

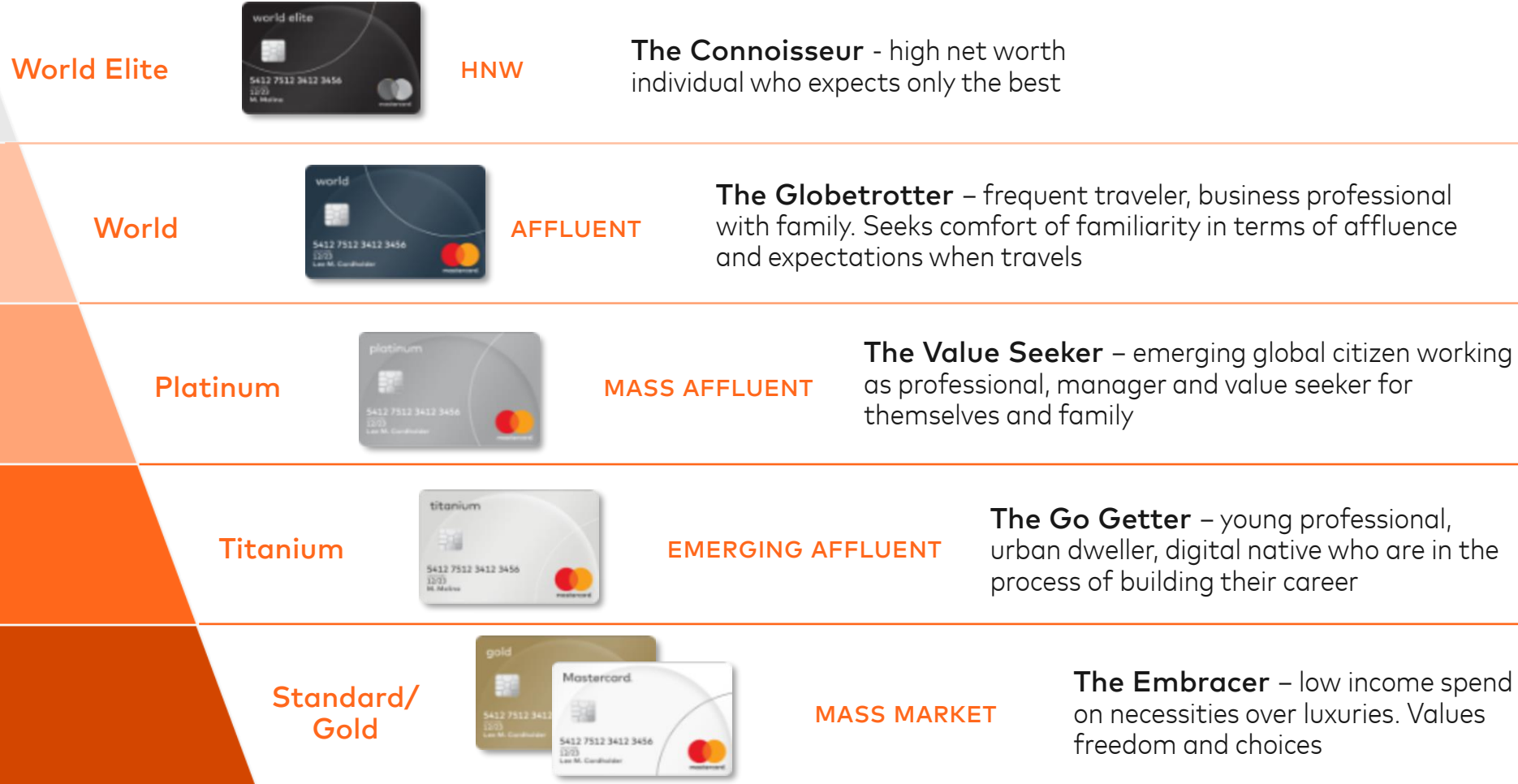


World Mastercard

The card designed for
the affluent segment



Understanding consumers – relating segments to insights



FEATURES



Mastercard World

The card that lets you experience the world.

Designed for frequently traveling, leadership-level professionals with families, this card ensures that cardholders enjoy the level of comfort they've come to expect when traveling.

After understanding our consumers, we created a proposition that resonates with their behaviors. All these benefits can be categorized under 3 pillars.



Travel

- ✓ Airport lounge access via Travel Pass
- ✓ Complimentary Airport Transfers with Careem
- ✓ Global Data Roaming Package
- ✓ Priceless cities for experiences in the cities you live & travel
- ✓ Car Rental: Hertz membership, Avis, Budget, rentalcars.com discounts
- ✓ Booking.com
- ✓ IHG Hotels & Resorts
- ✓ Trip.com
- ✓ Medical Tourism Concierge
- ✓ Access to Global Blue VAT Reclaim VIP services
- ✓ Costa Coffee offer
- ✓ Heathrow Express



Lifestyle

- ✓ Mastercard Gamer Pass with Go Gamers
- ✓ European shopping villages offer - Bicester
- ✓ Talabat food and grocery delivery discounts
- ✓ Carrefour online grocery delivery discounts
- ✓ MyUS premium membership
- ✓ Fiit fitness app membership discounts
- ✓ Lingokids discount
- ✓ Zee5
- ✓ Shahid monthly VIP package
- ✓ Midasbuy PUBG – UCs discount points
- ✓ Express VPN



Peace of mind

- ✓ Travel inconvenience insurance
- ✓ Travel medical insurance
- ✓ Travel insurance confirmation letter





TRAVEL



Mastercard Lounge Program *(Kuwait, Oman, Pakistan Qatar and United Arab Emirates)*



Eligibility

- Consumer Debit and Credit: Platinum, World and World Elite Mastercard
- Prepaid: World Mastercard
- Cards issued in Kuwait, Oman, Pakistan, Qatar and UAE

Destinations

- Worldwide

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- For Titanium cardholders, the complimentary airport lounge program is being terminate and replaced by the Flight Delay Pass.
- A calendar year is from January 1st till December 31st, but for 2025, it will be from April 1st till December 31st. For UAE, the calendar year of 2025 will start on May 1st, 2025.

About

The DragonPass Lounge program gives you complimentary access to over 1200 airport lounges with your participating Mastercard. Depending on your card tier, guests traveling with you may also benefit from lounge entry through this service, making the start of your business or leisure travel as relaxed as possible.

Description

Relax at up to 1,200 lounges with Mastercard® Airport Pass

Enjoy complimentary access to up to 1,200 airport lounges, access to business facilities and complimentary refreshments and snacks with Dragon Pass and Mastercard.

Mastercard cardholders of Mastercard Platinum, World, and World Elite issued in Kuwait, Oman, Pakistan, Qatar and UAE are required to spend a minimum of USD 1 (or local equivalent) in cross-border transactions with their card to unlock complimentary airport lounge access /airport dining offers with a yearly cap based on their card tier.

Each qualifying transaction unlocks 3 calendar months of complimentary airport lounge access /airport dining offers from the date of the last transaction.

Mastercard Platinum and World Cardholders receive one complimentary airport lounge access /airport dining offers before meeting the spend requirement, while World Elite cardholders receive 2 complimentary airport lounge access /airport dining offers. Upon making an international transaction, eligible cardholders receive additional complimentary lounge access, subject to a cap as outlined in the FAQs slide

Each cardholder should show their individual QR code to avoid guest charges.

Lounge access is powered by Dragon Pass.

SMS / Short promo

- Get complimentary airport lounge access with your Mastercard. Download the Mastercard Travel Pass App and present the app QR code to the lounge receptionist.

How to use

1. You receive an email and a notification on the new spend requirement for the lounge program when you open the Mastercard Travel Pass app
2. Go to the Mastercard Travel Pass app and log-in.
3. Re-enter your card number for validation and tick the T&Cs box, click on Confirm and your benefit will be active.
4. You can view your entitlements by clicking on the 'Membership' button



B2C FAQs

1. What is the new International Transaction requirement on the Mastercard airport lounge benefit about?

You will be required to make at least one USD 1 international transaction (local currency equivalent) at point of sale or online (e-commerce) to be eligible for your lounge benefit.

2. When is the new requirement coming into effect?

The new requirement comes into effect on April 1st, 2025. However, you must make an international transaction between January 1st, 2025, and March 31st, 2025, to ensure that you keep your lounge access after April 1st.

3. Which cards are subject to this requirement?

All Mastercard Platinum, World and World Elite Mastercard cards issued in your market are subject to this requirement.

4. What will happen to my lounge benefit once the new requirement comes into effect?

From April 1st, 2025, you will need to log onto the Mastercard Travel Pass app to re-enter your card details if you already have an account. If you are a new customer, you will need to register.

Once registered or confirmed, any transaction you made with a minimum international transaction of USD 1 or its local currency equivalent from January 1st 2025 to March 31st 2025 will give you access to complimentary airport lounge for 3 calendar months from the date of the transaction. To extend further, you will need to continue using your card for an international transaction of minimum of USD1 extending your access for 3 calendar months from the date of the last transaction.

However, if you did not spend a minimum of USD 1 (local currency equivalent) from January 1st to March 31st, then your lounge access benefit will be limited to 1 complimentary access for Platinum and World, and 2 complimentary accesses for World Elite Mastercard effective April 1st. If after using your complimentary access, you still do not make an international transaction, you will not be able to access the airport lounge unless you make a payment of USD 32 on your Mastercard card.

5. If my lounge benefit is paused because I did not make an international transaction, how can I regain my lounge benefit?

If your lounge has been paused, you may regain access by making an international transaction of a minimum of USD 1 (local currency equivalent) on your card at point of sale or online (e-commerce). Your access will be re-instated after up to 72 hours.

6. What is the validity date of my complimentary lounge access before making an international transaction?

Your complimentary access before you make an international transaction will be given to you at the beginning of each calendar year and will expire at the end of the same calendar year, until you make an international transaction.

7. What does international transaction mean when it comes to this requirement?

An international transaction refers to any purchase or payment made physically at a point of sale outside of the country where your card is issued from or a payment or purchase made online from an international website or merchant.



B2C FAQs (cont.)

8. Can my domestic transactions at local point of sales or at local online / e-commerce websites or merchants qualify for this new requirement?

No, only international point of sale or international online (e-commerce) transactions count towards your eligibility.

9. Can my transactions prior to my re-enrollment into the Mastercard Travel Pass help me meet this new requirement?

If you made a transaction between January 1st, 2025, and March 31st, 2025, you will meet the new requirement. Any transaction made before the 1st of January 2025 is not counted. In all cases, you will need to re-enroll on the 1st of April 2025 on the Mastercard Travel Pass app. Re-enrollment will only be available on 1st of April 2025.

10. Is my supplementary card also subject to this requirement?

Yes, your supplementary card will also need to spend a minimum of USD 1 on the card in international transaction at point of sale or online/e-commerce to unlock airport lounge access.

11. How many yearly complimentary accesses do I get?

As of April 1st, 2025, lounge accesses and/or dining offers for Platinum, World Mastercard and other Premium Cards will be capped as follows:

	<i>Kuwait, Oman, Pakistan and Qatar</i>		UAE	
	<i>Lounge caps</i>	<i>Dining offer caps</i>	<i>Lounge caps</i>	<i>Dining offer caps</i>
Mastercard Platinum	6 airport lounge visits per calendar year*	6 dining offers (where available) per calendar year*	4 airport lounge visits per calendar year*	4 dining offers (where available) per calendar year*
Mastercard World	12 airport lounge visits per calendar year*	12 dining offers (where available) per calendar year*	8 airport lounge visits per calendar year*	8 dining offers (where available) per calendar year*
Mastercard World Elite	no caps	no caps	14 airport lounge visits per calendar year*	14 dining offers (where available) per calendar year*

Please note that cardholders can choose either airport lounge access or airport dining offers, but both benefits contribute to the total number of the above caps.

*A calendar year is defined as the period starting from January 1st to December 31st in any given year. However, for 2025, the calendar year will be from April 1st to December 31st.



B2C FAQs (cont.)

12. Can I use any unused lounge accesses from the previous year?

No, all lounge accesses should be used within the calendar year. Lounge access may not be carried to the following year if unused by December 31st.

13. Can I use any of my lounge visits for a guest?

You can bring guests who are traveling on the same flight only if you have complimentary guest visits in your entitlement (please check with your bank). Otherwise, a fee of USD 32 per guest will be charged to your Mastercard card.

14. Where can I see the number of lounge accesses, I have at any given time?

You may log into your Mastercard Travel Pass app and see the number of accesses you have available. If your accesses have been paused because you have not spent the minimum requirement, you will see this on the app and be reminded to spend to reinstate your access.

15. If I am a new cardholder, enrolled into the Mastercard Travel Pass app after April 1st 2025, what will happen to my lounge access?

You will be required to make at least one USD 1 international transaction (local currency equivalent) at point of sale or ecommerce to start enjoying your lounge benefit.

16. I have a Mastercard Titanium card issued in the abovementioned country. What happens to my complimentary access?

Starting April 1st, 2025, Mastercard Titanium cardholders in Kuwait, Oman, Pakistan, Qatar, and UAE will no longer have access to airport lounge on demand. Instead, you will access airport lounges when your flight is delayed by registering flight details before departure. More information and redemption process will be shared separately.



Mastercard Lounge Program *(Kuwait, Oman, Pakistan Qatar and United Arab Emirates)*

- **Offer Details:** Get complimentary lounge access after spending at least USD 1 (or local currency equivalent) at any international point of sale or e-commerce. Check your eligibility directly in the app.
- **Redemption Method:**
 1. You receive an email or get a notification on the new spend requirement for the lounge program when you open the Mastercard Travel Pass app
 2. Go to the Mastercard Travel Pass app and log-in.
 3. Re-enter your card number for validation and tick the T&Cs box, click on Confirm and your benefit will be active.
 4. You can view your entitlements by clicking on the 'Membership' button
- **Offer Prerequisite:** Cardholders need internet access/data connectivity to download and register into the Mastercard Travel Pass app. Once registered, cardholders can access the lounge online or offline. Each cardholder, primary and supplementary, should show their individual QR code to avoid guest charges.
- **Exclusions/Inclusions/Subjectivity:**
 - Mastercard requires cardholders of Mastercard Platinum, World, and World Elite issued in Kuwait, Oman, Pakistan, Qatar and UAE to spend a minimum of USD 1 (or local equivalent) in cross-border transactions with their card to unlock complimentary airport lounge access /airport dining offers with a yearly cap based on their card tier.
 - Each qualifying transaction unlocks 3 calendar months of complimentary airport lounge access / airport dining offers from the date of the last transaction.
 - Mastercard Platinum and World Cardholders receive one complimentary airport lounge access /airport dining offers before meeting the spend requirement, while World Elite cardholders receive 2 complimentary airport lounge access /airport dining offers.
 - Upon making an international transaction, eligible cardholders will receive additional complimentary lounge access, subject to a cap as outlined in the FAQs slide.
 - The previous program leveraging the airport lounge network of LoungeKey / Priority Pass physical Mastercard card or Priority Pass card will no longer be accepted. The new program is powered by Dragon Pass and can be accessed through the Mastercard Travel Pass app.
 - A cross-border transaction is defined as a transaction acquired outside of the issued market. Both card present and card-not present (CNP) and e-commerce transactions qualify as cross-border spending.
 - For Titanium cardholders, the complimentary airport lounge program has been replaced by the Flight Delay Pass.
 - A calendar year is typically from January 1st till December 31st, but for 2025, it will be from April 1st till December 31st. For UAE, the calendar year of 2025 will start on May 1st, 2025.
 - Complimentary access entitlement and fees for you or your guest will vary according to card tier. If applicable, fees will be charged immediately to the Mastercard on the app.
 - Access may also be validated by showing the Membership Number on your app.
- **Product Eligibility:**
 - Debit and Credit: Platinum, World and World Elite Mastercard
 - Consumer Prepaid: World Mastercard
- **Market Eligibility:** Mastercard cards issued in Kuwait, Oman, Pakistan, Qatar and UAE
- **Validity:** Evergreen, until the year-end and beyond.
 - *Dragon Pass terms and conditions apply.*



Complimentary Airport Transfers with Careem



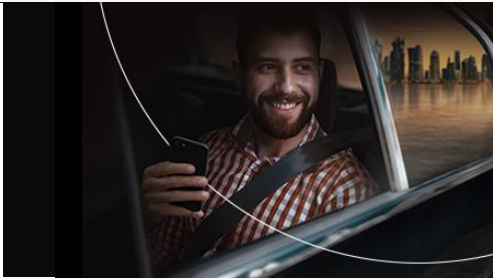
TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Consumer Debit and Credit: World and World Elite™ Mastercard
- Consumer Prepaid: World Mastercard®
- Eligible cards issued in UAE, KSA, Egypt, Bahrain, Jordan, Kuwait, Pakistan, Morocco and Iraq.

Destinations

- UAE, KSA, Egypt, Bahrain, Jordan, Kuwait, Pakistan, Morocco and Iraq.

Validity

- Evergreen: Until the year end & beyond

Main T&Cs

- Offer only works in the destination country.
- Refer to detailed terms & conditions for country specific promo codes.
- Only available for the eligible Mastercard cardholders.
- Careem terms and conditions apply.

About

Careem Rides is the region's choice for facilitating reliable, convenient and stress-free everyday commutes, through a diverse portfolio of offerings through the Careem Everything app, and is available today in more than 70 cities in 9 countries across the region.

Description

Complimentary Airport Rides with Careem

Book your airport ride with Careem and have your own personal driver take you to the airport. Choose the car type that suits your taste, book on the spot or schedule for a later pickup and enjoy the comfort of your ride.

Travel across countries in the Middle East & enjoy:

- World Elite Mastercard: 6 complimentary airport rides/year – UAE World Elite Mastercard: 4 complimentary airport rides/year
- World Mastercard: 2 complimentary airport rides/year - UAE World Mastercard: 1 complimentary airport rides/year

SMS / Short promo

- Use your Mastercard to enjoy your complimentary airport rides with Careem. Enter the relevant promo code to redeem the offer.

How to use

- Download Careem app from the App Store or Google Play Store.
- Add your eligible Mastercard card for the payment.
- Select your ride "to" or "from" the airport.
- Simply enter the relevant promo code when booking to enable your complimentary airport ride.
- *Refer to detailed terms & conditions for country specific promo codes.*



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center

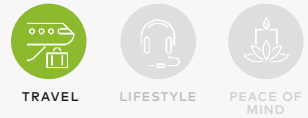
Complimentary Airport Transfers with Careem

- **Offer Details:** Use your Mastercard on the Careem App to get two complimentary airport rides with your World Mastercard and six complimentary airport rides with your World Elite Mastercard
- **Redemption Method:** Download or open the Careem app. After you've selected your ride, enter the relevant promo code on the checkout screen.
- **Offer Prerequisite:** The discount is exclusive to Mastercard cardholders.
- **Exclusions/Inclusions/Subjectivity:**
 - o Use an eligible Mastercard as your payment method.
 - o Get 2 complimentary airport rides (1 for UAE) per year with your World Mastercard and 6 complimentary airport rides (4 for UAE) per year with your World Elite Mastercard.
 - o Use the relevant promo code according to the below table:

Country	UAE	KSA	Bahrain	Egypt	Jordan	Kuwait	Morocco	Pakistan	Iraq
Cap	USD 23	USD 23	USD 14	USD 23	USD 39	USD 14	USD 31	USD 12	USD 12
World Promocode	MAUAE2	MAKSA2	MABAH2	MAEGP2	MAJOR2	MAKUW2	MAMOR2	MAPAK2	MAIRAQ2
World Elite Promocode	MAUAE6	MAKSA6	MABAH6	MAEGP6	MAJOR6	MAKUW6	MAMOR6	MAPAK6	MAIRQ6

- o The Promo Code does not apply when you pay with Apple Pay.
- o The discount is available when the customer books trips on all car types, except Hala Taxi.
- **Product Eligibility:** consumer Debit and Credit: World, World Elite™ Mastercard, and Consumer Prepaid: World Mastercard.
- **Market Eligibility:** The offer is eligible for cards issued in UAE, KSA, Egypt, Bahrain, Jordan, Kuwait, Pakistan, Morocco and Iraq
- **Validity:** Evergreen, until the year's end and beyond.
- *Careem terms & conditions apply.*

Global Data Roaming (Flexiroam)



Eligibility

- Consumer Credit: World and World Elite™ Mastercard
- Eligible cards issued in the Middle East & Africa

Destinations

- Flexiroam's global connectivity covers 208 countries worldwide (see app for more details)

Validity

- Evergreen: Until the year end and beyond

Main T&Cs

- Flexiroam T&Cs apply (<https://mastercard.flexiroam.com/mastercard/terms>)



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center



About

Flexiroam is a global data roaming provider offering high-speed connectivity, easy data sharing and future forward technology designed for the mobile-first traveler. Flexiroam aggregates various telcos worldwide to offer high-speed internet at a lower price



Description

Stay connected anytime, from anywhere.

