



MASTERCARD AIRPORT EXPERIENCES PROVIDED BY LOUNGEKEY FREQUENTLY ASKED QUESTIONS

What is Mastercard Airport Experiences provided by LoungeKey?

- Mastercard has partnered with LoungeKey to bring you a new and innovative program that helps transform the airport experience from “lost time” to “me time”. The benefit allows eligible China Bank World Mastercard Cardholders to choose how to best use their time at the airport. Cardholders can use their eligible China Bank World Mastercard, and the Mastercard Airport Experiences provided by LoungeKey website and app seamlessly, to access a variety of benefits including:
 - a. Access to over 1,000 lounges, in over 500 airports worldwide, regardless of their airline, frequent flyer membership, or class of ticket.
 - b. Unique experiences and offers in dining, spa and retail outlets.

How long is the Mastercard Airport Experiences provided by LoungeKey benefit valid for?

- Your benefit is enabled through your eligible China Bank World Mastercard and valid until the eligible card is cancelled or expires. If your card expires and you get a new card in the mail, simply update your card information in your online account via the Mastercard Airport Experiences provided by LoungeKey website.

Does the benefit provide me with Priority or Express boarding at the gate?

- No. These services are not included as part of the program.

How does this program differ from Priority Pass or LoungeKey?

- In addition to providing access to airport lounges, the Mastercard Airport Experiences provided by LoungeKey program also provides you with dining, spa and retail offers within the airport. Plus, there is no need to carry around an extra card.

What does Schengen and non-Schengen mean?

- The Schengen agreement is a set of agreements made by European states which consequently has abolished border controls between most EU customer countries. At certain airports in signatory countries there are designated areas for Schengen and non-Schengen flights. In a few cases, where lounges are located within a Schengen area, you will only be able to access the lounge if you are flying to another Schengen country. Equally, non-Schengen lounges can be accessed only if you are flying to a non-Schengen country. Where applicable, the status of a lounge is clearly shown when you look it up on the lounge finder within the app. At present the following countries participate in the scheme. It is

worth noting that the United Kingdom and the Republic of Ireland are not currently signatories: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland.

MY ACCOUNT

I have tried to register for an online account, but the card number keeps getting rejected, what should I do?

- First, please ensure you are using an eligible China Bank World Mastercard to register for an account. If the card number is still not accepted, please contact the Customer Service team, by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app.

Why do I need to provide my full China Bank World Mastercard details, including CVC number, to register for an online account?

- Your full China Bank World Mastercard details, including CVC number, are required to verify your eligibility for the benefit, to enable you to participate in the program and for payment purposes in accordance with the Conditions of Use.

I can't remember my Username, what should I do?

- If you are unable to remember your Username, please request a reminder by selecting the "Forgot Username?" option on the log in page. Your Username information will be sent to the registered e-mail address associated with your Mastercard Airport Experiences provided by LoungeKey online account.

I can't remember my password, what should I do?

- If you can't remember your password, you can request a password reset by selecting the "Forgot Password?" option on the log in page. You will then need to provide the Username associated with your Mastercard Airport Experiences provided by LoungeKey online account and a Password Reset e-mail will be sent to the e-mail address associated with your account.

I can't remember my Username AND password, what should I do?

- If you have forgotten both your Username and Password please follow the Forgot Username process first and then request a Password Reset.

I have received a new China Bank World Mastercard, what do I need to do?

- You will need to go onto the on the My Account > Profile page in the website and update your new China Bank World Mastercard details. This in turn will update and enable your digital lounge access code.

LOUNGE

I cannot find an airport lounge in my location. Why not?

- Not all airports have a participating lounge. Please use the Mastercard Airport Experiences provided by LoungeKey website or app to search for and find a participating lounge if there is one in your location.

I know there is a lounge in my terminal, but can't find it. How do I know where to go?

- Lounge information, including location directions, can be found in the "Lounge Details" within "Find Lounges & Offers" on the Mastercard Airport Experiences provided by LoungeKey website or through the search function in the app.

How can I access the participating airport lounges?

- There are two ways to access lounges. First, you can simply present your eligible China Bank World Mastercard, together with your boarding pass and mention "LoungeKey" to the lounge staff. Or alternatively, you can present your digital lounge access code available after you register for an online account either on the website or app, together with your boarding pass and mention "LoungeKey" to the Lounge staff.

