabank, Mastercard, and DragonPass.

11. Miscellaneous Provisions

- a. The Terms and Conditions herein may be modified by Chinabank at its sole discretion from time to time, provided, that Chinabank Cardholders shall be notified of such changes to the Terms and Conditions by public notice at least sixty (60) days prior to the effectivity of such changes.
- b. Chinabank may receive client inquiries or complaints via the following contact channels provided below. Upon receipt, Chinabank shall then conduct comprehensive investigation in accordance with its established procedures and shall notify the Client/s of its findings.
 - Customer Contact Center 24/7 Hotline: (632) 888-55-888
 - Domestic Toll Free: 1-800-1888-5888 (PLDT)
 - Email: creditcards@chinabank.ph
 - Viber: +639178814263 (8:30AM - 5:30PM, Viber messages only)

Chinabank is regulated by the Bangko Sentral ng Pilipinas (BSP). Details of the BSP's Consumer Assistance Mechanism are provided in www.bsp.gov.ph/. For inquiries or other concerns, you may send an email to consumeraffairs@bsp.gov.ph.

12. Agreement to the Terms and Conditions

The Cardholder acknowledges that he/she has read, understood and agreed to be bound by the Terms and Conditions herein, Mastercard Travel Pass Terms of Use, and Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards.

**Cardholders in good credit standing are those whose accounts are active and current and are not, otherwise, blocked, cancelled, delinquent, or past due, not under any repayment program or special installment in relation thereto, not under investigation due to suspected fraudulent activities, or those who have not, otherwise, violated any of the Terms and Conditions Governing the Issuance and Use of China Bank Credit Cards.*

Annex A

List of Membership Services and Benefits

CBC Mastercard Type	Available Services and Entitlements
Chinabank Wealth World Elite Mastercard	<ul style="list-style-type: none">• Up to ten (10) complimentary lounge visits each calendar year through DragonPass• Only Principal Cardholders are entitled to the complimentary lounge access. Additional lounge access priced at USD 32.00 per person, per visit (or as may be charged by the lounge provider, whichever is higher)
Chinabank Wealth Mastercard	<ul style="list-style-type: none">• Lounge access priced at USD 32.00 per person, per visit (or as may be charged by the lounge provider, whichever is higher)
Chinabank Destinations Platinum Mastercard	
Chinabank Destinations World Mastercard	
Chinabank Destinations World Dollar Mastercard	