Travelling soon? Stay connected with your loved ones with Flexiroam and eliminate the hassle of buying and changing SIMs at every country or carrying Wi-Fi dongles around.

With your eligible Mastercard card, you can now enjoy your complimentary global data roaming package:

- World Elite Mastercard: 1 GB x 3 times per year (each 1 GB valid for 5 days from the start date of your choice)
- World Mastercard: 1 GB free roaming data per year (valid for 5 days from the start date of your choice)
- 15% discount on all subsequent Flexiroam data roaming plans (evergreen)
- Higher seasonal discounts available

Simply download Flexiroam app, click on the Mastercard banner and redeem your complimentary roaming data today with your eligible Mastercard card.



SMS / Short promo

- Stay connected anytime, from anywhere. Download the Flexiroam app and register to your complimentary data roaming plan with your eligible Mastercard card.



How to use

- Download Flexiroam App from the App Store (<https://apps.apple.com/MY/app/id1084265472?mt=8>) or Google Play Store (https://play.google.com/store/apps/details?id=com.flexiroamx&referrer=af_tranid%3DyFw5JzOQ51_e1ooEbDMhgg%26pid%3DFLEXIROAM%26c%3DMAIN_POP%26af_web_id%3D6370a071-af25-47d3-a1f5-bbe3a557bf84-p)
- Click Sign up, Add name & other details and Verify account
- Click on Mastercard banner and Enter 16-digit Mastercard card number to check data plan eligibility
- Click on 'Redeem Starter Plan' and follow steps to 'Activate e-SIM'
- 'Confirm Redemption' to redeem free data plan
- 'Unlock phone', 'Confirm Order' and click 'Install e-SIM' to finish e-SIM installation
- Go to Mobile Settings > Cellular/Mobile Data > Cellular / Mobile Data > Select Flexiroam
- From Mobile Settings > Cellular/Mobile Data > Data Roaming > Switch On Data Roaming
- Switch on Data Plan (1 GB valid for 5 days)
- Purchase additional plan at 15% discount

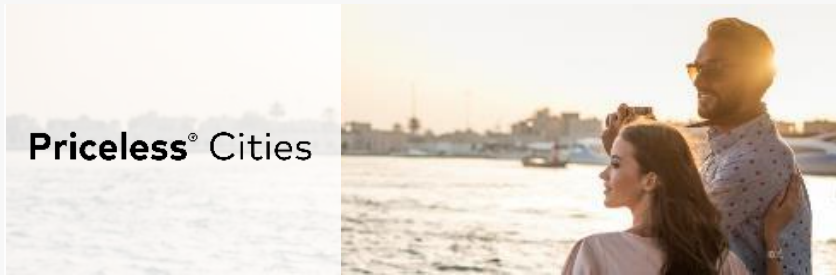
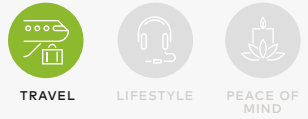


Global Data Roaming (Flexiroam)

- **Offer Details:**
 - World Credit : 1 GB free roaming data per year (validity 5 days)
 - World Elite Credit: 1 GB x 3 times (each 1 GB validity 5 days)
 - 15% discounts on additional tops in the app (evergreen offer)
 - Higher seasonal discounts available from time to time
- **Redemption Method:**
 - Download Flexiroam app
 - Click Sign up, Add name & other details and Verify account
 - Click on Mastercard banner and Enter 16-digit Mastercard card number to check data plan eligibility
 - Click on 'Redeem Starter Plan' and follow steps to 'Activate e-SIM'
 - 'Confirm Redemption' to redeem free data plan
 - 'Unlock phone', 'Confirm Order' and click 'Install e-SIM' to finish e-SIM installation
 - Go to Mobile Settings > Cellular/Mobile Data > Cellular / Mobile Data > Select Flexiroam
 - From Mobile Settings > Cellular/Mobile Data > Data Roaming > Switch On Data Roaming
 - Switch on Data Plan (1 GB valid for 5 days)
 - Purchase additional plan at 15% discount
- **Offer Prerequisite:** The free data roaming offer is exclusive to Mastercard cardholders. The data plan only works while "roaming" i.e. when a cardholder is travelling outside their card issuance country.
- **Exclusions/Inclusions/Subjectivity:**
 - Any cards other than World & World Elite Credit issued in MEA region are excluded from this offer.
- **Product Eligibility:** Consumer Credit only: World and World Elite™ Mastercard®.
- **Market Eligibility:** The offer is eligible for cards issued in Middle East & Africa markets.
- **Validity:** Evergreen, until the year end and beyond.
- Flexiroam T&Cs apply (<https://mastercard.flexiroam.com/mastercard/terms>)



Priceless Cities



Eligibility

- Commercial Debit and Credit: Gold, Titanium, Platinum, World, and World Elite Mastercard.
- Cards issued in Middle-East & Africa

Destinations

Select cities around the world

Validity

Evergreen: Until the end of the year and beyond

T&Cs

Every offer T&Cs apply and Platform T&Cs apply. Visit priceless.com

About

Exclusive to Mastercard cardholders, Priceless Cities provides access to unforgettable experiences in the cities where you live and travel.

With priority access to worldwide events, Priceless Cities offers exclusive entertainment, arts and culture, sports and culinary experiences tailored to our cardholders home and abroad.

Description

Priceless Cities is a unique collection of thousands of experiences and offers in over 40 cities and countries around the world, specially tailored for Mastercard® cardholders.

From dining to travel and entertainment, enjoy exclusive access and benefits that will make your trip abroad or stay at home even more rewarding.

SMS / Short promo

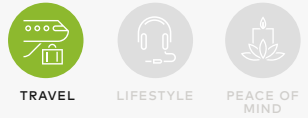
Enjoy exclusive access to dining, travel and entertainment experiences all over the world with Priceless Cities offers from Mastercard. Visit [Priceless.com](https://priceless.com) to find out more

How to use

- Visit priceless.com
- Register
- Choose your place of interest



Rentalcars.com Discount



Eligibility

- Consumer Debit and Credit: Gold, Titanium, Platinum, World, and World Elite Mastercard.
- Eligible cards issued in Middle-East and Africa

Destinations

- Worldwide

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- Mastercard cardholders must book from the dedicated link to benefit from the discount, booking from the app or homepage are not eligible.
- Subject to availability, not in conjunction with other offers.
- Discounts applies to the rental costs excluding taxes, fees, surcharges, one-way fees and optional extras such as child seats, additional drivers or fuel.
- Canceled or no shows are not eligible.
- Standards rentalcars.com terms and conditions apply.

About

Rentalcars.com is an online car rental service, providing options on all car groups, including luxury cars, people carriers, minivans, and more.

Rentalcars.com is the world's leading online car rental service and arranges car rental in 60,000 locations, across 160 countries, in over 40 languages.

Description

Rentalcars.com Discount

Explore at your own pace

Enjoy an exclusive 10% discount when you book your preferred ride with Rentalcars.com using your (Bank name) Mastercard.

- Visit the Mastercard page on Rentalcars.com by clicking 'Book now' below
- Search and select your preferred car
- Book your ride by paying securely with your Mastercard
- Enjoy an exclusive discount at checkout

Book now

SMS / Short promo

Enjoy 10% off car rental when booking on Rentalcars.com with your Mastercard.

How to use

- Simply go to <https://www.rentalcars.com/?affiliateCode=mastercard047&enabler=mastercardme> to make a booking and enter your Mastercard details upon checkout.



Rentalcars.com Discount

This promotion is only available to Mastercard holders who book through the dedicated link

Bookings must be made via the dedicated link to be eligible for the discount

Bookings made with the Rentalcars.com app are not eligible for this promotion

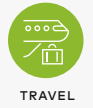
Canceled and “no show” bookings are not eligible

All conditions of the promotion must be met at the time the booking is made; no retroactive claims will be allowed.

The above offers are subject to availability and cannot be combined with any other offer, discount or promotion. Discounts apply to all mandatory rental costs, excluding taxes, fees, surcharges, one-way fees, and optional extras such as child seats, additional drivers and fuel, which are charged at normal rates. All rentals are subject to Rentalcars.com standard terms and conditions as well as the car hire company.



Hertz Gold Plus Rewards Five Star Membership



Eligibility

- Consumer Debit and Credit: World Mastercard
- Eligible cards issued in Middle-East and Africa (excluding Palestine and Mauritius)

Destinations

- Worldwide (Car class upgrade with the exception of Greece & the UAE)

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- Hertz Gold Plus Rewards Five Star membership is valid for 12 months from date of enrollment.

About

Hertz, the world's leading vehicle renting organization, operates from approximately 7,700 locations in 145 countries worldwide.

Hertz is the largest general use car rental brand in the world, and the number one airport car rental brand in the U.S. and at 69 major airports in Europe, operating both corporate and licensee locations in cities and airports in North America, Europe, Latin America, Australia and New Zealand. In addition, the Company has licensee locations in cities and airports in Africa, Asia, and the Middle East.

Description

Hertz Gold Plus Rewards® Five Star Membership

Renting a car is now hassle-free. With World Mastercard®, you are automatically eligible for Hertz Gold Plus Rewards® Five Star, which is otherwise only obtainable through 7 qualifying Hertz Gold Plus Rewards® rentals in a 12-month period.

Enjoy special privileges and benefits, such as:

- Bypass the rental queue at many of the world's busiest airports
- One car class upgrade at participating locations (subject to availability)
- Faster returns with Hertz Instant Return®
- Up to 15% off best publicly available rates at participating Hertz locations worldwide.
- Free additional driver (spouse/domestic partner for Gold Plus Rewards Members)

SMS / Short promo

Join now at hertz.com/mcworld and get up to 15% off car rentals with Hertz and your World Mastercard. Members add CDP814540 to upgrade.

How to use

- If you are not yet a Gold Plus Rewards member, simply go to hertz.com/mcworld and click «Join Now» to enroll and get upgraded to Five Star status.
- If you are already a Hertz Gold Plus Rewards member, visit hertz.com/mcworld, login to your profile, and add CDP 814540 to get upgraded to Five Star status.



Hertz Gold Plus Rewards Five Star Membership

Offer valid for World Mastercard cardholders

Hertz Gold Plus Rewards Five Star membership is valid for 12 months from date of enrolment

Once Cardholder is registered on Merchant's systems, Merchant will send a welcome pack along with membership card within four (4) weeks

In all cases, a valid Mastercard card must be registered as the form of payment in their Gold Plus Rewards® membership profile

A Mastercard Card must be presented at rental counter if payment is enacted physically. Online payments will be processed using applicable Mastercard cards

Car Class upgrade does not apply to Hertz Collections (Green, Fun, Prestige and Family).

Car Class upgrade is subject to availability of a large car at time of rental and available at participating Hertz worldwide with the exception for Greece and the UAE.

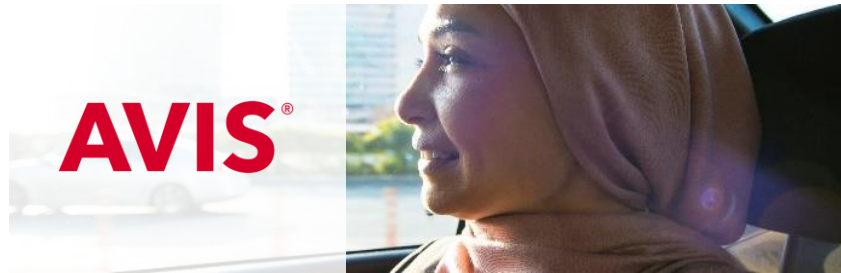
Car Class upgrades are not guaranteed at reservation and are subject to vehicle availability at the time and place of rental.

Hertz T&Cs apply

Mastercard has the right to amend the offer or these terms & conditions at any time



Avis Car Rental & Chauffeur Services (World/ World Elite)



Eligibility

- Consumer Debit and Credit: World and World Elite Mastercard
- Eligible cards issued in Middle-East and Africa

Destinations

- Europe, Middle-East & Africa, Asia, US and Canada

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- The discounts do not apply for domestic rentals (i.e for rentals taking place in the same country the booking is made).

About

Avis Car Rental and its subsidiaries operate one of the world's best-known car rental brands with approximately 5,500 locations in more than 165 countries. Avis has a long history of innovation in the car rental industry and is one of the world's top brands for customer loyalty. Avis is owned by Avis Budget Group, Inc. (NASDAQ: CAR), which operates and licenses the brand throughout the world.

Description

Avis Car Rental & Chauffeur Services

Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis. With your Mastercard®, you can now enjoy access to:

- Up to 35% off your next car rental
- Complimentary Avis President's Club membership
- A complimentary upgrade with every rental
- 10% off Premium Chauffeur Drive services

SMS / Short promo

Enjoy up to 35% off your next car rental with Avis & complimentary Avis President's Club membership. Visit avisworld.com/mastercardmea and book with your Mastercard.

How to use

- WORLD ELITE: Simply call the World Elite™ Mastercard® Concierge or visit avisworld.com/mastercardmea and use your World Elite™ Mastercard® card to reserve your vehicle.
- WORLD: Simply visit avisworld.com/mastercardmea and use your World Mastercard® to reserve your vehicle.
- Go to https://secure-one.avisworld.com/en_GB/Avis-MastercardMEA/AvisPreferred to sign up to Avis President's Club

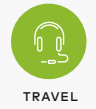


Avis Car Rental & Chauffeur Services (World/ World Elite)

- **Offer Details:** Up to 35% discount on car rentals, complimentary Avis President's Club membership, complimentary upgrade with every rental, 10% off on Premium Chauffeur Drive services.
- **Redemption Method:** Simply go to the [avisworld.com/mastercardmea](https://www.avisworld.com/mastercardmea) to book a ride with your Mastercard to redeem offer.
- **Offer Prerequisite:**
 - The eligible Mastercard card type should be selected to ensure the correct discount is applied
 - Cardholders are required to present their eligible Mastercard card to the agent upon collection of the vehicle.
- **Exclusions/Inclusions/Subjectivity:**
 - The discounts do not apply for domestic rentals (i.e for rentals taking place in the same country the booking is made).
 - The discount is only available for customers booking through dedicated redemption page [avisworld.com/mastercardmea](https://www.avisworld.com/mastercardmea) or for customers who have joined Avis Preferred (https://secure-one.avisworld.com/en_GB/Avis-MastercardMEA/AvisPreferred) for Avis Presidents Club and linked their profile to the partnership.
- **Product Eligibility:** Debit and Credit: World & World Elite™ Mastercard®
- **Market Eligibility:** The offer is available for cards issued in Middle-East & Africa and rentals taking place in Europe, the Middle-East & Africa, Asia, the United States and Canada.
- **Validity:** Valid until December 31st , 2024



Budget Truck & Car Rental



TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Consumer Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard
- Eligible cards issued in Middle-East and Africa

Destinations

- Worldwide

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- Discount available at participating Budget locations globally

About

Budget Car Rental is one of the world's best-known car rental brands with approximately 3,350 locations in more than 120 countries. Budget is an industry leader in providing vehicle rental services to value-conscious travellers and also operates the second-largest truck rental business in the United States, through a network of approximately 1,650 locations.

Description

Budget truck & car rental

Get access to affordable car rental offers with Budget. With your Mastercard®, you can enjoy access to:

- Up to 10% off your next car or truck rental

SMS / Short promo

- Get up to 10% off on your next car or truck rental with Budget. Visit www.budgetinternational.com/mastercard and book with your Mastercard.

How to use

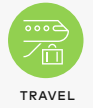
- Simply visit www.budgetinternational.com/mastercard and use your Mastercard® to reserve your vehicle.



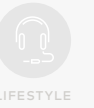
Budget Truck & Car Rental

- **Offer Details:** Enjoy 10% discount on your eligible Mastercard with Budget.
- **Redemption Method:** Simply select your card tier on the website www.budgetinternational.com/mastercard and your discount will automatically apply to the booking.
- **Offer Prerequisite:**
 - Renter must meet the applicable age, driver and credit requirements for the rental station you wish to rent from. Minimum age will vary by location.
- **Exclusions/Inclusions/Subjectivity:**
 - No minimum car group or rental length applies.
 - Discount available at participating Budget locations globally.
 - Discount applies to the quoted cost of the rental only, and does not apply to charges for any optional extras, damage charges, congestion and toll charges, one-way fees or fuel.
 - The price you see quoted includes the discount.
 - Discount offer is subject to availability. Budget reserves the right to amend or withdraw the offer at any time without prior notice.
 - Usual booking and rental terms and conditions apply – please check at time of booking.
- **Product Eligibility:** Consumer Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard
- **Market Eligibility:** The offer is eligible for cards issued in Middle-East and Africa.
- **Validity:** Evergreen: Until the end of the year and beyond





TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Debit and Credit: Standard, Gold, Titanium, Platinum, World and World Elite Mastercard® and Prepaid: Standard, Gold, Platinum and World Mastercard
- Eligible cards issued in Middle-East, Africa and Pakistan

Destinations

- Worldwide

Validity

- **Ending on December 31st, 2025**

Main T&Cs

- Bookings are only eligible when made through booking.com's Mastercard landing page
- Money will be credited to your booking.com wallet Cashback will be credited to your booking.com wallet within 70 days after completion of the stay in the accommodation.



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center



About

Booking.com seamlessly connects millions of travelers to memorable experiences, a variety of transportation options, and incredible places to stay – from homes to hotels, and much more.

Booking.com is available in 43 languages and offers over 6.2 million homes, apartments, and other unique places to stay.



Description

Get up to 7% wallet credit on your next stay when booking it on Booking.com!

Planning and booking a trip or a vacation is made even easier with Booking.com and Mastercard.

Use your Mastercard to book your next staycation or vacation on

<https://www.booking.com/gating/authkey?aid=2439504&key=mjB3VcxhAl> and enjoy up to 7% wallet credit across millions of properties locally and around the world.

A maximum cap of EUR 200 applies.



SMS / Short promo

- Get **up to 7% with Mastercard** when booking your next stay on booking.com through booking.com's Mastercard landing page.



How to use

1. Go to <https://www.booking.com/gating/authkey?aid=2439504&key=mjB3VcxhAl>
2. Follow the booking.com prompts and book your accommodation
3. Enter eligible Mastercard card details upon checkout.
4. Cashback will be credited to your booking.com wallet within 70 days.



Booking.com discount

- **Offer Details:** Get up to 7% wallet credit on your next stay when booking it on booking.com's Mastercard landing page
- **Redemption method:**
 1. Go to <https://www.booking.com/gating/authkey?aid=2439504&key=mjB3VcxhAl>
 2. Follow the booking.com prompts and book your accommodation
 3. Enter eligible Mastercard card details upon checkout.
 4. Cashback will be credited to your booking.com wallet
- **Exclusions/Inclusions/Subjectivity:**
 - This promotion is only available to Mastercard cardholders
 - Bookings made with the Booking.com app are not eligible for this promotion.
 - Cancelled and "no show" bookings are not eligible.
 - The reward will be credited within 70 calendar days after completion of the stay in the accommodation.
 - Genius discount is applicable /stackable with the cashback discount. The cashback amount rewarded will be reflected in the award badge
 - Accommodations that do not accept eligible Mastercard cards are not eligible for the offer. These are accommodations that only accept cash as a mode of payment and do not have a "cashback" badge displayed on their listing.
 - The offer is subject to the terms and conditions of Booking.com. In case of dispute, the decision of Booking.com and [Mastercard] shall be final.
 - All conditions of the promotion must be met at the time the booking is made; no retroactive claims will be allowed.
 - The user must hold a valid account on Booking.com, The cashback will be credited to your bookings.com wallet.
 - A maximum cap of EUR 200 per booking applies.