I don't have my eligible China Bank World Mastercard with me. Can I still access the lounge?

- Yes. If you have registered for an online account, you will have access to your digital lounge access code via the Mastercard Airport Experiences website provided by LoungeKey or app. Simply, open the digital lounge access code on your mobile device and show the lounge staff your lounge access QR code, together with your boarding pass and identify yourself as a LoungeKey member. They will scan the code and ask for your signature to confirm you have accessed the lounge.

Can I access a lounge without registering an online account?

- Yes. You can access lounges in the program by simply presenting your eligible China Bank World Mastercard, together with your boarding pass and mention "LoungeKey" to the lounge staff. Your card will be dipped/swiped and you will be required to sign in to confirm you have accessed the lounge.

The lounge I'm trying to enter is unaware of the Mastercard Airport Experiences provided by LoungeKey program, what should I do?

- Please mention "LoungeKey" to the lounge staff and provide them with your eligible China Bank World Mastercard or the digital lounge access code. If you still experience issues, please contact the Customer Service team by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app.

I have been denied access to a lounge because the lounge system does not recognize my eligible China Bank World Mastercard. Why didn't it recognize my eligible China Bank World Mastercard?

- Please ensure the lounge staff are using the LoungeKey system to process your eligible China Bank World Mastercard or digital lounge access code. If this doesn't resolve your problem, please contact the Customer Service team by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app.

The lounge is not able to read my digital lounge access code - why?

- First, the brightness of your device screen may not be high enough. Please use your phone settings to brighten the screen and rescan your digital lounge access code. If the lounge reader still can't read the lounge access code, the staff will enter your lounge access number manually. Second, pass your eligible China Bank World Mastercard to the lounge staff to dip/swipe through their card reader. If the lounge is still unable to confirm your eligibility, double check that the card is not expired, within Profile on the Mastercard Airport Experiences provided by LoungeKey website or app. If it has expired, please provide the updated information requested in the app. And finally, if the problem still persists, please contact the Customer Service team by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app.

My digital lounge access code has expired, what do I do?

- You need to update the China Bank World Mastercard information on file. When viewing an expired digital lounge access code, simply update your China Bank World Mastercard information on the Mastercard Airport Experiences provided by LoungeKey website or app. Please note you will need to be online to complete this update.

My China Bank World Mastercard has been stolen, and I am awaiting a new card, can I still access a lounge?

- Unfortunately lounge access requires a valid China Bank World Mastercard or a digital lounge access code affiliated with a valid China Bank World Mastercard. You will need to update your new China Bank World Mastercard details on the Mastercard Airport Experiences provided by LoungeKey website or app when you receive your new card.

How long can I stay in a lounge?

- Each lounge has its own policies regarding length of stay. Please check the lounge information in Find lounges and more on the Mastercard Airport Experiences provided by LoungeKey website or app to confirm the policies and conditions of each individual lounge.

My companion/s and I have eligible China Bank World Mastercard, do we both/all have to present our Cards when arriving at the lounge?

- Yes, please individually present your eligible China Bank World Mastercard or digital lounge access codes when entering the lounge. Please ensure you confirm the number of guests recorded when signing in to the lounge.

What is the policy for taking guests into the lounge?

- Each lounge has its own policies regarding guests. Please check the lounge information in “Find Lounges & Offers” on the Mastercard Airport Experiences provided by LoungeKey website or through the search function in the app to confirm the policies and conditions of each individual lounge.

My guest was refused entry to a lounge, why?

- Each lounge has its own policies and it is at the lounge’s discretion how many guests can be taken into the lounge. Please check the Mastercard Airport Experiences provided by LoungeKey website or app to confirm the conditions of each individual lounge.

Can someone else use my eligible China Bank World Mastercard to access a lounge?

- No. The only person who can access the lounge is the person named on the eligible China Bank World Mastercard. For security reasons, the lounge will verify the name of the Cardholder against their boarding pass and their identification card/passport.

I am a China Bank World Mastercard Supplementary Cardholder. Will I have access to a lounge?

- Yes. Both China Bank World Mastercard Principal and Supplementary Cardholders have access to a lounge.

If my flight is delayed or cancelled, can the lounge attendants help me find another flight?

- No. Please contact your airline’s customer service team to help with specific flight questions.

How will I be charged for lounge visits?

- Any lounge visit fees you are responsible for will be charged US\$32 per person, per visit, directly to your China Bank World Mastercard.