- **Product Eligibility:**
 - Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard® and Prepaid: Gold, Platinum and World Mastercard
 - **Market Eligibility:**
 - The offer is eligible for cards issued in the Middle-East, Africa and Pakistan
- **Validity: Ending on December 31st, 2025**

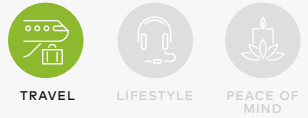
For inquiries and concerns about the offer, you may call Booking.com Customer Service at:

[include other phone numbers if needed or point them to Booking.com -> <https://www.booking.com/content/contact-us.html>]

- International (English): +442033202609
- Singapore (English): +6564155410
- Malaysia (English): 03-7724-4265
- Malaysia (Malay): 03-7724-4262
- Malaysia (Mandarin): 03-7724-4264
- Philippines (English): 180011142126
- Indonesia (Bahasa Indonesia): 0078030110118
- Taiwan (Mandarin): 0287933062
- Thailand (Thai): +6627873013
- Hong Kong (English): 50775530
- Hong Kong (Cantonese): 30775532
- Hong Kong (Mandarin): 30775531
- Transferring to a credit/debit card:



IHG Hotels & Resorts Offer



IHG
HOTELS & RESORTS



Eligibility

- Consumer Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard.
- Eligible cards issued in Middle-East & Africa

Destinations

- Europe, Maldives, India, Middle East and Africa

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- Europe hotels are exempt from welcome drink & late check out entitlements.
- Discount is based on the Best Available Rate.
- Offer is available across brands: InterContinental, Hotel Indigo, Crowne Plaza, Voco, Holiday Inn, Holiday Inn Express, Staybridge Suites.

About

InterContinental Hotels Group plc, also known as IHG Hotels & Resorts, is a multinational hospitality company with nearly 6,000 global hotels and resorts across worldwide destinations.



**HOTEL
INDIGO**

CROWNE PLAZA

VOCO

Holiday Inn

**Holiday Inn
Express**

**STAYBRIDGE
SUITES**

Description

Open up your world with true hospitality for good

Explore IHG Hotels and Resorts offers when you pay with your Mastercard:

- 15% discount on 'Best Available Rate'
- A complimentary welcome drink on arrival at the relevant Participating Property
- Complimentary late checkout from the Participating Property (i.e., checkout at 16h00 at the latest)

SMS / Short promo

- Get 15% discount on IHG Hotels & Resorts across Europe, Maldives, India, Middle East & Africa when you book at <http://www.ihg.com/mastercardoffer>. T&Cs apply.

How to use

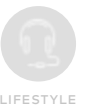
- Simply visit <http://www.ihg.com/mastercardoffer> to redeem the offer.
- Enter your destination, select dates and search for the hotels available.
- Select the hotel of your choice and proceed to check out.
- Complete the booking and pay with your Mastercard to get 15% discount.



IHG Hotels & Resorts Offer

- **Offer Details:** 15% discount on 'Best Available Rate including a complimentary welcome drink on arrival at the relevant Participating Property; and Complimentary late checkout from the Participating Properties (i.e., checkout at 16h00 at the latest).
- **Redemption Method:** Simply visit <http://www.ihg.com/mastercardoffer> to redeem the offer.
- **Offer Prerequisite:** This offer is exclusive to Mastercard cardholders.
Minimum 1 night stay required.
- **Exclusions/Inclusions/Subjectivity:**
 - Room rates based on maximum two adults sharing a standard twin/double room which also includes buffet breakfast (referred to as "meals") at a Participating Property restaurant. If buffet is not available a set menu meal will be provided at the restaurant or in-room;
 - Kids up to 12 years and sharing the room with full paying adults eat free;
 - Tax, service charge, credit card surcharges are not included;
 - Any other in-room dining purchases, minibar purchases and private dining are excluded from this promotion;
 - Cancellation and no show policy apply, however Mastercard cardholders that have availed the Promotion can cancel their stay free of charge up to 24 hours before their stay;
 - Credit card guarantee is required to make a booking. However, deposit for one night is only due 24 hours before check-in date;
 - The Promotion is not applicable to group bookings;
 - 16h00 late checkout is based on relevant Participating Property's availability;
 - Any other drinks outside of the complimentary welcome drink upon arrival are not included within this offer;
 - This Promotion is only available to Mastercard cardholders via official Mastercard partner channels. Booking must be made via the link provided;
 - Rates are subject to availability. Reasonable blackout dates (days when the offers are not available) may apply in some Participating Properties;
 - Any unused components of the Promotion are non-refundable. All offers are subject to availability and are non-refundable.
- **Product Eligibility:** •Debit and Credit: Gold, Titanium, Platinum, World, World Elite™ Mastercard®. Prepaid: Platinum, World Mastercard®.
- **Market Eligibility:** The offer is eligible for cards issued in Middle East & Africa.
- **Validity:** Evergreen: Until the end of the year and beyond





Trip.com discounts



Eligibility

- Debit and Credit: Platinum, World and World Elite™ Mastercard and Prepaid Platinum and World Mastercard.
- Eligible cards issued in the Middle East, Africa and Pakistan

Destinations

- Worldwide

Validity

- Evergreen: Until the year end and beyond

Main T&Cs

- This offer is applicable on one-way or round-trip full fare flights including taxes & booking fees.
- There is no minimum booking value.
- Mastercard and Trip.com T&Cs apply

About

Trip.com is a leading online travel agency that offers a comprehensive range of travel services including flight and hotel bookings, train tickets, car rentals, and vacation packages. With a user-friendly platform and 24/7 customer support, Trip.com makes travel planning easy and accessible for users around the world.

Description

Save up to 20% on Trip.com with your Mastercard!

Book your next getaway on Trip.com and enjoy up to **20% off** when you pay with your **Mastercard**. Discover amazing deals on flights, hotels, and more, exclusively for Mastercard cardholders.

- World Elite Mastercard get 20% off flights and Hotels bookings – Promo code: **MCTRIP20**
- World Mastercard get 15% off flights and hotels bookings – Promo code: **MCTRIP15**
- Platinum Mastercard get 10% off flights and hotels bookings – Promo code: **MCTRIP10**

Caps apply.

SMS / Short promo

- Get up to 20% off flights and hotels bookings on Trip.com with your Mastercard card and enjoy your next trip!
www.trip.com/mastercard

How to use

- Simply download the trip.com app from the App Store or Google Play or visit trip.com 's website and click on the Mastercard's offer banner. You can also go directly to www.trip.com/mastercard
- Click 'Claim' on the promo code that matches your card type
- Book your flight or hotel and select the promo code form the 'My Promo Codes' section.
- Your discount will be confirmed at checkout.



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center

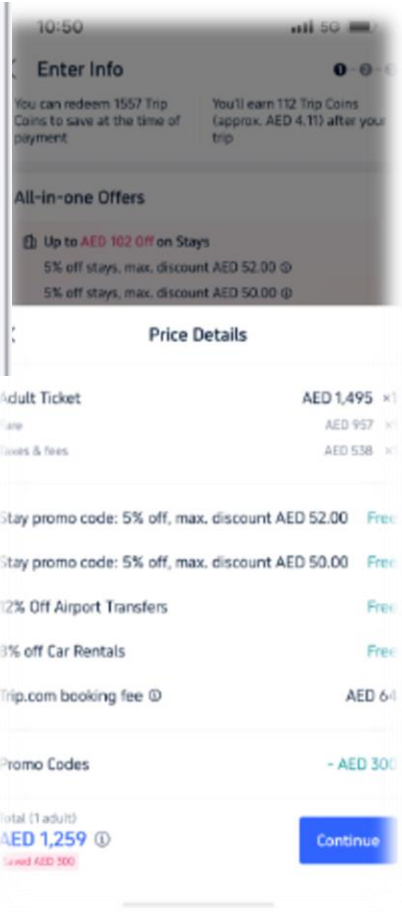
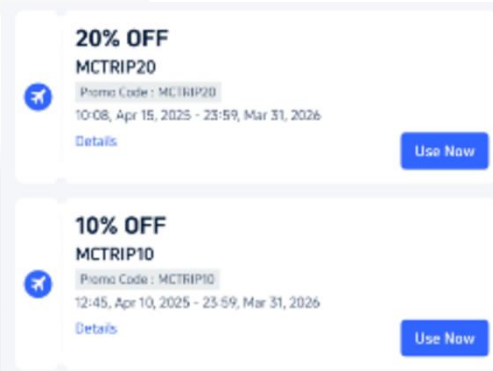
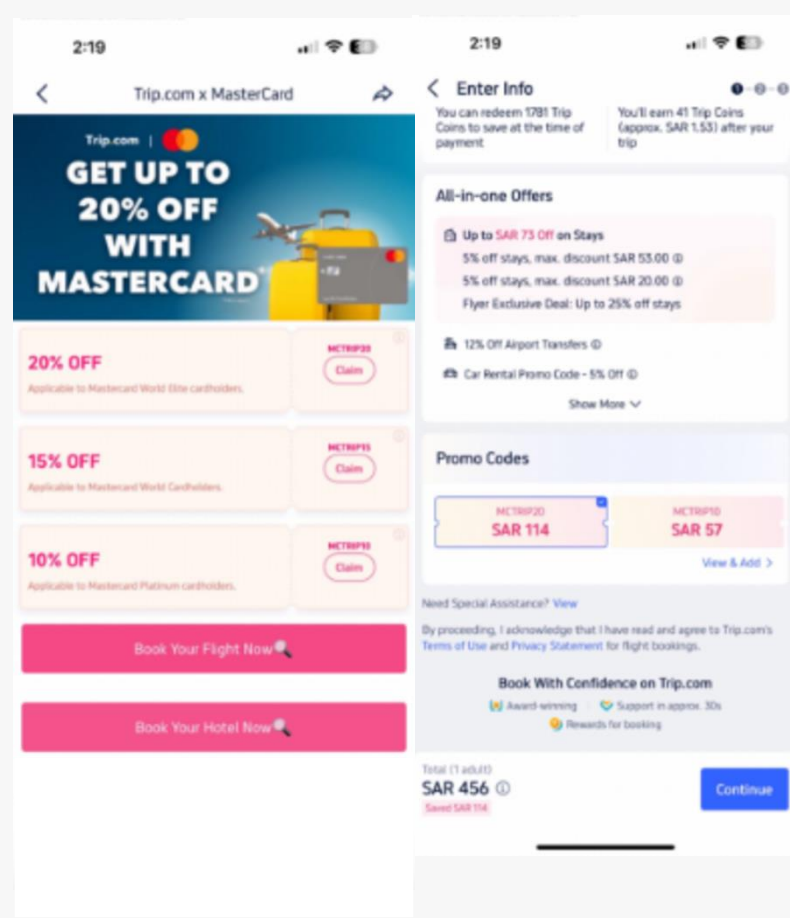
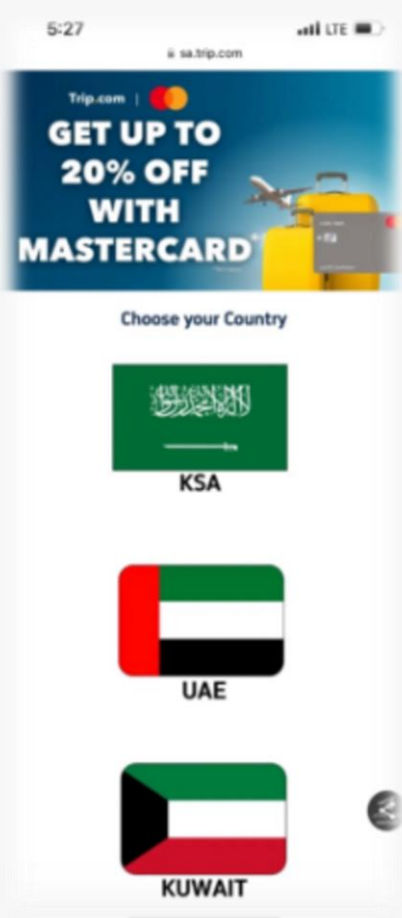
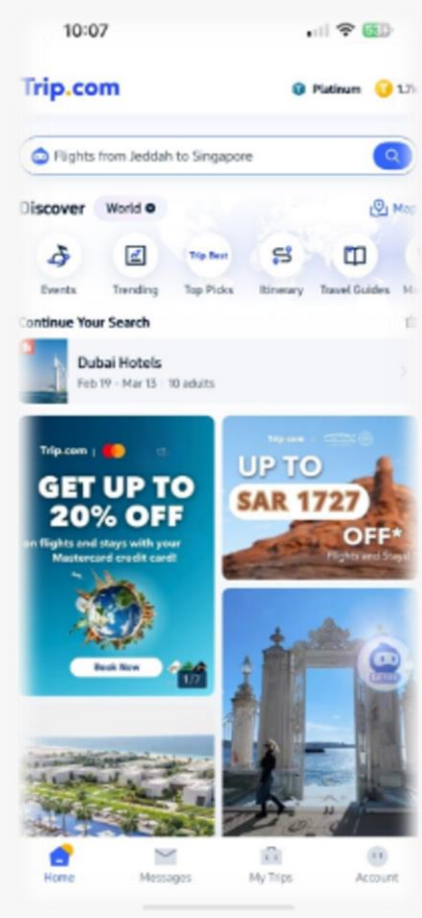
Trip.com discounts

Simply download the trip.com app from the App Store or Google Play or visit trip.com 's website and click on the Mastercard's offer banner. You can also go directly to www.trip.com/mastercard.

Click 'Claim' on the promo code that matches your card type

Book your flight or hotel and select the promo code form the 'My Promo Codes' section.

Your discount will be confirmed at checkout.



Trip.com discounts

- **Offer details:** Save up to 20% on Trip.com with your Mastercard!
- **Redemption Method:**
 - Simply download the trip.com app from the App Store or Google Play or visit trip.com 's website and click on the Mastercard's offer banner. You can also go directly to www.trip.com/mastercard
 - Click 'Claim' on the promo code that matches your card type
 - Book your flight or hotel and select the promo code form the 'My Promo Codes' section.
 - Your discount will be confirmed at checkout.
- **Offer Prerequisite:** This offer is valid only for Mastercard cards issued in the Middle East and Africa region.
- **Exclusions/Inclusions/Subjectivity:**
 - This offer is applicable only on one-way or round-trip full fare flights including taxes & booking fees.
 - The promo code excludes "flight+hotel" and "ticket+hotel" packages, pay-at-hotel bookings, and select hotels or room types, especially those from third-party sites.
 - There is no minimum booking value.
 - Promo codes are non-transferable and cannot be exchanged for cash or Trip Coins.
 - This promotion cannot be combined with any other promotions, offers, or discounts.
 - If a booking is cancelled, unpaid, or misses the payment window, the promo code may be reissued for use during the promotion period.
 - Offer details, Promo codes and caps (in local currencies) apply as displayed in the table below:
- The promotion period extends from 15/04/2025 till 14/04/2026 for a travel period between 15/04/2025 to 14/04/2027.
- **Product Eligibility:**
 - Debit and Credit Platinum, World and World Elite™ Mastercard and Prepaid Platinum and World Mastercard.
- **Market Eligibility:** Eligible cards issued in the Middle East, Africa and Pakistan
- **Validity:** Evergreen until year-end and beyond.
For all other Terms & Conditions, please visit www.trip.com/mastercard

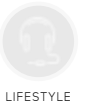
Card type	Offer details	Promo code	Discount cap in local currencies for UAE, KSA, Qatar, Oman, Bahrain and Kuwait	Discount in USD for all other markets
World Elite	20% on Flights and Hotels	MCTRIP20	AED, SAR and QAR: 300/ OMR and BHD: 30/ KWD: 10	USD: 80
World	15% on Flights and Hotels	MCTRIP15	AED, SAR and QAR: 200/ OMR and BHD: 20/ KWD: 16	USD: 55
Platinum	10% on Flights and Hotels	MCTRIP10	AED, SAR and QAR: 100/ OMR and BHD: 10/ KWD: 8	USD: 30



Medical Tourism Concierge



TRAVEL



LIFESTYLE



PEACE OF MIND

Medical Tourism Concierge



Eligibility

- Consumer Debit and Credit: Titanium, Platinum, World, World Elite™ Mastercard®
- Consumer Prepaid: Platinum and World Mastercard®
- Eligible cards issued in the Middle East & Africa



Destinations

- India, Turkey, UAE, Germany and Thailand



Validity

- Evergreen: Until the year end and beyond



Main T&Cs

- Existing patients of a hospital will NOT be eligible for this discount.
- Patients using services of any other medical facilitator agency for hospital logistics shall NOT be eligible for the discount.
- Discount applied on the treatment cost is uncapped.
- Patients are required to check with the case manager the applicability of discounts for treatments



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center



About

Vaidam is a certified healthcare discovery platform that help you plan your trip for medical treatment through a network of 400+ hospitals, 100+ clinics, 7000+ doctors around the world. Vaidam will connect you to top-notch medical experts, hospitals, wellness options, and trusted travel partners to help identify and make the right healthcare choices. The platform provides medical concierge service via assigning a dedicated person to understand your needs, prepare treatment plans abroad and can help with the documentations and travel arrangements such as visa applications, airport transfers or hotel reservations.



Description

Get treatments with the best medical experts, hospitals, and clinics in India, Turkey, UAE, Germany, and Thailand.

Connect with the best medical experts and hospitals and clinics to identify the right healthcare options for you and get up to 10% discount using your eligible Mastercard.

With this service, you can get:

- 10% discount on treatments in Turkey and India
- 5% discount on treatments in the United Arab Emirates
- Complimentary Concierge Services in Thailand and Germany
 - UAE Hospitals: Burjeel Hospital, Aster, American Hospital Dubai, Kings College, Saudi German, Al Zahra
 - Turkey Hospitals: Medical Park, Medistanbul, Hisar, Istinye, Florence, Ankara Memorial Hospital
 - India Hospitals: Apollo, BLK Max, Artemis, MIOT



SMS / Short promo

- Get discounts and complimentary concierge services when seeking medical treatment in Turkey, India, UAE, Thailand or Germany with Vaidam Medical Tourism Concierge. Redeem now!



How to use

- Step 1: Go to www.vaidam.com/mastercard-offers
- Step 2: Select a treatment
- Step 3: Fill up the inquiry form with the needed information
- Step 4: Follow the step to redeem the benefit
- Step 5: Enjoy the medical services.

* Please refer to Terms & Conditions- Redemption Method for detailed user journey.

Medical Tourism Concierge

Get treatments with the best medical experts, hospitals, and clinics in India, Turkey, UAE, Germany, and Thailand.

- **Offer Details:** Connect with the best medical experts and hospitals and clinics to identify the right healthcare options for you and get up to 10% discount using your eligible Mastercard.

With this service, you can get:

- 10% discount on service fees for treatments in Turkey and India
- 5% discount on service fees for treatments in the United Arab Emirates
- Complimentary Concierge Services in Thailand and Germany .

- **Redemption Method:**

Step 1: Go to vaidam.com/mastercard-offers

Step 2: Select a treatment

Step 3: Fill up the inquiry form with the needed information

Step 4: Follow the step to redeem the benefit

Step 5: Enjoy the medical services.

- *Please refer to Terms & Conditions- Redemption Method for detailed user journey.*

- **Offer Prerequisite:** The offers are exclusive to Mastercard cardholders.

- **Exclusions/Inclusions/Subjectivity:**

- Existing patients of a hospital will NOT be eligible for this discount.
- Patients using services of any other medical facilitator agency for hospital logistics shall NOT be eligible for the discount.
- Discount applied on the treatment cost is uncapped.
- Patients are required to check with the case manager the applicability of discounts for treatments
- UAE Hospitals: Burjeel Hospital, Aster, American Hospital, Kings College, Saudi German, Al Zahra

Memorial Hospital

- India: Apollo, BLK Max, Artemis , MIOT

- **Product Eligibility:**

Consumer Debit and Credit: Titanium, Platinum, World, World Elite™ Mastercard®

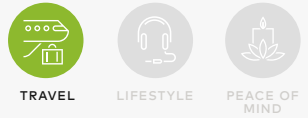
Consumer Prepaid: Platinum and World Mastercard®

- **Market Eligibility:** The offer is valid for Mastercard cards issued in the Middle East and Africa

- **Validity:** Evergreen: Until the end of the year and beyond



Global Blue VIP Services



Eligibility

- Commercial Debit and Credit: World and World Elite Mastercard.
- Eligible cards issued in Middle-East and Africa

Destinations

- Barcelona, Florence, Frankfurt, London, Madrid, Milan, Munich, Paris, Rome, Venice, Zurich.

Validity

- Evergreen: Until the end of the year and beyond

About

Global Blue is a leading tourism tax free shopping company, that aims at enhancing the international shopping experience with added-value services for travelers, such as:

- Shop Tax Free Card is an international membership program, supporting travelers to claim tax savings without the hassle of filling in Tax Free Forms.
- City VIP Lounges is a luxury offering providing VIP travelers a personalized and seamless experience.
- Airport VIP Fast Lanes is a unique fast track at some of the main international airports offering VIP travelers a smooth and time saving experience for tax refunding.

Description

Global Blue VIP Services

Global Blue brings you additional savings on purchases at over 300,000 stores across the world's best shopping districts. Now when you use your eligible Mastercard, you can enjoy:

- Complimentary access to Global Blue City VIP Lounges to receive VAT right back
 - Complimentary access to the Global Blue fast track services at the Airport VIP Fast Lanes available at the refund points and operated directly by Global Blue
 - Register for Shop Tax Free Card and enjoy an automatic completion of the Tax Free Forms when shopping at a participating Global Blue merchant
- City VIP Lounges Locations:
Barcelona, Florence, London, Madrid, Milan, Munich, Paris, Rome, and Venice.
- Airport VIP Fast Lane Locations:
Frankfurt, Milan, Munich, Rome, and Zurich.

SMS / Short promo

- Access Global Blue VIP Services for tax-free shopping with Mastercard. Register at globalblue.com/mastercardmea and present your Mastercard for complimentary access

How to use

- Complimentary Access - Simply present an eligible Mastercard at Global Blue City VIP Lounges or Global Blue Airport VIP Fast Lanes.
- Shop Tax Free Card - Simply visit <https://www.globalblue.com/mastercardmea> to register for Shop Tax Free Card and set your eligible Mastercard as the preferred non-cash refund target.



Global Blue VIP Services

City VIP Lounges

Mastercard World/World Elite Cards must be presented to the lounge staff.

Only Cards issued by MEA Customer Banks are accepted.

Cardholders can bring a maximum of 4 family members or friends to enjoy the lounge benefits and proceed to receive their tax refund at the lounge.

Early refund is available to Mastercard World/World Elite Credit Cards only.

Airport VIP Fast Lanes

Mastercard World/World Elite Cards must be presented to the airport VIP lanes staff.

Only Cards issued by MEA Customer Banks are accepted.

Cardholders can bring a maximum of 4 family members or friends to proceed tax refund at the VIP Fast Lanes.

Shop Tax Free Card (STF card)

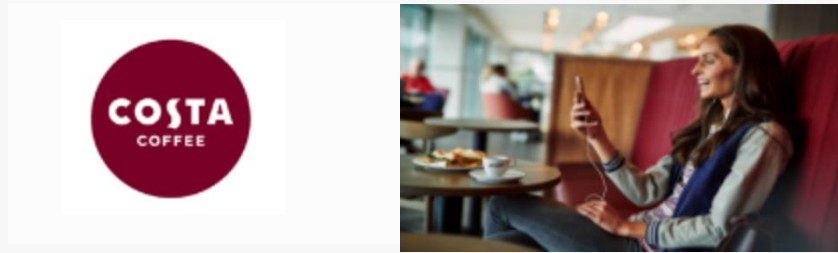
Membership profile must be fully completed for Tax Free Form autofill.

World/World Elite Cards must be linked to the membership profile for tax refund.

Membership ID/passport must be presented when issuing Tax Free Form in the store.



Costa Complimentary Food and/or Drink items in Dubai Airports



Eligibility

- Consumer Debit and Credit: Titanium, Platinum, World and World Elite Mastercard® cards where lounge benefit is applicable
- Consumer Prepaid: World Mastercard
- Commercial Credit: World Business, Executive Business, Business, Executive Corporate and World Corporate Mastercard
- Commercial Debit: World Business Mastercard
- Cards issued in the Middle East and Africa



Destinations

- Dubai Airports (after the departure security gate)



Validity

- Evergreen: Until the end of the year and beyond



Main T&Cs

- Once a Costa offer is availed, lounge access will be locked (for 2 hours) and vice versa.
- The offer is only available for Costa outlets located in Dubai airports after the departure security gate.
- Food and drink items will be served based on eligibility in the Travel Pass App and availability in the chosen stores.



About

Costa Coffee, is a British coffeehouse chain, the second largest in the world. In 1999 Costa opened its first store in Dubai, UAE. Mastercard has partnered with Costa to bring cardholders unique offers to enjoy, offering a variety of food and/or beverage options freshly prepared.



Description

Get up to 4 complimentary food and/or drink items in Costa Outlets in Dubai's airports

Make the time you spend at the airport more enjoyable with Costa. Enjoy a complimentary food or drink item whenever you are flying through one of UAE's airports with your eligible Mastercard card and selected Mastercard® Lounge Program. Redeem your complimentary Costa items through the Mastercard Travel pass app:

- **Consumer World Elite Mastercard®:** Up to 4 items from a pre-determined food/ drink list
- **Consumer and Commercial World Mastercard®:** Up to 2 items from a pre-determined food/ drink list
- **Consumer Platinum and Titanium, and Commercial Executive and Business Mastercard®:** Up to 1 item from a pre-determined food/ drink list

Each cardholder, both primary and supplementary, should showcase their individual QR code and boarding pass to benefit from the offer.



SMS / Short promo

Get up to 4 complimentary food and/or drink items from Costa when traveling from an airport in Dubai. Download the Mastercard Travel Pass App from Google Play or Apple Store and enjoy your complimentary coffee or food!



How to use

Step 1: Download the Mastercard Travel Pass app from Google Play or Apple Store and register your (Bank name) Mastercard card.

Step 2: Enter the location of the Dubai Airport you are at to be able to locate the Costa Offer.

Step 3: Click on the Costa logo to see the 7 Costa Location choices.

Step 4: Click on the nearest outlet location to see the offer details, available items for redemption, and redemption instructions. You can see a list of available items included in the offer by clicking on the 'list' link

Step 5: After choosing your items and confirming your choice of food/beverage to Costa staff, you need to click the 'Redeem' button. You will then be asked to reaffirm your interest in accepting the offer.

Step 6: Present the QR code and your boarding pass to Costa for item(s) redemption.



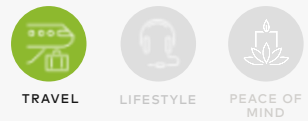
To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center

Costa Complimentary Food and/or Drink items in Dubai Airports

- **Offer Details:** Get up to 4 complimentary food and/or drink items in Costa Outlets in Dubai's airports
- **Redemption Method:**
 - Step 1: Download the Mastercard Travel Pass app from Google Play or Apple Store and register your (Bank name) Mastercard card.
 - Step 2: Enter the location of the Dubai Airport you are at to be able to locate the Costa Offer.
 - Step 3: Click on the Costa logo to see the 7 Costa Location choices.
 - Step 4: Click on the nearest outlet location to see the offer details, available items for redemption, and redemption instructions. You can see a list of available items included in the offer by clicking on the 'list' link
 - Step 5: After choosing your items and confirming your choice of food/beverage to Costa staff, you need to click the 'Redeem' button. You will then be asked to reaffirm your interest in accepting the offer.
 - Step 6: Present the QR code and your boarding pass to Costa for item(s) redemption.
- **Offer Prerequisite: Exclusions/Inclusions/Subjectivity**
 - This offer can be redeemed only through the Mastercard Travel Pass app or website.
 - Cardholders can enjoy complimentary food and/or drink items prepared by the barista in eligible Costa outlets.
 - The number of free items offered is based on the card type as below:
 - Consumer World Elite Mastercard®: Up to 4 items from a pre-determined food/ drink list
 - Consumer and Commercial World Mastercard®: Up to 2 items from a pre-determined food/ drink list
 - Consumer Platinum and Titanium, and Commercial Executive and Business Mastercard®: Up to 1 item from a pre-determined food/ drink list
 - Cardholders can avail either the Costa offer or the airport lounge access, and not both at the same time. Once a Costa offer is availed, lounge access will be locked (for 2 hours) and vice versa.
- Cardholders must showcase their individual QR code and boarding pass to benefit from the offer.
- The offer is only available for Costa outlets located in Dubai airports after the departure security gate.
- Food and drink items will be served based on eligibility in the Travel Pass App and availability in the chosen stores.
- **Product Eligibility:**
 - Consumer Debit and Credit: Titanium, Platinum, World, and World Elite Mastercard® cards where lounge benefit is applicable
 - Consumer Prepaid: World Mastercard
 - Commercial Credit: World Business, Executive Business, Business, Executive Corporate and World Corporate Mastercard
 - Commercial Debit: World Business Mastercard
- **Market Eligibility:** The offer is eligible for Mastercard cards issued in the Middle East and Africa
- **Validity:** Evergreen: Until the end of the year and beyond



Heathrow Express Offer



Eligibility

- Debit and Credit: Gold, Titanium, Platinum, World and World Elite™ Mastercard and Prepaid: Platinum, and World Mastercard.
- Eligible cards issued in the Middle East, Africa and Pakistan

Destinations

- Worldwide

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- To redeem the offer users must enter the promo code **Mcard12**

About

Heathrow Express is a non-franchised, non-subsidised private rail service operating up to 150 daily non-stop journeys between London Paddington and Heathrow Airport. Since 1998, it has offered a fast and reliable 15-minute connection to Terminals 2 & 3, with Terminal 5 just six minutes further. Serving an average of 17,000 passengers daily and over 100 million to date, Heathrow Express plays a key role in enhancing the travel experience at both ends of the journey.

Description

Get 12% off your travels on Heathrow Express when booking with your Mastercard card!

Enjoy seamless travel between London Paddington and Heathrow Airport with Heathrow Express. As a Mastercard cardholder, you get 12% off on both Express Class and Business First tickets when you book using your eligible Mastercard.

Promo code: **Mcard12**

Whether you're traveling for business or leisure, make your journey faster and more rewarding.

SMS / Short promo

- Travel smarter with Mastercard! Get 12% off Heathrow Express tickets (Express & Business First). Tap to book <http://www.heathrowexpress.com/mastercard>

How to use

1. Go to Mastercard Heathrow Express offer landing page (<http://www.heathrowexpress.com/mastercard>) to view offer details
2. Register or sign in to enjoy 12% discount on express and Business first-class tickets
3. Select your destination to purchase your ticket.
4. Use your eligible Mastercard and promocode **Mcard12** to redeem the 12% discount



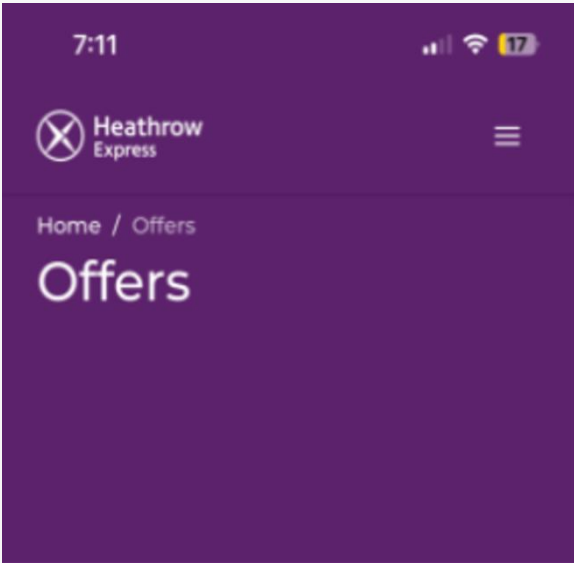
Heathrow Express Offer

Go to Mastercard Heathrow Express offer landing page to view offer details

Register or sign in to enjoy 12% discount on Express and Business first-class tickets

Select your destination to purchase your ticket.

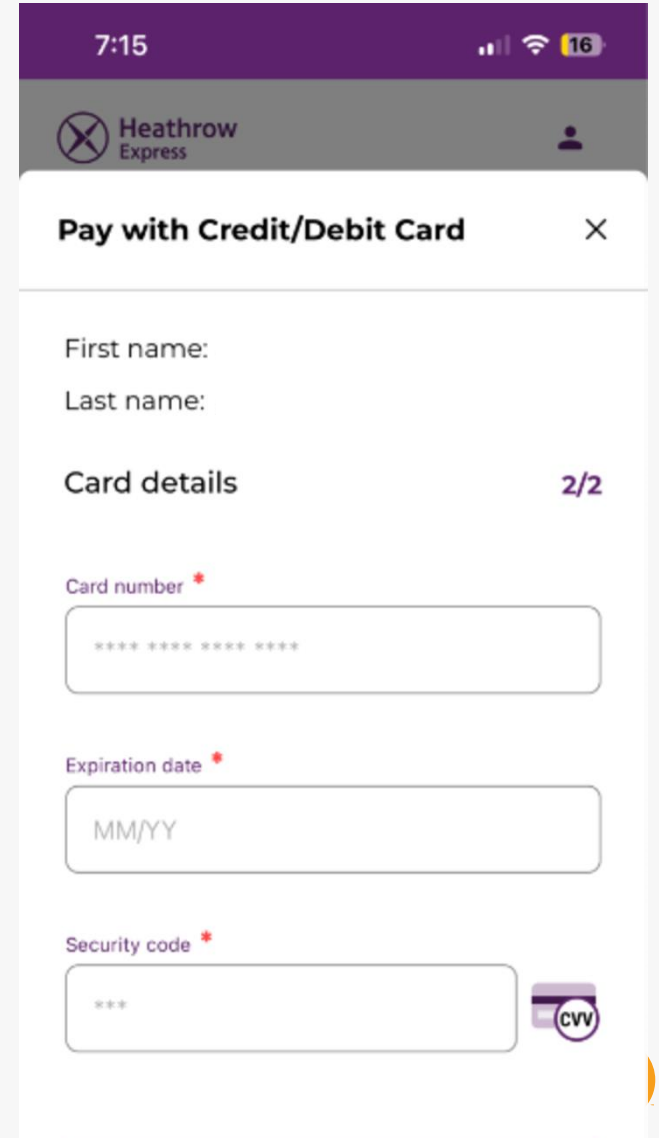
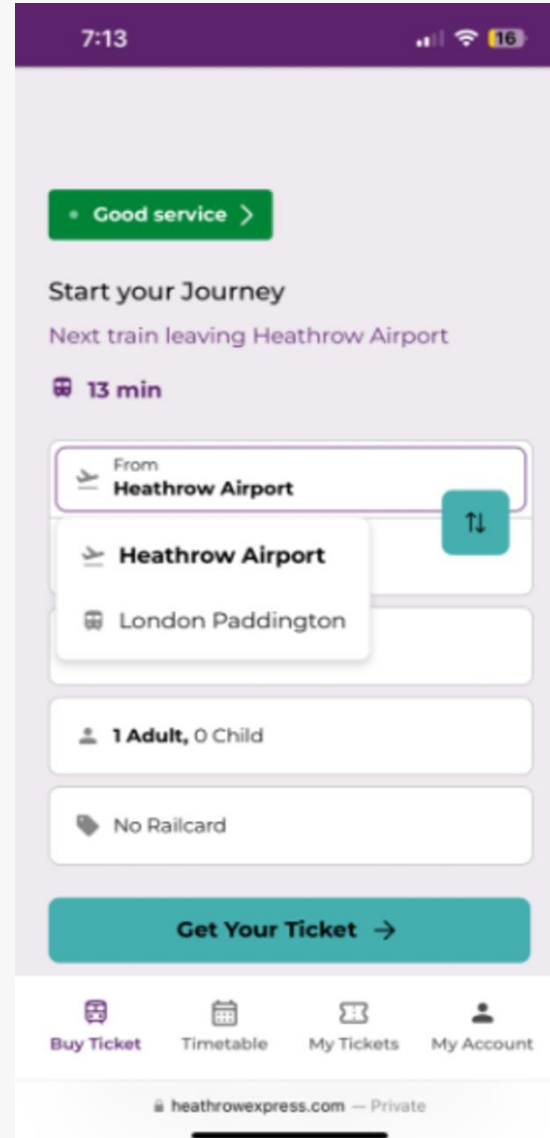
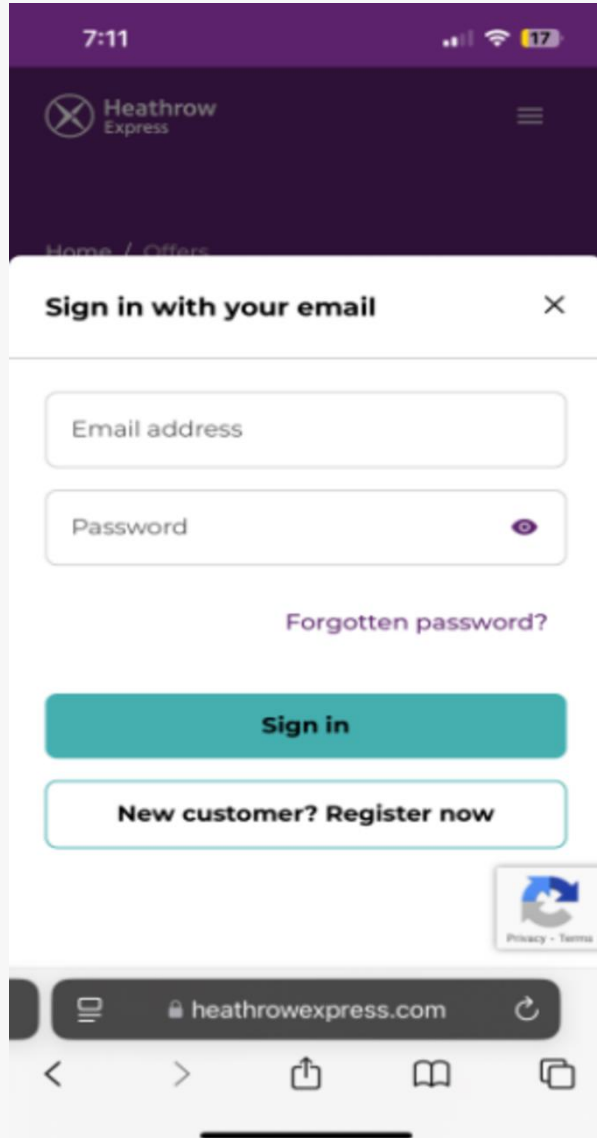
Use your eligible Mastercard and promocode Mcard12 to redeem the 12% discount



Advance Discounted Tickets

Advance Discounted Tickets are single (one-way) tickets available in Standard Class priced from just £10. The further in advance you purchase, the cheaper the ticket.

Tickets are only valid on the Heathrow Express Service in the direction for which they have been purchased. These tickets



Heathrow Express Offer

- **Offer Details:** Get 12% off your travels on Heathrow Express when booking with your Mastercard card!
- **Redemption Method:**
 1. Go to Mastercard Heathrow Express offer landing page (<http://www.heathrowexpress.com/mastercard>) to view offer details
 2. Register or sign in to enjoy 12% discount on Express and Business first-class tickets
 3. Select your destination to purchase your ticket.
 4. Use your eligible Mastercard and promocode **Mcard12** to redeem the 12% discount

- **Offer Prerequisite:** The offer is exclusive to eligible Mastercard cardholders.

- **Exclusions/Inclusions/Subjectivity:**

- The offer is valid on Heathrow Express routes between London Paddington station and Heathrow Airport, in both directions.
- This offer may not be used in conjunction with other discounts and/or promotions.
- Kids aged 15 and under travel complimentary when accompanied by a fare-paying adult.
- The prices of tickets before and after the discount are below:

Ticket Type	Price before discount	Price after discount
Express Web Single	£25	£22
Express Return	£39.00	£34.32
Business First Single	£32	£28.16
Business First Return	£46	£40.48

- Validity of ticket is mentioned on the issued ticket when purchased.
- Heathrow Express T&Cs apply.

- **Product Eligibility:**

- Debit and Credit: Gold, Titanium, Platinum, World and World Elite™ Mastercard and Prepaid: Platinum, and World Mastercard.