I believe I was incorrectly charged for a lounge visit. What should I do?

- First, all details of your lounge visits can be located within the “History” area of your online account. After checking your visit history, if you still feel you have been incorrectly charged, please contact the Customer Service team by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app.

Why was I charged for a guest when the lounge staff didn’t alert me first?

- Unfortunately, due to the nature of the program, the lounge provider is unable to proactively alert you when guests are charged for a lounge visit.

Can I take children into the lounge for free?

- Each lounge has its own policies regarding children. Please check the lounge information in “Find Lounges & Offers” on the Mastercard Airport Experiences provided by LoungeKey website or through the search function in the app to confirm the policies and conditions of each individual lounge.

I need a receipt for the lounge visits that I will be charged for, how do I get copies?

- Receipts for visits or offers you have been charged for are available to download from the “History” area of your online account. Please note all chargeable visits will be reflected on your monthly credit card statement as “LOUNGEKEY.COM”.

I have a charge on my China Bank World Mastercard statement from a company called LoungeKey – why?

- While the benefit on your China Bank World Mastercard is known as Mastercard Airport Experiences provided by LoungeKey, the program is run by LoungeKey. For this reason, any charges made to your China Bank World Mastercard for visits or defined value offers will be a transaction handled by LoungeKey.

I’ve received a message from my card issuer suggesting an amount of money has been charged to my account for entering the lounge. Why?

- When visiting a lounge, a pre-authorization may be performed as a means to authenticate your China Bank World Mastercard has not been reported as lost, stolen or cancelled. This will mean a hold of funds will be placed to confirm your card is still active and released after a period of time if your visits are complimentary. If you do not have any complimentary visits available to you, you will be charged the prevailing lounge visit fee.

I was unhappy with my recent lounge visit, how can I file a complaint?

- In the unlikely event you are not satisfied with your experience at either a lounge or within an offer outlet, please contact the Customer Service team by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app that will be happy to assist. Please ensure you have details of the visit you wish to discuss, the date of your visit, the time of your visit and the nature of your complaint.

OFFERS

How do I redeem a dining, spa, or retail offer?

- To redeem a dining, spa or retail offer, simply present the valid Offer QR code to the merchant’s staff and they will apply the offer.

What types of offers are available to me in my airport location?

- Each airport terminal offerings are different. Please refer to the Mastercard Airport Experiences provided by LoungeKey website and app for offers available in your location.

Do I need to make a reservation with the dining or spa outlet to redeem the offer?

- No. You do not need to make a reservation to redeem a dining or spa offer. However, by obtaining an offer QR code, this will not guarantee immediate entry upon arrival to the dining location or spa. Access will be based on availability. For more information, please refer to the offer details found on the Mastercard Airport Experiences provided by LoungeKey website or app.

Can I share the discount offer code with others?

- No. The offer code generated is specific to the individual with the account. The dining, spa or retail outlet will validate the QR code owner at point of redemption.

Can I see offers without an account?

- Yes. You can see all available offers without logging in to your online account on the website, but you cannot generate offer codes without registering and/or logging in to your online account.

Why can’t I generate offer codes without an account?

- Offer codes can only be accessed and generated when you confirm you are eligible for the benefit by registering and logging in to your account.

I am travelling in a couple of days and wanted to download an offer code for a dining experience. I noticed the offer code only lasts for 3 hours, what should I do?

- Offer codes are only available for a 3 hour window once they are generated. Please download the offer code when you arrive at the airport so that it is available at the time of use.

I cannot locate an offer I used the last time I travelled and want to use it when I travel next time, what should I do?

- First, check your History section for the offers you have completed in the past. If found, simply click the offer and regenerate the offer. If that doesn't work and you are still unable to find it, the offer may not be available. Offers are subject to availability and may change or be removed from the program at any time.

The offer code I had downloaded for an offer at a dining location or spa expired before I gained access, what should I do?

- You will need to be logged in to the Mastercard Airport Experiences provided by LoungeKey website or app before relocating the offer you wish to reactivate. If the offer is still available simply open the offer and click on the Generate Offer Code button, confirm the number of guests (where appropriate) and confirm. Your new offer confirmation and QR code will then be displayed.

I downloaded a number of offer codes before I travelled but can't locate them in the app, where are they?