- **Market Eligibility:** The offer is eligible for cards issued in Middle East, Africa and Pakistan

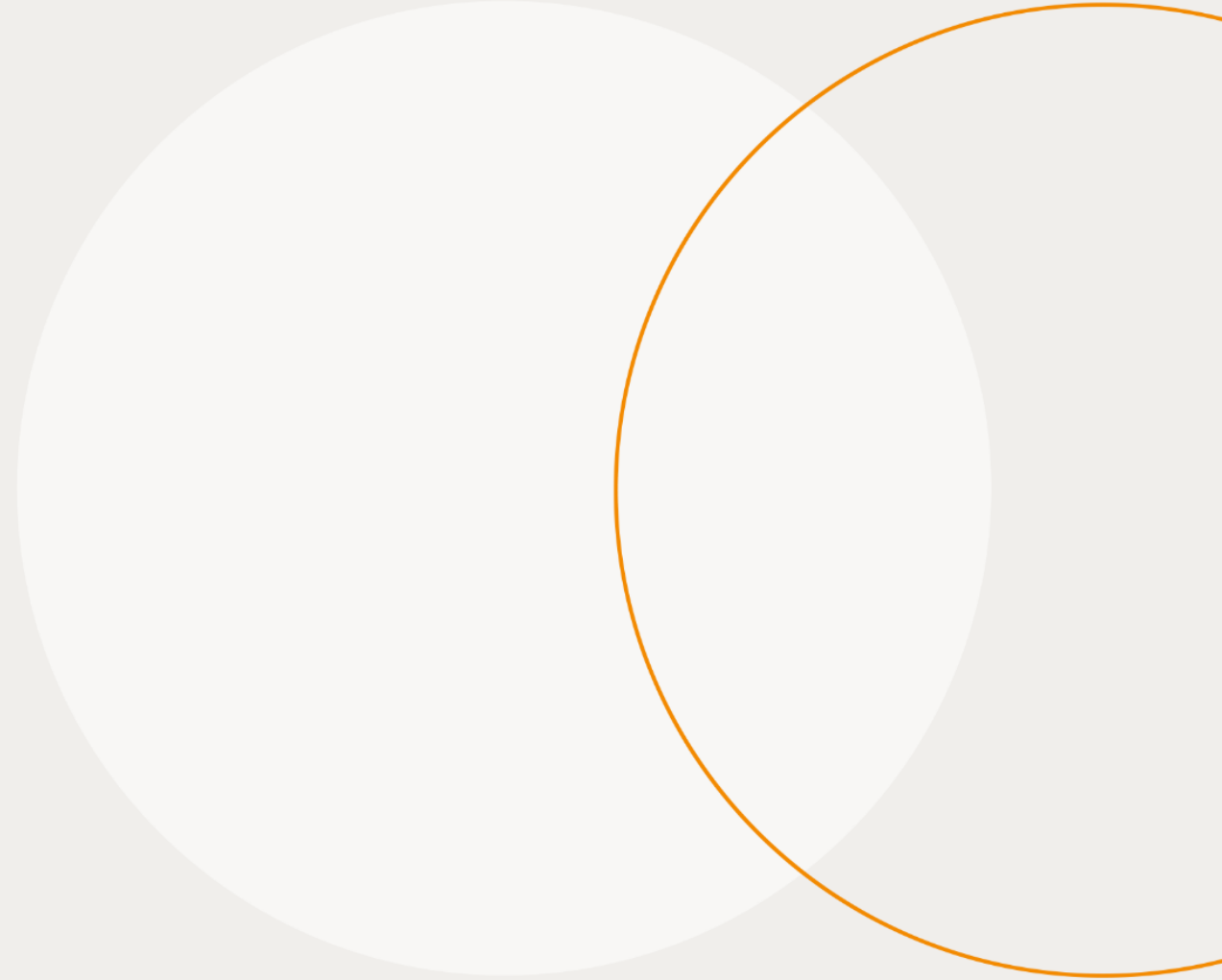
- **Validity:** Evergreen, until year-end and beyond

Full terms and conditions can be found [here](#). Terms relating to Heathrow Express privacy policy can be found [here](#)





LIFESTYLE



"Mastercard Gamer Pass" with Go Gamers



TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Debit and Credit: Gold, Titanium, Platinum, World, World Elite™ Mastercard®
- Prepaid: Gold, Platinum, World Mastercard®
- Eligible cards issued in Middle East & Africa

Destinations

- Worldwide (Go Gamers online platform)

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- This offer is valid only for customers having valid Go Gamers account and an eligible Mastercard card
- All events in Mastercard Championship Series would follow Go Gamers' Tournament Rules & Guidelines
- Schedule of events are subject to change



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center

About

Go Gamers is an online gaming platform hosting tournaments across different age groups and game modes allowing gamers to connect and compete with thousand other gamers at the comfort of their homes. Go Gamers provides the largest, most connected, most expansive, gaming experience for amateur gamers! Tournaments, prizes, news, upcoming events, Who's who and What's what. Stay connected, Live on the edge, Be a Boss...

Description

Introducing Mastercard Gamer Pass with Go Gamers

Get your Mastercard Gamer Pass to participate in one of the biggest online gaming community consisting of online coaching sessions and online tournaments of your favorite games & win prizes:

- **50 % off on Go Gamers Premium Membership** to unlock access to world renown tournaments like FIFA, League of Legends
- **Access to Mastercard Championship Series** - Play in weekly, monthly and quarterly tournaments and **win big prizes** (vouchers for in gaming currency, gaming accessories);
- **Get coaching sessions from experts** on Mastercard Championship Series

when paying with your eligible Mastercard

SMS / Short promo

Get your Mastercard Gamer Pass to participate in one of the biggest online gaming community consisting of online coaching sessions and online tournaments & win prizes. Use your Mastercard to Register and Win big prizes.

How to use

- Sign up or log in to Go Gamers Gaming Community on www.gogamers.tech
- Use your Mastercard to purchase "Mastercard Premium Membership"
- Register and enjoy in coaching sessions and tournaments

“Mastercard Gamer Pass” with Go Gamers

- **Offer Details:**

- Register using your Mastercard, Play in weekly tournaments and Win big prizes;
- 50 % off on premium membership
- Get coaching with experts

- **Redemption Method:**

- Sign up or log in to Go Gamers Gaming Community (www.gogamers.tech)
- Use your Mastercard to purchase “Mastercard Premium Membership”
- Register in coaching sessions and tournaments in “Mastercard Championship Series”

- **Offer Prerequisite:** Go Gamers Account, Eligible Mastercard Debit, Credit or Prepaid card

- **Exclusions/Inclusions/Subjectivity:**

- This offer is valid only for customers having valid Go Gamers account and an Eligible Mastercard card
- All events in Mastercard Championship Series would follow Go Gamers’ Tournament Rules & Guidelines
- Schedule of events are subject to change

- **Product Eligibility:** Debit and Credit: Gold, Titanium, Platinum, World, World Elite™ Mastercard, Prepaid: Gold, Platinum, World Mastercard®

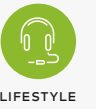
- **Market Eligibility:** Cards issued in Middle East & Africa

- **Validity:** Evergreen: Until the end of the year and beyond

Bicester Village Shopping Collection



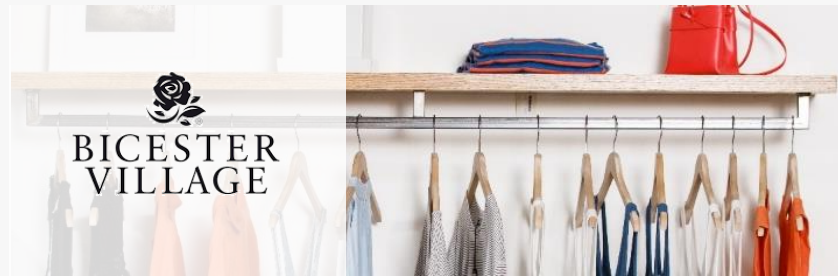
TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Eligible cards issued in Middle East & Africa

Destinations

UK, Italy, Germany, Ireland, Spain, France, Belgium.

Validity

Evergreen: Until the end of the year and beyond

About

The European Shopping Collection is a collection of 11 shopping destinations across Europe and China offering designer clothing and accessories for the discerning shopper. Located within an hour of major international transport hubs, the European Shopping Collection includes the Bicester Village Shopping Collection and many other exclusive retail stores.

Description

European shopping villages

The Bicester Village Shopping Collection is defined by its luxury brands, charming open-air 'village' settings, a welcoming and superior service, a calendar of events and, not least, exceptional value for money. World-leading brands offer savings of up to 60%, and sometimes more, on the recommended retail price, in their own luxuriously appointed boutiques, all year round. As a TIER Mastercard® cardholder you get access to:

- VIP invitation (to be exchanged for a VIP card that offers an additional 10% discount on purchases in participating boutiques)
- 15% discount on shopping packages
- 15% discount on chauffeur drive experiences at participating villages
- 15% discount on Shopping Express
- Access to VIP lounges (subject to availability)

All of this and more is available at the following villages:

Bicester Village - London, UK; Fidenza Village - Milan, Italy; Ingolstadt Village - Munich, Germany; Kildare Village - Dublin, Ireland; La Roca Village - Barcelona, Spain; Las Rozas Village - Madrid, Spain; La Vallee Village - Paris, France; Maasmechelen Village - Brussels, Belgium; Wertheim Village - Frankfurt, Germany

SMS / Short promo

Shop luxury in style with VIP discounts at the Bicester Village Shopping Collection across Europe with your Mastercard. Visit thebicestervillageshoppingcollection.com/mastercard-mea for more

How to use

- Simply visit thebicestervillageshoppingcollection.com/mastercard-mea to avail these offers.



Bicester Village Shopping Collection

Offer valid for World Elite, World, and Platinum Mastercard cardholders

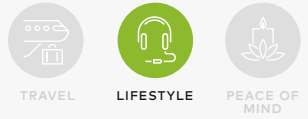
Full payment for purchase/s must be made with a credit or debit card issued by a financial institution in Middle East or Africa.

Merchant T&Cs apply

Mastercard has the right to amend the offer or these terms & conditions at any time



Talabat Food and Grocery Delivery Discount



Eligibility

- Consumer Debit and Credit: Gold, Titanium, Platinum, World, World Elite™ Mastercard® and Prepaid: Gold, Platinum, World Mastercard®
- Eligible cards issued in UAE, Kuwait, Oman, **Jordan**, Qatar, Bahrain, and Egypt

Destinations

- UAE, Kuwait, Oman, Jordan, Qatar Bahrain, Egypt

Validity

- Evergreen: Until the year-end and beyond

Main T&Cs

- Talabat terms and conditions apply
- Caps apply.

About

Talabat is a leading online food and grocery delivery service that operates in Kuwait, UAE, Bahrain, Oman, Qatar, Jordan, Egypt and Iraq. Talabat seamlessly connects customers with their favorite restaurants and supermarkets. It takes just few taps from the talabat app to place an order from your favorite place.

Description

Get 20% off on food and grocery delivery from the Talabat app!

Order your food and grocery delivery via the Talabat app and receive 20% off on 1 food or grocery delivery order per month when placing the order on the Talabat app and paying with your eligible Mastercard card using the promo code **MASTERCARD**

SMS / Short promo

- Get 20% off 1 order per month on the Talabat app using the promo code Mastercard. Download now from App Store or Google Play. T&Cs apply.

How to use

- Download the Talabat app from the App Store or the Google Play Store
- Select the items you wish to purchase
- At the checkout page enter the promo code MASTERCARD to enable the 20% discount on 1 order of food and grocery delivery per month.



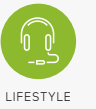
Talabat Food and Grocery Delivery Discount

- **Offer Details:** Get 20% off on 1 food or grocery delivery order per month when placing your order on the Talabat app and paying with your Mastercard card.
- **Redemption Method:**
 - Download the Talabat app from the App Store or the Google Play Store
 - Select the items you wish to purchase
 - At the checkout page enter the promo code **MASTERCARD** to enable the 20% discount on 1 order of food and grocery delivery per month
- **Offer Prerequisite:** The offer is exclusive to Mastercard cardholders.
- **Exclusions/Inclusions/Subjectivity:**
 - At the checkout page, use the promo code **MASTERCARD** to redeem the discount
 - The 20% discount per market can be utilized in conjunction with any other running offers on the Talabat platform (such as Restaurant or vendor offers) at no extra cost to Mastercard

Country	UAE	Qatar	Kuwait	Bahrain	Oman	Jordan	Egypt
Cap per order on Gold, Titanium, Platinum, World and World Elite (in Local currency)	14	14	1	1.5	1.3	2.5	60

- All tobacco products in Jordan will not be eligible for discounts, vouchers, or promotional codes.
- **Product Eligibility:**
 - Debit and Credit: Gold, Titanium, Platinum, World, World Elite™ Mastercard®.
 - Prepaid: Gold, Platinum, World Mastercard®
- **Market Eligibility:** Eligible cards issued in UAE, Kuwait, Oman, Jordan, Qatar, Bahrain, and Egypt
- **Validity:** Evergreen, until the year-end and beyond.





Eligibility

- Consumer Debit & Credit: World and World Elite™ Mastercard®
- Cards issued in the UAE

Destinations

- UAE

Validity

- Evergreen until the year-end and beyond

Main T&Cs

- The discount will apply to the total basket of products sold and fulfilled by MAF Carrefour, for one order every month.
- Discount cannot be applied in conjunction with any other offer; nor combined with vouchers, coupon codes, or loyalty points.
- Purchase reversals, refunds, or transactions are excluded from the offer.
- Transactions through Apple Pay will not be eligible for the discount.

About

Carrefour, operating as an exclusive franchise under UAE-based Majid Al Futtaim, runs the largest network of hypermarkets, supermarkets and online stores in the region. Launched in 1995 in the UAE, it caters to an ever-growing and diversified customer base and has grown to over 330 stores across 15 countries in the Middle East, Africa and Asia.

Description

Get up to AED 60 off, when you shop at Carrefour online

Enjoy shopping at Carrefour with an unrivaled choice of more than 500,000 food and non-food products, and a locally inspired exemplary customer experience for everyone every day.

Use your eligible Mastercard at Carrefour online and get up to AED 60 discount on unlimited shopping products, for one order, every month.

- World Elite™ Mastercard® cards: Spend a minimum of AED 300 to get AED 60 off
- World Mastercard cards: Spend a minimum of AED 250 to get AED 40 off

Promo codes: **MA40** for World – **MA60** for World Elite™

SMS / Short promo

- Get up to AED 60 off when you shop on Carrefour online with your eligible World and World Elite™ Mastercard® cards. [Shop now!](https://www.carrefouruae.com/mafuae/en/) (<https://www.carrefouruae.com/mafuae/en/>)

How to use

Step 1: Go to <https://www.carrefouruae.com/mafuae/en/> or download the app from the App store (<https://apps.apple.com/ae/app/maf-carrefour-online-shopping/id626805470>) or Google Play (<https://play.google.com/store/apps/details?id=com.aswat.carrefouruae&hl=en&gl=US>)

Step 2: Fill your cart with purchases above the minimum spend for your card tier

Step 2: Enter your Mastercard card details and use the relevant promo code to your card tier

- For World: **MA40**
- For World Elite™: **MA60**

Step 3: Your discount is applied

Step 4: A page will showcase your discount summary information. Enjoy your discounted shopping!



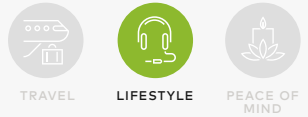
To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center



- **Offer Details:** Get 40 AED off when you spend a minimum of AED 250 as a **World Mastercard** cardholder
Get 60 AED off when you spend a minimum of AED 300 as a **World Elite Mastercard®** cardholder
- **Redemption Method:**
 - Step 1: Go to <https://www.carrefouruae.com/mafuae/en/> or download the app from the App store (<https://apps.apple.com/ae/app/maf-carrefour-online-shopping/id626805470>) or Google Play (<https://play.google.com/store/apps/details?id=com.aswat.carrefouruae&hl=en&gl=US>)
 - Step 2: Fill your cart with purchases above the minimum spend for your card tier
 - Step 2: Enter your Mastercard card details and use the relevant promo code to your card tier
 - For World: **MA40**
 - For World Elite™: **MA60**
 - Step 3: Your discount is applied
 - Step 4: A page will showcase your discount summary information. Enjoy your discounted shopping!
- **Offer Prerequisite:** Eligible to Mastercard cardholders
- **Exclusions/Inclusions/Subjectivity**
 - The discount is exclusive to Mastercard cardholders in UAE only.
 - The discount will apply to the total basket of all products sold and fulfilled by Carrefour.
 - Transactions through Apple Pay will not be eligible for the discount
 - Vouchers or coupon codes or loyalty points may not be combined with this discount.
 - Discount cannot be applied in conjunction with any other offer.
 - Purchase reversals, refunds, or transactions are excluded from the offer.
- **Product Eligibility:** Consumer Debit & Credit: World and World Elite Mastercard®
- **Market Eligibility:** The offer is eligible for Mastercard cards issued in the UAE
- **Validity:** Evergreen until the year-end and beyond



MyUS Premium Membership



Eligibility

- Eligible cards issued in Middle East & Africa (excluding Palestine)

Purchase location

Mainly e-commerce sites in the US

Validity

Evergreen: Until the end of the year and beyond

T&Cs

MyUS terms and conditions apply.

About

MyUS Premium Membership allows you to shop US websites & ship to your country with reduced international shipping rates. Ship packages from popular stores like Amazon, Walmart, Ralph Lauren, and more to customers throughout the world.

Description

MyUS Premium membership

Shop at over 100,000 U.S. retailers, including Apple, Amazon and Ralph Lauren and get fast, reliable, affordable international shipping with MyUS, #1 in the industry with over 10 million packages shipped since 1997.

As a Mastercard® cardholder, you will receive:

- A MyUS address to use at check-out at your favorite online stores
- Free Premium Membership for 2 years (a \$120 value)
- Free account setup (a \$20 value)
- 30% off shipping for first month following registration
- 20% off shipping for remainder of 2-year membership

SMS / Short promo

Shop over 100,000 MyUS retailers with Free Premium Membership, account set-up and 30% off shipping to anywhere, with your TIER Mastercard. Visit myus.com/welcome/Mastercardpremium to register

How to use

- Simply visit myus.com/welcome/Mastercardpremium to register and use your TIER Mastercard® on the payment page.

[Link to T&Cs >](#)



MyUS Premium Membership

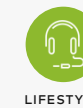
Offer valid for Mastercard cardholders only:

- Only new MyUS members are eligible for this offer
- Shipping discount are applicable when shipping with DHL, FedEx, or UPS only
- Discounts are only valid on MyUS.com shipping and not on merchandise purchased
- This offer is not transferable and cannot be combined with other discounts or promotions
- Registration and redemption is subject to review and verification
- MyUS T&Cs apply
- Mastercard has the right to amend the offer or these terms & conditions at any time





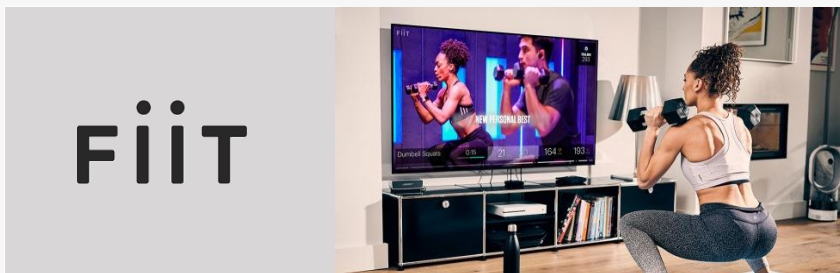
TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Eligible cards issued in Middle-East & Africa

Destinations

- Worldwide

Validity

- Evergreen, until year-end and beyond

Main T&Cs

- Offer valid for new users only.
- Fiit terms & conditions (<https://fiit.tv/terms-andconditions>) apply.

About

Known as the “Netflix of Fitness”, Fiit is the #1 rated fitness app, that gives you on demand access to hundreds of killer workouts and structured training plans – all led by world-class trainers.

Description

Achieve your fitness goals wherever you are, whenever you want with **Fiit**:

Enjoy **25% discount** on your first Fiit subscription payment with your Mastercard and get:

- Get fit with **800+ workouts with world class trainers**
- Never get bored with multiple disciplines: **Barre, HIIT, strength, yoga & more**
- Enjoy **training plans** for every level
- **Track your progress** with smartwatches

After a 14-day free trial, you will enjoy 25% off on the first payment for your Fiit subscription when using your Mastercard, whether you choose a monthly or yearly plan.

SMS / Short promo

Achieve your fitness goals wherever you are, whenever you want with Fiit. Go to <https://getfiit.tv/mastercard> to subscribe to Fiit.tv & pay with your Mastercard to enjoy 25% off on your first subscription payment.

How to use

- Subscribe from the dedicated Fiit and Mastercard page: <https://getfiit.tv/mastercard>
- Pay with your Mastercard



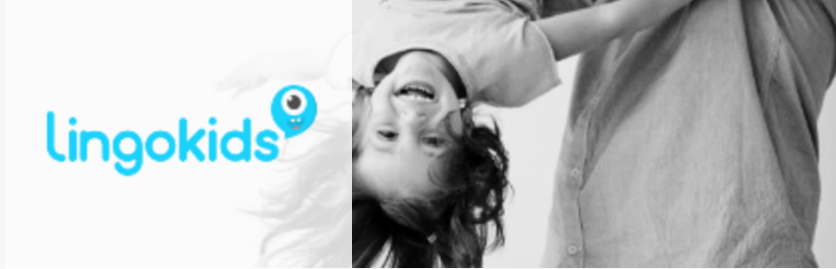
To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center



Fiit

- **Offer Details:** 25% discount on your first Fiit subscription payment with your Mastercard.
- **Redemption Method:** Simply go to the the dedicated Fiit and Mastercard page: <https://getfiit.tv/mastercard> and add your Mastercard card as a payment method. After a 14-day free trial, automatically get 25% off on your Fiit subscription whether you choose a monthly or yearly plan.
- When registering for the free trial, you will select the membership of your choice. Once registered you will receive a confirmation email with your subscription (monthly/ yearly) and details on when it expires.
- You will receive an email reminder 48 hours before your 14 day free trial ends, and you will be charged for the membership you selected the day after your free trial ends.
- **Offer Prerequisite:** The offer is valid for new subscribers only.
- **Exclusions/Inclusions/Subjectivity:**
 - This offer can be used on all membership types.
 - The offer is valid for the length of the membership chosen e.g., if you choose annual the discounted rate will last for the full year or for the monthly the first month discounted. After this period the Fiit subscription will renew in full.
 - Offer cannot be used in conjunction with other promotional programs, offers, discount cards, vouchers, unless otherwise stated.
 - Fiit and Mastercard's decision shall be final with respect to any Mastercard cardholder disputes regarding the offer.
- **Product Eligibility:** Debit and Credit: Gold, Titanium, Platinum, World, World Elite™ Mastercard®. Prepaid: Platinum, World Mastercard®.
- **Market Eligibility:** The offer is eligible for cards issued in the Middle-East & Africa.
- **Validity:** Evergreen, until year-end and beyond
- *For full terms and conditions relating to Fiit membership (cancellation, returns) policy, please visit: <https://fiit.tv/terms-andconditions>*





Eligibility

- Debit and Credit: Standard, Gold, Titanium, Platinum, World, and World Elite Mastercard and Prepaid: Standard, Gold, Platinum, and World Mastercard.
- Eligible cards issued in Middle-East, Africa and Pakistan

Destinations

- Worldwide

Validity

- Effective as of April 1st, 2025
- Evergreen: Until the end of the year and beyond

Main T&Cs

- The 1-week complimentary trial offer is valid for only new customers to Lingokids.
- The discounted monthly subscription is valid for both new and existing customers of Lingokids.
- Lingokids Terms and conditions apply

About

Lingokids is a fun, interactive, and award-winning English-learning app, created with approved educational content from Oxford University Press, for children between the ages of 2 and 8! It's ad-free and 100% safe for kids. LingoKids can help build new skills in children in preparation for school and beyond, including math, reading, empathy, and hygiene. The LingoKids app has also many educational adventures and fun activities all in one place! Customers can upgrade their membership to LingoKids Plus to access all LingoKids content even when offline!

Description

Get 1 week of complimentary access and 50% off on LingoKids Plus memberships!

Teach your kids the fun way with LingoKids Plus, to allow them to develop skills like creativity, collaboration, critical thinking, and communication. Use your eligible Mastercard card to subscribe through the Mastercard dedicated page, and enjoy:

- 1 week of complimentary Lingokids Plus membership
- 50% discount on subsequent memberships for an unlimited time (all future monthly subscriptions for new and existing)

Promo code **MASTERCARD50**

SMS / Short promo

- Join the learning adventure with Lingokids today! Subscribe with your eligible Mastercard to enjoy 1 week complimentary of LingoKids plus and a 50% discount on subsequent memberships. Subscribe [here!](#)

How to use

1. Go to the [LingoKids Mastercard dedicated page](#). Type in your coupon code **MASTERCARD50**, and click on redeem
2. Enter your email address and click on Continue. You must tick the terms of services and Privacy Policy box.
3. Complete payment and click on Start trial
4. By clicking on details you can see your 50% discount has been applied.
5. Now download and open the Lingokids app, log in with the email address you used to redeem your code and click on I have an account.

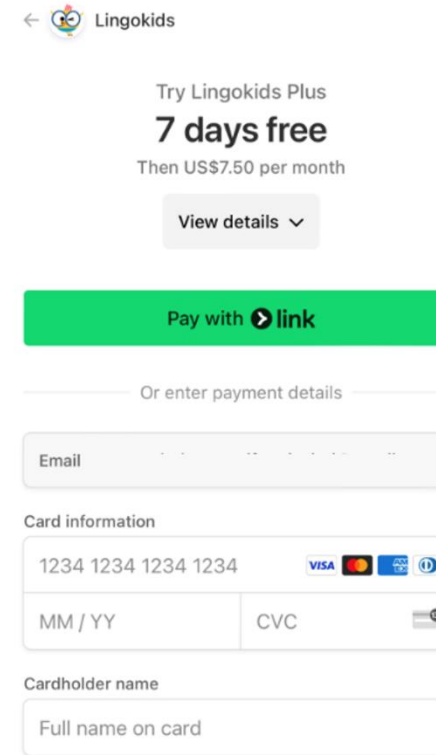
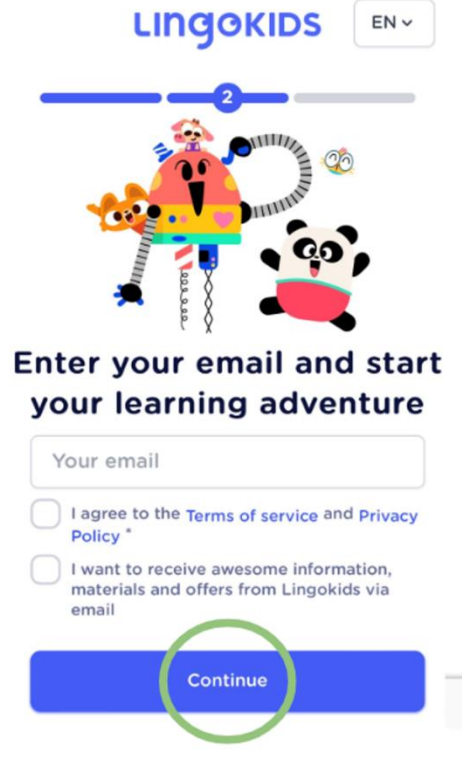
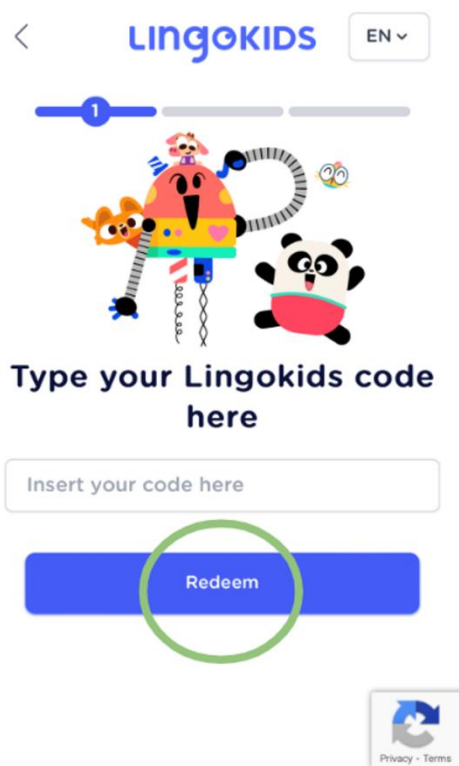
Lingokids Plus Discount

Step 1: Go to the [LingoKids Mastercard dedicated page](#), Type in your coupon code **MASTERCARD50**, and click on redeem

Step 2: Enter your email address and click on Continue. You must tick the terms of services and Privacy Policy box.

Step 3: Complete payment and click on Start trial

Step 4: By clicking on details, you can see your 50% discount has been applied. Now download and open the Lingokids app, log in with the email address you used to redeem your code and click on I have an account.



Lingokids		Close ^
Lingokids Plus	7 days free	US\$14.99 / month after
Subtotal	US\$14.99	
MASTERCARD50	-US\$7.49	US\$7.49 off
Total after trial	US\$7.50	
Total due today	US\$0.00	



Lingokids Plus Discount

- **Offer Details:** Get a 1 week complimentary Lingokids Plus membership and a 50% discount on subsequent memberships for an unlimited time with Mastercard!
- **Redemption Method:**
 1. Go to the [LingoKids Mastercard dedicated page](#), Type in your coupon code **MASTERCARD50**, and click on redeem
 2. Enter your email address and click on Continue. You must tick the terms of services and Privacy Policy box.
 3. Complete payment and click on Start trial
 4. By clicking on details you can see your 50% discount has been applied.
 5. Now download and open the Lingokids app, log in with the email address you used to redeem your code and click on I have an account.
- **Offer Prerequisite:** The offer is exclusive to Mastercard cardholders.
- **Exclusions/Inclusions/Subjectivity:**
 - The 1-week complimentary trial offer is valid for only new customers to Lingokids
 - The discounted monthly subscription is valid for both new and existing customers of Lingokids.
- **Product Eligibility:**
 - Consumer Debit and Credit: Standard, Gold, Titanium, Platinum, World, and World Elite Mastercard.
 - Consumer Prepaid: Standard, Gold, Platinum, and World Mastercard
- **Market Eligibility:** Offer is valid on Mastercard cards issued in the Middle-East, Africa and Pakistan.
- **Validity:** Effective as of April 1st, 2025- Evergreen, until year-end and beyond.

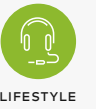
**Standard Lingokids terms and conditions apply, available on <https://lingokids.com/terms-of-service>*



Zee5 25% Discount



TRAVEL



LIFESTYLE



PEACE OF MIND


Eligibility

- Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard® and Prepaid: Gold, Platinum and World Mastercard.
- Eligible cards issued in Bahrain, Botswana, Kenya, Kuwait, Lesotho, Malawi, Mozambique, Oman, Qatar, Saudi Arabia, South Africa, Uganda, United Arab Emirates, Zambia, and Zimbabwe.

Destinations

- Worldwide

Validity

- Evergreen, until year-end and beyond.

Main T&Cs

- Discounts are not valid in conjunction with any other discount offers, promotions or loyalty/rewards programs.

About

ZEE5 Global is the digital entertainment destination launched by Zee Entertainment Enterprises Limited (ZEEL), a global Media and Entertainment powerhouse. The platform has content across 18 languages: Hindi, English, Bengali, Malayalam, Tamil, Telugu, Kannada, Marathi, Oriya, Bhojpuri, Gujarati, Punjabi, including six international languages Malay, Thai, Bahasa, Urdu, Bangla and Arabic. ZEE5 Global is home to 200,000+ hours of on-demand content

Description
Unlock 25% Off Your Annual 4K Pack with Mastercard®

Explore the vast ZEE5 library with content from across India and around the world. Enjoy over 200,000 hours of entertainment in 18+ languages, all in 4K quality. Use your Mastercard® on Zee5 and get an exclusive 25% discount on the Annual 4K Pack.

Promo code **Z5MASTERCARD**

SMS / Short promo

- Use your Mastercard® to unlock 25% off 200,000+ hours of premium entertainment in 18+ languages. T&Cs apply.

How to use

- Download the ZEE5 app from App Store or Google Play or go to www.zee5.com
- Click the Subscribe button and then on the 'Mastercard 4K Annual Pack Offer' section
- Click on "Apply code" and enter the promo code **Z5MASTERCARD**. The discount is applied!
- Add your Mastercard details on checkout and enjoy the streaming.



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center



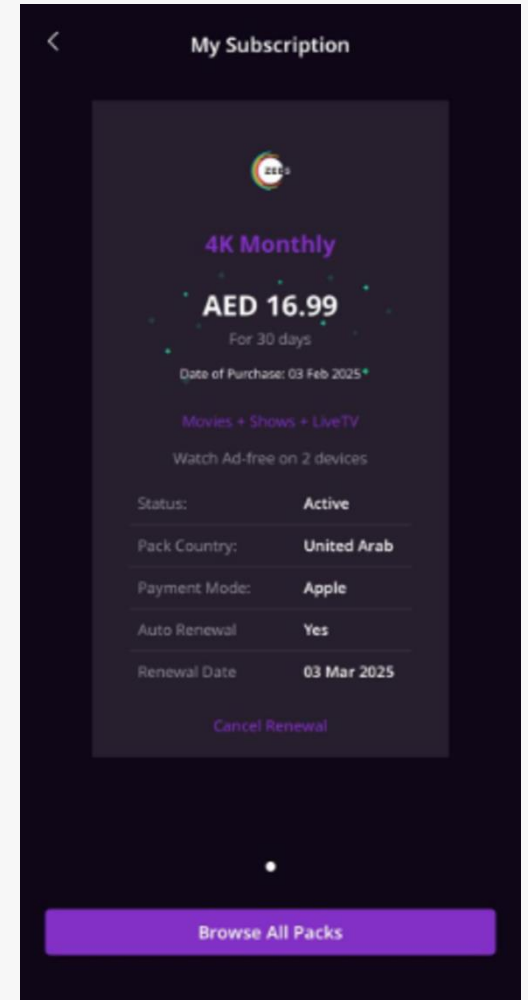
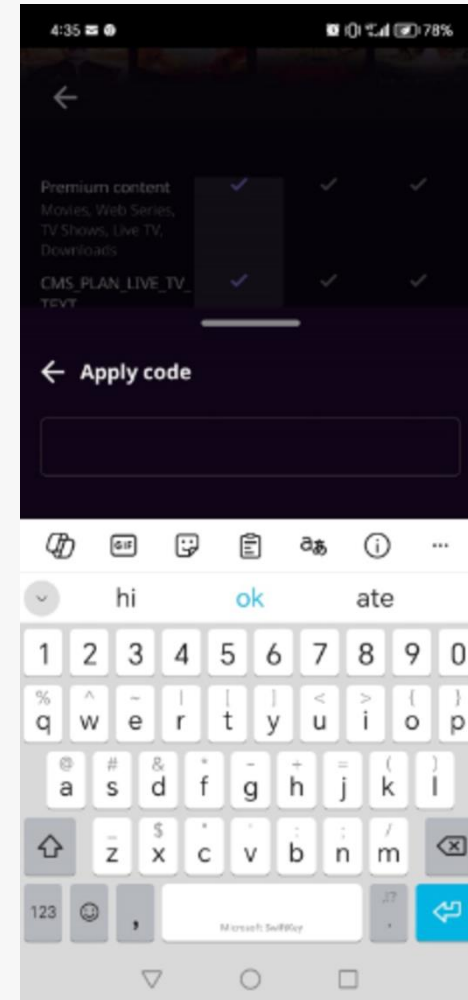
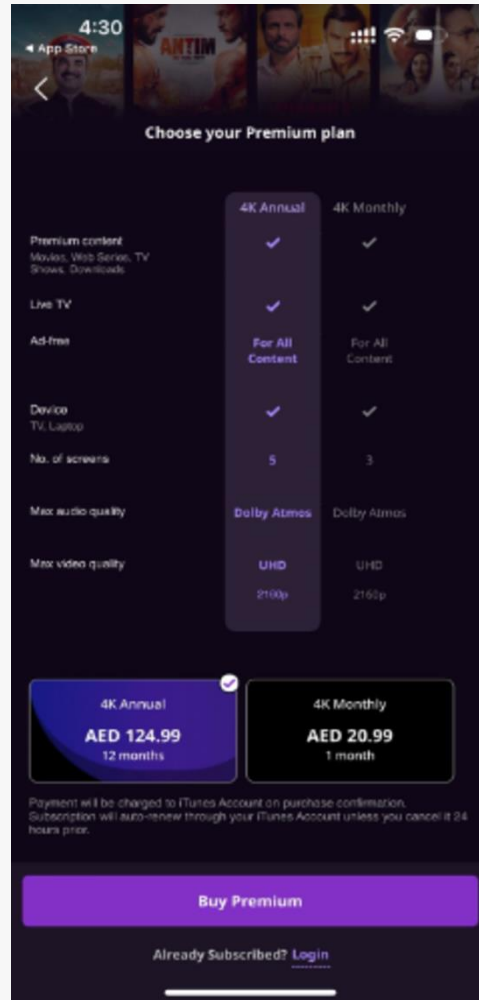
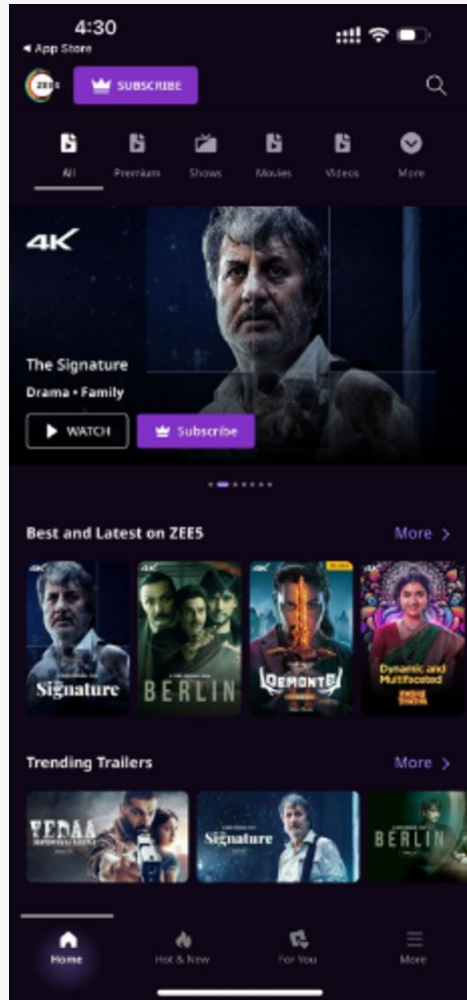
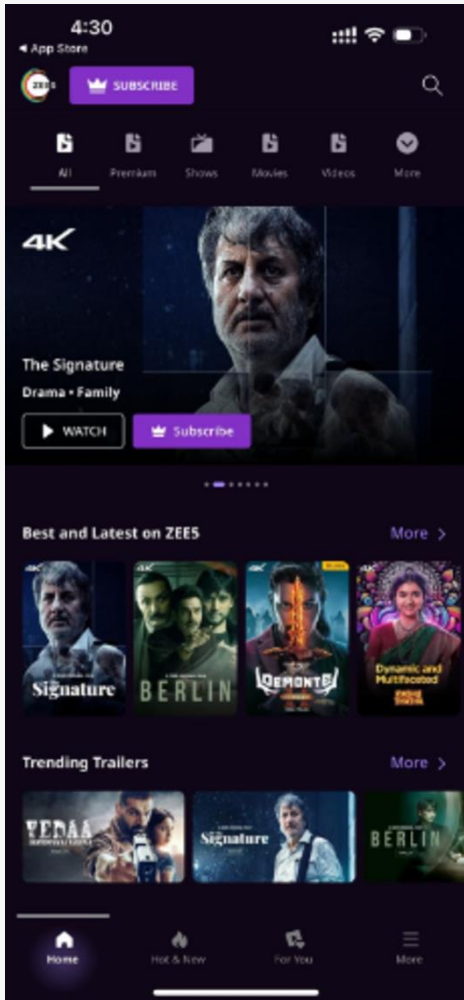
Zee5 25% Discount

Download the ZEE5 app from App Store or Google Play or go to www.zee5.com

Click the Subscribe button and then on the 'Mastercard 4K Annual Pack Offer' section

Click on "Apply code" and enter the promo code Z5MASTERCARD. The discount is applied!

Add your Mastercard details on checkout and enjoy the streaming.



Zee5 25% Discount

- **Offer Details:** Unlock 25% Off Your Annual 4K Pack with Mastercard®
- **Redemption Method:**

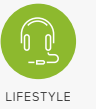
Download the ZEE5 app from App Store or Google Play or go to www.zee5.com

Click the Subscribe button and then on the 'Mastercard 4K Annual Pack Offer' section

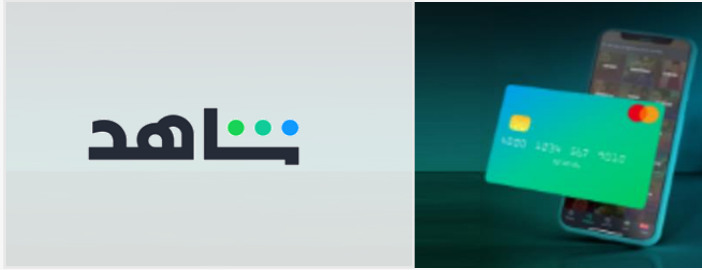
Click on "Apply code" and enter the promo code **Z5MASTERCARD**. The discount is applied!

Add your Mastercard details on checkout and enjoy the streaming.
- **Offer Prerequisite:** This offer is valid only for Mastercard cardholders.
- **Exclusions/Inclusions/Subjectivity:**
 - The offer is valid on Annual Pack offer only
 - Discounts are valid in conjunction with other discount offers, promotions or loyalty/rewards programs.
- **Product Eligibility:** Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard® and Prepaid: Gold, Platinum and World Mastercard.
- **Market Eligibility:** Eligible cards issued in Bahrain, Botswana, Kenya, Kuwait, Lesotho, Malawi, Mozambique, Oman, Qatar, Saudi Arabia, South Africa, Uganda, United Arab Emirates, Zambia, and Zimbabwe.
- **Validity:** Evergreen, until year-end and beyond.