- Offer codes are valid for 3 hours. If it has been less than 3 hours, first, look on the Mastercard Airport Experiences provided by LoungeKey website or app under Active Offer Codes. If offer codes have expired, you can locate the offer again and generate a new code. Expired codes are not available on the Mastercard Airport Experiences provided by LoungeKey website or app.

Can I use the offer codes from the app at the same brand name outlets outside of the airport?

- No. The offers and subsequent offer codes are specific to the outlet in the airport location as highlighted within the offer information.

The merchant outlet is not accepting my QR code and won't give me the discount, what should I do?

- First, double check the offer code you generated is still valid and has not expired. If it has expired, please regenerate the offer. You can also reference "LoungeKey" to the merchant as another indication of who the offer provider is. Second, the brightness of your device screen may not be high enough. Please use your phone settings to brighten the screen and rescan your offer QR code. Finally, if this does not resolve the issue please contact either the Customer Service team by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app.

The dining, spa, and/or retail location is unaware of the Mastercard Airport Experiences provided by LoungeKey program, what should I do?

- Please ensure you confirm to the merchant you are wishing to access the offer using LoungeKey and provide them with the QR code relating to the offer you wish to redeem. If you still experience issues, please contact the Customer Service team by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app.

My offer code has expired but I am not online, how can I get a new offer code?

- You will be required to be online if you wish to generate or regenerate offer codes via the Mastercard Airport Experiences provided by LoungeKey website. It is possible to generate or regenerate offer codes if you are using the Mastercard Airport Experiences app.

Why are some offers charged by LoungeKey and others not?

- All discount offers are charged directly by the merchant. The merchant will require the offer code and apply the discount before charging your eligible China Bank World Mastercard for the remaining balance. Fixed value offers, (for example set menu for USD \$27) will be charged directly to the eligible China Bank World Mastercard with your registered online Mastercard Airport Experiences provided by LoungeKey account. The merchant of record for these transactions will appear as "LOUNGEKEY.COM" on your monthly card statement.

Will I be charged for an offer if the offer code expires?

- No. You will only be charged for redeemed offer codes.

Why can't I see details of the discount offer codes I have used in my history?

- The app can only track transactions facilitated by LoungeKey, which are the fixed value offers. Discounted offers are charged directly by the merchant and therefore are not visible in the history.

I was unhappy with my recent offer experience provided at a dining, spa, and/or retail outlet, how do I file a complaint?

- In the unlikely event you are not satisfied with your experience at an offer outlet, please contact the Customer Service team who will be happy to assist you by clicking on the Help section of the Mastercard Airport Experiences provided by LoungeKey website or app. Please ensure you have details of the visit you wish to discuss including the date and time of your visit, the as well as the nature of your complaint.

MASTERCARD AIRPORT EXPERIENCES PROVIDED BY LOUNGEKEY APP

What app stores is the app available in?

- The Mastercard Airport Experiences app is available for Android and iOS devices and is free of charge.

Why do I need to log in to use the app?

- Registering for an online account and logging in to your account is the only way you have access to all aspects of your personal account. Once logged in you can access your digital lounge access code and dining, spa and retail offer codes, as well as your usage history, personal details and more.

Can I download my digital lounge access code to a digital wallet on my device?

- Yes, you can currently download your digital lounge access code to an Apple wallet. To do this, simply open your digital lounge access code within the app and use the download function at the bottom of the screen.

Why does the app need access to my location?

- By allowing Mastercard Airport Experiences provided by LoungeKey access to your location, we are then able to provide you with the lounges or offers closest to you. If you do not wish for the app to know your location, simply turn off the location setting within your phone settings.

Why have I been logged out of the app?

- For security reasons the app automatically logs you out after 30 days. The app will remember your Username but you will be required to re-enter your password.

CUSTOMER SERVICE

Is there a Mastercard Airport Experiences provided by LoungeKey Customer Service team I can call for assistance?

- Yes, English speaking customer service advisors are available 24 hours a day, 7 days a week. Contact details and operating hours when additional language support is available can be found on the Mastercard Airport Experiences provided by LoungeKey website and app within the Help section.

What information do I have to provide to the Customer Service team?

- You will be asked to provide your full 16-digit China Bank World Mastercard card number to allow the Customer Service team to support your benefit.

What services are provided by the Customer Service team?

- The Customer Service advisor can verify eligibility, support registering for an account, provide lounge locations and amenities, suggest dining, spa and retail offers, support in downloading the Mastercard Airport Experiences app, and other program inquiries.