Shahid: 50% off on VIP monthly package



Eligibility

- Debit and Credit: Gold, Titanium, Platinum, World and World Elite™ Mastercard® and Prepaid: Gold, Platinum and World Mastercard®
- Cards issued in Egypt, UAE, KSA, Kuwait, Bahrain, Qatar, Oman, Morocco, Tunisia and Jordan

Destinations

- Egypt, UAE, KSA, Kuwait, Bahrain, Qatar, Oman, Morocco, Tunisia and Jordan

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- The offer is valid for Mastercard cards that have not been previously used on Shahid
- The offer is valid on auto-renewal and will be invalid if the user unsubscribes and wants

About

Shahid is an Arabic content streaming platform, headquartered in Dubai, the United Arab Emirates and Riyadh, Saudi Arabia. It is the World's streaming entertainment platform for Arabs. Providing the opportunity for Arab storytellers and entertainers to tell their stories, grow and become stars.

Description

Get 50% off on Shahid VIP monthly plan when paying with your Mastercard card for the first time

Relax in front of your screen and enjoy some of the best Arabic shows.

The Shahid VIP plan allows you to access the trendiest and most popular series and movies in Arab world.

Enjoy 50% off on the VIP monthly plan when you use your Mastercard card for the first time.

*This offer is valid for eligible Mastercard cards that are being used to purchase one of the Shahid packages for the first time.

SMS / Short promo

- Get 50% off on Shahid VIP monthly plan with Mastercard. Start streaming now!

How to use

Step 1: Go to <http://www.shahid.net/Mastercard>

Step 2: Create an account or Log-in to Shahid

Step 3: Add you Eligible Mastercard details to redeem the offer

Step 4: Enjoy your shows!



To help you promote this benefit, download editable marketing materials on the Mastercard Marketing Center



Shahid: 50% off on VIP monthly package

-Offer Details:

Enjoy your screen time with 50% off Shahid VIP monthly plan when paying with Mastercard for the first time

-Redemption Method:

Step 1: Go to www.shahid.net/Mastercard

Step 2: Create an account or Log-in to Shahid

Step 3: Add you Eligible Mastercard details to redeem the offer

Step 4: Enjoy your shows!

-Offer Prerequisite: The offer is exclusive to eligible new Mastercard cardholders on Shahid platform.

-Exclusions/Inclusions/Subjectivity:

- 50% off Shahid VIP monthly plan
- This offer is valid only when using your Mastercard card for the first time on Shahid
- Offer is valid for users not active for 60 days on Shahid
- Offer is valid on auto-renewal and will be invalid if the user unsubscribes and wants to subscribe again at a later stage
- Shahid's Terms and conditions apply
- Discount is relevant to each market as per the table on the right:

-Product Eligibility:

•Debit and Credit: Gold, Titanium, Platinum, World and World Elite™ Mastercard® and Prepaid: Gold, Platinum and World Mastercard®

-Market Eligibility: Cards issued in Egypt, UAE, KSA, Kuwait, Bahrain, Qatar, Oman, Morocco, Tunisia and Jordan

-Validity: Evergreen: Until the end of the year and beyond

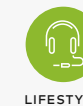
Market	Original Price	Original Price (USD)	Price after discount	Price after discount (USD)
UAE	AED 39.99	\$11	AED 19.99	\$5.50
KSA	SAR 39.99	\$11	SAR 19.99	\$5.50
Egypt	EGP 129.99	\$2.69	EGP 64.99	\$1.35
Kuwait	KWD 3.29	\$11	KWD 1.69	\$5.50
Bahrain	BHD 3.99	\$11	BHD 1.99	\$5.50
Qatar	QAR 39.99	\$11	QAR 19.99	\$5.50
Oman	OMR 3.99	\$11	OMR 1.99	\$5.50
Morocco	DH 48.99	\$3.36	DH 24.99	\$1.68
Tunisia	TND 14.99	\$3.26	TND 7.49	\$1.63
Jordan	JOD 3.99	\$4.22	JOD 1.99	\$2.11



Midasbuy UC points Discount



TRAVEL



LIFESTYLE



PEACE OF MIND

Eligibility

- Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard Prepaid: Gold, Platinum and World Mastercard.
- Eligible cards issued in Egypt, Jordan, Kenya, Saudi Arabia, Kuwait, Iraq, Morocco, Oman, Pakistan, Qatar and United Arab Emirates

Destinations

- Egypt, Jordan, Kenya, Saudi Arabia, Kuwait, Iraq, Morocco, Oman, Pakistan, Qatar and United Arab Emirates

Validity

- Evergreen, until year-end and beyond

Main T&Cs

- The Promotion is only available for the following game: PUBGM
- All new and existing cardholders are eligible
- Maximum bonus cap of 2400 UCs once per month
- Maximum discount cap USD 5 once per month
- Limited to first come first serve basis.

About

Midasbuy is your ultimate gateway to seamless in-game purchases, providing a secure and convenient platform for gamers worldwide. With a wide range of payment options and exclusive offers, Midasbuy enhances your gaming experience, making it easier than ever to unlock new content and elevate your gameplay. Midasbuy supports a variety of popular games, including PUBG Mobile.

Description

Unlock up to 40% extra UC points and a 10% discount on your next UC points purchase with Mastercard while playing PUBG on Midasbuy!

Maximize Your Gaming with Mastercard on Midasbuy!

- Unlock Up to 40% Extra UC Points: Earn up to 2400 UC on your monthly transaction!
- Enjoy a 10% Discount: Save up to \$5 on UC points with each transaction!

This is limited-time offer: promotion is available on a first-come-first-served basis!

SMS / Short promo

- Unlock up to 40% extra UC points and a 10% discount on your next UC points purchase with Mastercard on Midasbuy! T&Cs apply. www.midasbuy.com

How to use

1. Go to www.midasbuy.com
2. Register to or Log in to Midasbuy account.
3. Select your UC package and click "Select Product to Purchase"
4. Confirm and complete payment process with your eligible Mastercard card. You will receive an order confirmation by email.
5. Users can view their UCs purchase history in the "Transaction Record" section



Midasbuy UC points Discount

- **Offer Details:** Unlock up to 40% extra UC points and a 10% discount on your next UC points purchase with Mastercard while playing PUBG on Midasbuy.

- **Redemption Method:**

1. Go to www.midasbuy.com
2. Register to or Log in to Midasbuy account.
3. Select your UC package and click "Select Product to Purchase"
4. Confirm and complete payment process with your eligible Mastercard card. You will receive an order confirmation by email.
5. Users can view their UCs purchase history in the "Transaction Record" section

- **Offer Prerequisite:** The discount is exclusive to Mastercard cardholders.

- **Exclusions/Inclusions/Subjectivity:**

- The bonus free UC awarded under this Promotion is in addition to any ongoing promotion on Midasbuy's platform that awards bonus free UC.
- Use subject to the following Cardholder quota (per month) and shall operate on a first-come-first-serve basis
- The Promotion is only available for the following game: PUBGM
- Users can view UCs purchased in "Transaction Record"
- Midas will also email order confirmation to subscribed users
- Here are the original prices, caps, total number of UCs to be purchased, and the overall bonus percentage:

Basic UC	Price of UC	10% off capped at USD 5	Total Bonus UC points	Total Bonus percentage
60	\$ 1.00	\$ 0.10	6	10%
300	\$ 5.00	\$ 0.50	55	18%
600	\$ 10.00	\$ 1.00	120	20%
1500	\$ 25.00	\$ 2.50	450	30%
3000	\$ 50.00	\$ 5.00	1150	38%
6000	\$ 100.00	\$ 5.00	2400	40%

- Offer will be on first come first serve bases as per the table below:

Market	First no. of Cardholders per month
EGYPT	500
PAKISTAN	500
UNITED ARAB EMIRATES	500
SAUDI ARABIA	500
JORDAN	250
KUWAIT	500
IRAQ	250
QATAR	250
OMAN	250
KENYA	250
MOROCCO	250

- **Product Eligibility:** Debit and Credit: Gold, Titanium, Platinum, World and World Elite Mastercard and Prepaid: Gold, Platinum and World Mastercard.

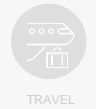
- **Market Eligibility:** The offer is eligible for cards issued in Egypt, Jordan, Kenya, Saudi Arabia, Kuwait, Iraq, Morocco, Oman, Pakistan, Qatar and UAE

- **Validity:** Evergreen, until year-end and beyond.

*Midasbuy terms & conditions apply.



ExpressVPN Discount



TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Debit and Credit: Standard, Gold, Titanium, Platinum, World and World Elite™ Mastercard and Prepaid: Standard, Gold, Platinum and World Mastercard.
- Eligible cards issued in the Middle East, Africa and Pakistan.

Destinations

- Worldwide

Validity

- Evergreen until year end and beyond

Main T&Cs

- This offer is valid for new and returning customers only. Existing subscribers are not eligible to redeem this promotion.
- To claim the offer, users must be Mastercard Cardholders.
- ExpressVPN T&Cs apply

About

ExpressVPN is a leading consumer privacy and online security company. Our vision is simple: a world where everyone has the right to digital privacy, security, and freedom—including the freedom to access your favorite content and streaming services from abroad. To achieve this, we develop and distribute best-in-class VPN solutions and partner with brands who share our vision.

Description

Get 30-Days of complimentary trial from ExpressVPN and enjoy either 51% off a 12-month plan with 4 extra months complimentary or 61% off a 24-month plan with 4 extra months complimentary!

Mastercard® customers can now enjoy enhanced digital privacy with ExpressVPN, by enjoying these features:

- 30-days complimentary trial
- an exclusive 51% discount on a 12-month plan, including 4 extra complimentary months or 61% discount on a 24-month plan including 4 extra complimentary months!

Connect instantly to a secure, ultra-fast global server network and browse, stream, and shop online with total peace of mind, all with one tap through ExpressVPN.

Offer available for a limited time.

SMS / Short promo

- Get a 30-day complimentary trial and subsequent discounts on ExpressVPN and enjoy real digital peace of mind today <https://www.expressvpn.com/go/mastercard-mea>

How to use

1. Download the ExpressVPN app from Google Play or the App store
2. Visit [expressvpn.com/go/mastercard-mea](https://www.expressvpn.com/go/mastercard-mea) to activate your 30-day complimentary trial. Pay nothing today, then enjoy 51% off a 12-month plan with 4 extra months complimentary or 61% discount on a 24-month plan including 4 extra complimentary months!
3. Log in and use your Mastercard card to redeem the discount.
4. To use the service; tap once to connect to ExpressVPN's global network of ultra-fast servers across 105 countries.

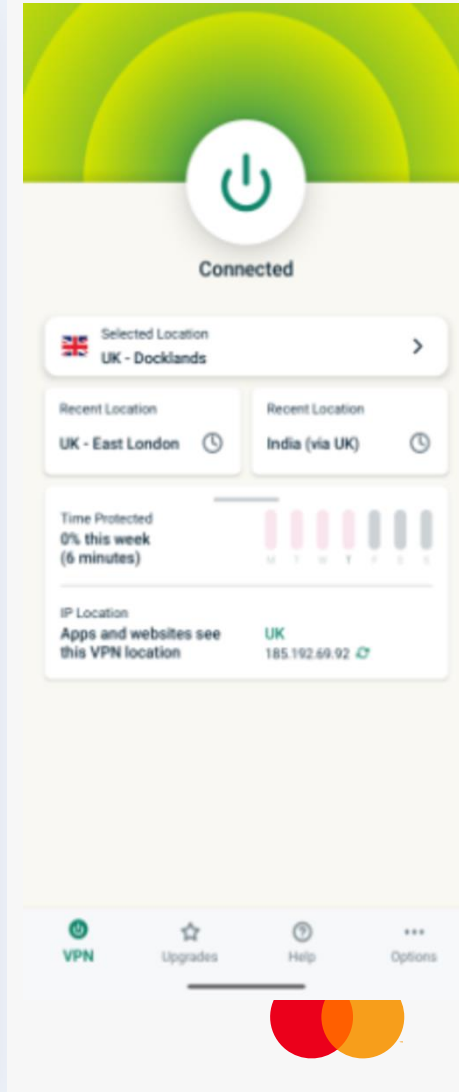
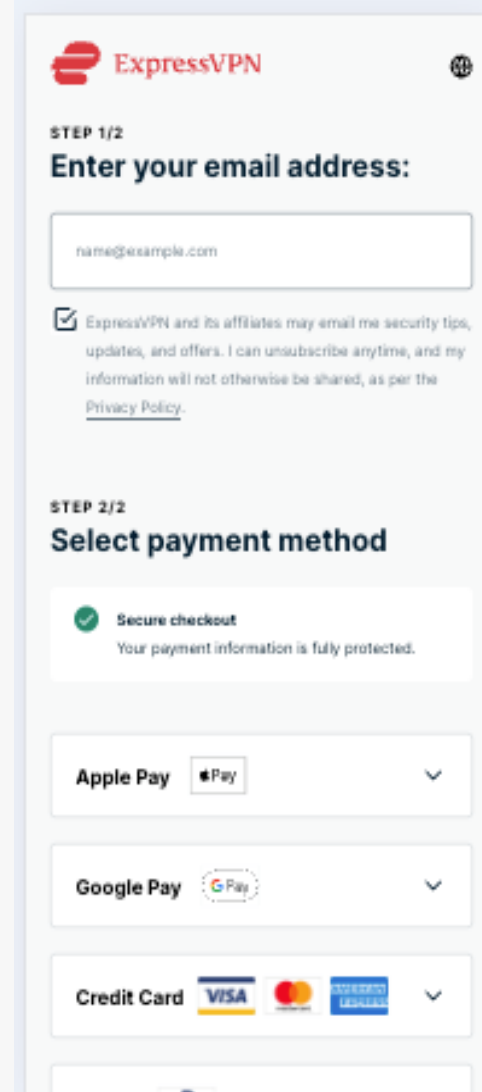
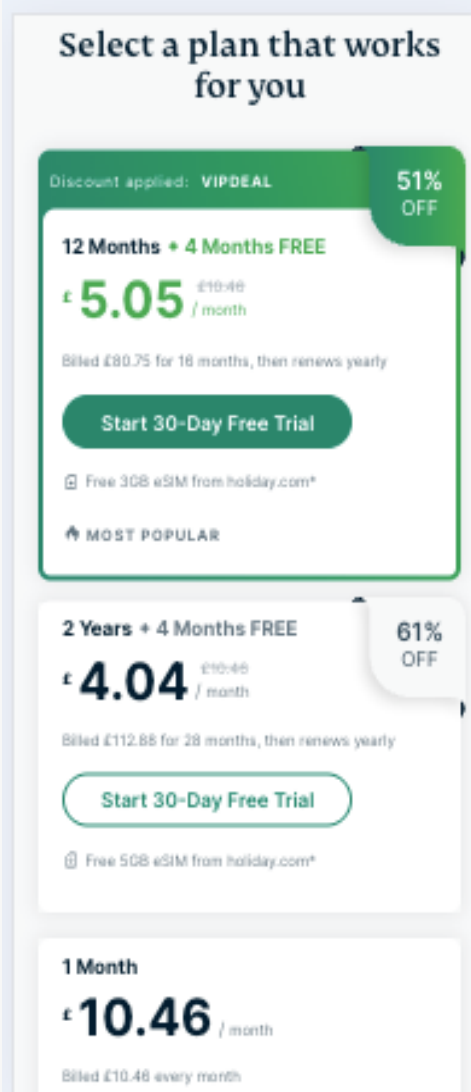
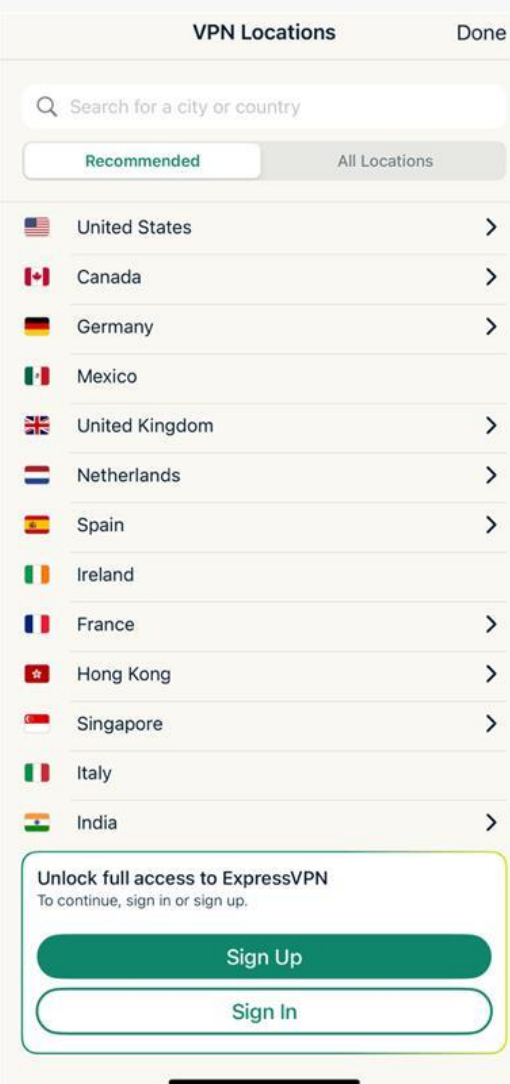
ExpressVPN Discount

Download the ExpressVPN app from Google Play or the App store

Visit expressvpn.com/go/mastercard-mea to activate your 30-day complimentary trial. Pay nothing today, then enjoy 51% off a 12-month plan with 4 extra months complimentary or 61% discount on a 24-month plan including 4 extra complimentary months!

Log in and use your Mastercard card to redeem the discount.

To use the service; tap once to connect to ExpressVPN's global network of ultra-fast servers across 105 countries..



ExpressVPN Discount

Offer Details: Get 30-Days of complimentary trial from ExpressVPN and enjoy either 51% off a 12-month plan with 4 extra months complimentary or 61% off a 24-month plan with 4 extra months complimentary!

- **Redemption Method:**

1. Download the ExpressVPN app from Google Play or the App store
2. Visit expressvpn.com/go/mastercard-mea to activate your 30-day complimentary trial. Pay nothing today, then enjoy 51% off a 12-month plan with 4 extra months complimentary or 61% discount on a 24-month plan including 4 extra complimentary months!
3. Log in and use your Mastercard card to redeem the discount.
4. To use the service; tap once to connect to ExpressVPN's global network of ultra-fast servers across 105 countries..

- **Offer Prerequisite:** This benefit is exclusive to Mastercard cardholders.

- **Exclusions/Inclusions/Subjectivity:**

- This offer is valid for new customers. Existing subscribers are not eligible to redeem this promotion.
- This offer cannot be combined with other discounts or offers.
- Cardholders are responsible for complying with all applicable laws and regulations regarding the use of VPN services in their respective countries, as these may vary by jurisdiction. Mastercard is not responsible for any misuse of the service.
- ExpressVPN T&Cs apply

- **Product Eligibility:** Debit and Credit: Standard, Gold, Titanium, Platinum, World and World Elite™ Mastercard and Prepaid: Standard, Gold, Platinum and World Mastercard.

- **Market Eligibility:** Eligible cards issued in the Middle East, Africa and Pakistan.

- **Validity:** Evergreen until year end and beyond





PEACE OF MIND





Travel Inconvenience Insurance



Inconvenience Insurance

Eligibility

- Eligible cards issued in Middle-East and Africa (excluding – Libya, Mauritania, Cape Verde and Cameroon)

Destinations

- Worldwide

Validity

- Evergreen: Until the end of the year and beyond

About

If you encounter an obstacle during travel, you shouldn't have to face the inconvenience alone. Whether your luggage goes amiss or flight delays interrupt your plans, Inconvenience Insurance covers you for the hassles life throws your way.

Description

Travel Inconvenience and Cancellation Insurance

Inconvenience is sometimes a part of travel, but you shouldn't have to deal with it alone. When your luggage goes amiss or flight delays interrupt your plans, World Elite Mastercard® can compensate you for:

- Loss of baggage - up to USD 3,000 with no deductible
- Delay of baggage - up to USD 300
- Trip cancellation - up to USD 7,500
- Trip curtailment - up to USD 7,500
- Trip delays – World: USD 300/ World Elite: USD 500
- Missed connection World USD 300/ World Elite: USD 500
- **Coverage for visiting parents.** Parents who live abroad visiting the cardholder in their country of residence are eligible when the trip is paid through the eligible Mastercard® card. The standard age limit for parents is 80 years old.
- **Coverage for visiting children.** Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the eligible Mastercard® card.

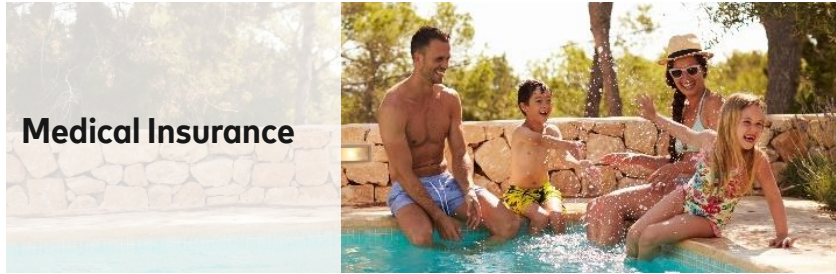
SMS / Short promo

- Disrupted travel? Visit <https://www.mcpeaceofmind.com/> to file a claim for the inconvenience with your [TIER] Mastercard® for baggage loss, flight delays, cancellations and more

How to use

- Simply visit <https://www.mcpeaceofmind.com/> to file a claim online.





Medical Insurance

Eligibility

- Eligible cards issued in Middle-East and Africa (Excluding – Libya, Mauritania, Cape Verde and Cameroon)

Destinations

- Worldwide

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- Your spouse is covered 100%, your children 25% and your domestic helper 25%. Coverage is now expanded to visiting parents and children.

About

Automatic insurance for medical conditions and unexpected incidents. Rest assured by being insured with world leading insurance companies.

Description

Travel accident and medical insurance

You and your loved ones deserve peace of mind every time you travel. Rest assured that you will receive compensation for medical care or emergency help if you need it. For the greatest peace of mind, enhanced protection options are available to ensure that while you're traveling, your health and safety needs are met promptly and efficiently.

As a [TIER] Mastercard® cardholder, you as well as your family and your helper* get:

- Personal accident insurance - up to USD 500,000
- Emergency medical evacuation and repatriation - up to USD 500,000
- Medical emergency expenses - up to USD 500,000
- Daily in-hospital cash benefit - USD 100 per day
- **Coverage for visiting parents.** Parents who live abroad visiting the cardholder in their country of residence are eligible when the trip is paid through the eligible Mastercard® card. The standard age limit for parents is 80 years old.
- **Coverage for visiting children.** Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the eligible Mastercard® card.

SMS / Short promo

- Discover the protection of your [TIER] Mastercard®, with global health insurance for you, your family, and your peace of mind. Visit <https://www.mcpeaceofmind.com/> to claim

How to use

- Simply visit [mcpeaceofmind.com/\[TIER\]](https://www.mcpeaceofmind.com/) to file a claim online.



Travel Insurance General Terms & Conditions

Accident & Health Coverage***

1. Travel Accident & Insured Journey:

- Travel Accident Common Carrier - International Trips (Up to USD 500,000)
- Travel Accident Common Carrier - Domestic Trips (Up to USD 100,000)
- Travel Accident Insured Journey - International Trips (Up to USD 150,000)
- Travel Accident Insured Journey - Domestic Trips (Up to USD 75,000)

2. Travel Medical Benefits:

- Medical Expenses (Injury or Sickness) (Up to USD 500,000)
- Emergency Medical Evacuation/Return of Mortal Remains (Up to USD 500,000)
- Daily In-Hospital Cash Benefit (USD 100 per Day)

3. Trip Inconvenience Protection:

- Trip Cancellation (Up to USD 7,500)
- Trip Curtailment (Up to USD 7,500)
- Trip Delay (For delays in excess of 4 hours, USD 300)
- Missed Connection (USD 300)

4. Luggage Protection:

- Common Carrier/Public Transportation Lost Baggage (Up to USD 3,000 subject to a single item max limit of USD 625)
- Common Carrier Baggage Delay (For delays in excess of 4 hours, USD 300)

5. Assistance Department Services (Included)

*** Sub-limits apply for Children and Domestic Helper on all Accident & Health Coverage benefits listed above.

The sub-limit for Children and Domestic Helper is equivalent to 25% of all benefits listed above with the exception of Travel Accident & Insured Journey where the maximum benefit is \$10,000.

ACCIDENT AND HEALTH

ASSISTANCE DEPARTMENT, TRAVEL INSURANCE & EMERGENCY MEDICAL INSURANCE

Assistance Department

Rely on the Assistance Department when You're away from home. The Assistance Department is Your guide to many important services You may need when travelling. Benefits are designed to assist You when travelling Out of Country. This is reassuring, especially when You visit a place for the first time or do not speak the language.

Please keep in mind that the Assistance Department is not insurance coverage and that You will be responsible for the fees incurred for professional or emergency services requested of the Assistance Department (for example, medical or legal bills). This benefit may reimburse You for medical related expenses (Please refer to the Travel Medical section for additional information).

1. Who is Covered:

An Eligible Cardholder, his/her Spouse, Children and Domestic Helper whether traveling together or

separately.

2. Where the service is available:

In general, coverage applies worldwide, but there are exceptions.

Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact the Assistance Department prior to embarking on a Covered Trip to confirm whether or not services are available at Your destination(s).

3. Assistance Department:

- During Your trip, in the event of an emergency, the Assistance Department provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on Your card. Information on exchange rates for items billed on Your statement should be obtained from the financial institution that issued Your card.

- In case of loss or theft Your travel tickets, passport, visa or other identity papers necessary to return home, the Assistance Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.

- In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.

- Please note that this service does not provide maps or information regarding road conditions.

4. Medical Assistance Departments:

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.

- Provide help with prescription refills with local pharmacists (subject to local laws).

- In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor Your condition.

- If You are hospitalized, We can arrange to have messages relayed home, transfer You to another facility if medically necessary, or have a family member or close friend brought to Your bedside if You have been travelling alone (this will be at cardholder's expense).

- If the medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, We will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.

- If a tragedy occurs, We'll assist in securing travel arrangements for You.

5. Legal Referral Services:

- If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You, We will assist, if required, to provide You with the name of an attorney who can represent You in any necessary legal matters.



Travel Insurance General Terms & Conditions

GENERAL KEY TERMS AND DEFINITIONS

Accident means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

Annual Aggregate Limit the maximum amount of benefit per Cardholder available during the Policy Period.

Cardholder(s) means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

Child or Children means the Eligible Cardholders' son or daughter, biological offspring, stepchildren and directly and biologically related children born outside of marriage aged above 6 months and under eighteen (18) years of age (or under twenty three (23) years of age if a full time student), unmarried and primarily dependent on the Insured Person for support.

Common Carrier means any land, sea or air travel arrangements for a scheduled tour, trip or cruise to any location pre-paid with the Eligible Card.

City of Permanent Residence means the city in which You are residing.

Country of Permanent Residence means the country where You are currently residing and hold a valid residency visa which must be the same as the Issuing Territory of the Eligible Card or where You were born.

Covered Trip means an Insured Person's land, sea or air travel arrangements for a scheduled tour, round or one-way trip or cruise pre-paid with the Eligible Card that starts from the country of issuance of the Eligible Card. Covered Trip will be from the departure date to the return date as shown on the ticket purchased with the Eligible Card subject to a maximum of 180 days for Round Trip or 90 days for one-way Trip. This includes planned and pre-paid domestic trips only beyond 100 kilometres from Your City of Permanent Residence.

Domestic Helper means a full time worker with a valid work permit and sponsored by the Cardholder or Cardholders spouse under a written contract of domestic services.

Eligible Card means the Mastercard [--] credit or debit Cardholders' cards issued from time to time in the individual countries within the Territory.

Eligible Cardholders means those Cardholders aged between 18 years and 69 years with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of purchase of Covered Trip who shall be entitled to receive payment or such other benefit as is provided for in this Policy.

Excess/Deductible/Elimination Period means the amount of expenses or the number of days of each and every Loss payable by You before the Policy benefits become payable.

Family means the Spouse and up to 3 Children.

Hospital means a place that:

1. holds a valid license (if required by law);
2. operates primarily for the care and treatment of Sick or injured persons;
3. has a staff of one or more Physicians available at all times;
4. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
5. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and
6. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

Injury means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this Policy is in effect.

Insured Person(s) means an Eligible Cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

Insured Events means an occurrence which is outlined in the Benefits as a circumstance for which coverage is provided that takes place during a Covered Trip. Insured Events include those that occur during acts of Terrorism.

Insurers/We/Us means the Insurers that shall be responsible for providing Travel Insurance to cardholders in their country of registration.

Issuer means a Bank or financial institution (or like entity) that is admitted and/or authorized by Mastercard to operate a Mastercard credit or debit card program in the Territory and is participating in the Travel Insurance offering to Cardholders. **Mastercard** means Mastercard Asia/ Pacific Pte. Ltd, a corporation organized under the laws of Singapore, with its offices at 3 Fraser Street, Duo Tower, Singapore, 189352.

Medically Necessary medical services or supplies which:

- a. are essential for diagnosis, treatment or care of the covered loss under the applicable benefit for which it is prescribed or performed;
- b. meets generally accepted standards of medical practice; and
- c. is ordered by a Physician and performed under his or her care, supervision or order.

Per Cover Limit means the maximum amount payable under any single Cover per Cardholder during the Policy Period.

Physician means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

Policy means a contract of insurance and any attached endorsements or riders issued to Mastercard.

Pre-existing Medical Condition means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which first manifested or was contracted within a period up to 12 months preceding the Covered Trip.

Sickness means illness or disease of any kind contracted and/or commencing during a Covered Trip.

Spouse means the Eligible Cardholders' legally married husband or wife between the ages of eighteen (18) years and sixty-nine (69) years.

Territory means the countries in which Eligible Cards are issued.

Terrorist Act means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

War means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.



Travel Insurance General Terms & Conditions

TRAVEL ACCIDENT COMMON CARRIER & INSURED JOURNEY INSURANCE

[--] Mastercard cardholders can benefit from comprehensive travel accident insurance coverage offered through Mastercard.

1. Definitions Travel Accident:

Exposure and Disappearance means if an Insured Person suffers a Loss resulting from being unavoidably exposed to the elements due to a covered Accident, it will be covered as if resulting from an Injury. If the body of an Insured Person has not been found within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of Life.

Limb means entire arm or entire leg.

Loss means for

- a. hand or foot means actual severance through or above the wrist or ankle joints;
- b. eye means entire and irrecoverable loss of sight;
- c. thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- d. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

Member is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

Principal Benefit means the maximum amount payable for: accidental loss of Life; two (2) or more Members.

2. Who Is Covered

An Eligible Cardholder, his/her Spouse, Children and Domestic Helper, whether traveling together or separately.

3. To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your [--] Mastercard and/or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

4. Coverage Description

➤ Travel Accident Common Carrier

Provides Common Carrier Travel Accident Insurance coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) while travelling on a Common Carrier if tickets are purchased with Your card.

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 500,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), for international flights.

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 100,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), for domestic flights outside of Your City of Permanent Residence.

- A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

Schedule of Losses

For Loss of:

- Life 100%

- Two Members 100%
- One Member 50%
- Thumb and Index Finger of Same Hand 25%

➤ Travel Accident Insured Journey

Provides Insured Journey Travel Accident Insurance coverage after You disembark from the Common Carrier at the destination of the trip (as designated on the passenger ticket), against Accidental Death, Dismemberment (including loss of sight, speech & hearing), 24 hours/day worldwide.

This coverage is meant to complement and not duplicate the Common Carrier Travel Accident Insurance coverage provided above.

- The maximum Principal Benefit for Insured Journey is up to USD 150,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), for international trips.

- The maximum Principal Benefit for Insured Journey is up to USD 75,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), for domestic trips outside of Your City of Permanent Residence.

- The coverage of an Insured Journey begins when You alight from (leave) a Common Carrier while on a Covered Trip and ends when You board a Common Carrier on a Covered Trip, whichever occurs sooner.

- A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

Schedule of Losses

For Loss of:

- Life 100%
- Two Members 100%
- One Member 50%
- Thumb and Index Finger of Same Hand 25%

5. Coverage Conditions/Limitations

A covered Loss must occur within 365 days of the date of the Accident;

- In the event that You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;

- Coverage extends to Exposure and Disappearance;

- Loss caused by or resulting from Acts of Terrorism (defined herein) are included;

- Once the limit of 500,000 USD is reached per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), no further payment is made for the Travel Accident & Insured Journey insurance.

6. What is NOT Covered by Travel Accident – In addition to General Exclusions

Does not cover any loss, fatal or non-fatal, caused by or resulting from loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury.



Travel Insurance General Terms & Conditions

MEDICAL BENEFITS

We will pay the usual reasonable and customary charges for Covered medical Expenses, not due to a Pre-Existing Medical Condition, sustained by You while travelling outside of Your Country of Permanent Residence.

1. Who is Covered

An Eligible Cardholder, his/her Spouse, Children and Domestic Helper, whether traveling together or separately on a Covered Trip.

2. To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your eligible [--] Mastercard card; or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

3. Key Features

- Trips are covered for travel worldwide.
- Coverage is provided for Injury or Sickness, even if it is not an emergency.
- Medical Expense coverage up to a maximum benefit amount of USD 500,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details).
- No limitation on the number of trips.
- Coverage is provided for both, one-way or round trip travel.
- Covered losses caused by or resulting from Acts of Terrorism are included.

MEDICAL EXPENSES

If You suffer an Injury or Illness and need medical attention while outside of Your Country of Permanent Residence, benefits are provided for Covered Medical Expenses. This coverage provides a maximum benefit up to USD 500,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details).

1. Covered Medical Expenses include:

- a. The services of a Physician including diagnosis, treatment and surgery by a Physician;
- b. charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- c. Anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- d. Ambulance Services;
- e. Dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician or surgeon; and
- f. Dental Treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of USD 100

per tooth.

The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.

Regular and Customary means the charge for the services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

If the charge incurred is in excess of such average charge, such excess amount shall not be recognized as covered expenses. All charges shall be deemed to be incurred on the date such services or supplies which give rise to the expense or charge are rendered or obtained.

2. What is Not Covered by "Medical Expenses" (In addition to General Exclusions):

In addition to the General Exclusions, "Medical Expense" benefits are not payable for any losses, fatal or non-fatal, which are caused by or resulting from:

1. Country of Permanent Residence;
2. a Pre-existing Medical Condition, as defined herein;
3. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
4. routine physicals, laboratory diagnostic, x-ray examinations or other examinations, except in the course of a disability established by the prior call or attendance of a Physician;
5. Elective, cosmetic or plastic surgery, except as the result of an accident;
6. dental care, except as the result of injury to sound, natural teeth caused by accident while this policy is in effect;
7. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
8. The diagnosis and treatment of acne;
9. Deviated septum, including sub mucous resection and/or other surgical correction thereof;
10. Organ transplants that competent medical professionals consider experimental;
11. Well child care including exams and immunizations;
12. Expenses which are not exclusively medical in nature.
13. Private hospital or medical care within The Country of Residence where public funded services or care is available.
14. Any expenses incurred in Country of Residence.
15. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or
16. Treatment provided in a government hospital or services for which no charge is normally made
17. Mental, nervous, or emotional disorders or rest cures;
18. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices.



Travel Insurance General Terms & Conditions

Medical Evacuation

1. We will pay up to the maximum combined benefit of up to USD 500,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), for covered expenses due to emergency medical evacuation or Return of Mortal Remains if incurred outside of Your Country of Permanent Residence. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Evacuation.

Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible.

Expenses for Transportation must be:

- a. recommended by the attending Physician;
- b. required by the standard regulations of the conveyance transporting You; and
- c. arranged and authorized in advance by the Assistance Department.

2. Definitions

Emergency Evacuation - means:

- a. Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- b. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
- c. both (a) and (b) above.

Transportation - means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

Return of Mortal Remains

1. We will pay benefits for covered expenses reasonably incurred while travelling outside of Your Country of Permanent Residence, to return Your body to Your country of origin if You die. Benefits will not exceed the combined maximum limit of USD*500,000 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), for both the Medical Evacuation and Return of Mortal Remains.

Covered expenses include, but are not limited to, expenses for:

- a. embalming;
- b. cremation;
- c. coffins; and
- d. transportation.

These expenses must be authorized and arranged by the Assistance Department and You or Your Family must

contact the numbers listed in the Customer Service Section.

Daily In-Hospital Cash Benefit

If You are hospitalized as an Inpatient, due to Injury or Illness while outside Your Country of Permanent Residence, a benefit of USD 100 per day per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), will be provided for each day an Insured Person is hospitalized. The Hospital confinement must be recommended by a Physician.

Inpatient means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

Exclusions

1. Pre-existing Medical Condition;
2. Hospitalization in Your Country of Residence;
3. Pregnancy and resulting childbirth, miscarriage or disease of the female organs of production;
4. Routine physical exams;
5. Cosmetic or plastic surgery, except as a result of Injury;
6. Any mental or nervous disorder or rest cures.

TRIP INCONVENIENCE PROTECTION

[--] Mastercard cardholders may benefit from peace of mind knowing that travel and accommodation expenses paid in advance are covered if a trip is unexpectedly cancelled or delayed.

1. Who Is Covered:

An Eligible Cardholder, his/her Spouse, Children and Domestic Helper, whether traveling together or separately.

2. To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your eligible [--] Mastercard card; or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

Coverage is effective only if the trip is purchased before the Insured Person becomes aware of any circumstances that could lead to the cancellation of his/her journey.

Trip Cancellation Coverage

1. We will pay loss of travel and/or accommodation deposits up to a maximum limit of USD 7,500 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), if prior to the Contracted Date of Departure Your trip is cancelled and You are prevented from taking the Trip due to:



Travel Insurance General Terms & Conditions

- a. a Sickness, Injury or Death to You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member; or
- b. security reasons or mandatory evacuation at destination; or
- c. unexpected loss of the Insured's Formal Employment; or
- d. requirement to join the armed forces of the country.

2. Cancellation:

We will reimburse You for the unused, non-refundable cancellation portion of the Hotel cost and/or the Common Carrier ticket cancellation charges provided that You booked and paid for these costs before such incident occurred.

3. Special Notification of Claim:

You must notify Us as soon as reasonably possible in the event of a Trip Cancellation. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

4. Definitions:

Immediate Family Member means a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward,; step or adopted children; step-parents; aunts, uncles; nieces, and nephews, who reside in The Country of Permanent Residence.

Prevented from taking the Trip means:

1) With regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your travelling Companion cancels the Trip. You or Your Travelling Companion must be under the direct care and attendance of a physician.

2) With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that a ordinarily prudent person must cancel the Trip.

Travelling Companion means up to two (2) person(s) who is/are booked to accompany You on the Trip.

5. Exclusions:

- 1. Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;
- 2. Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;
- 3. Claims arising from pregnancy and all related conditions.

4. Pre-existing Medical Condition

Trip Curtailment

1. We will pay loss of deposits up to a maximum of USD 7,500 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), if prior to the Contracted Date of Return, Your Trip is cancelled and You are unable to continue the Trip due to:

- a. sickness, Injury or Death to: You; Your Travelling Companion; Your Immediate Family Member; or Your

- Travelling Companion's Immediate Family Member; or
- b. security reasons or mandatory evacuation at destination; or
- c. unexpected loss of the Insured's Formal Employment; or
- d. requirement to join the armed forces of the country.

2. Interruption

We will reimburse You for the unused, non-refundable, cost of travel arrangements pre-paid to the Hotel and/or the Common Carrier ticket, less the value of applied credit from unused return travel ticket, to return home or rejoin the Land/Sea Arrangements. This benefit is limited to the cost of one-way economy airfare by scheduled carrier and is subject to the Per Cover Limit stated in the Schedule

3. Accompaniment of Minors

In the event, You are travelling alone with a minor up to 15 years old and You are unable to continue the Trip due to a Sickness, Injury or Death resulting in the minor being left unattended, We will pay the cost of a round trip economy airfare ticket in a scheduled carrier from Your Country of Residence for an adult designated by Your family to accompany the minor back to Your Country of Residence.

These expenses must be authorized in advance by the Assistance Department and You must contact the numbers listed in the Customer Service Section.

4. Special Notification of Claim

You must notify Us as soon as reasonably possible in the event of a Trip Interruption claim. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

5. Definitions

Immediate Family Member means a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward,; step or adopted children; step-parents; aunts, uncles; nieces, and nephews.

Injury or Sickness means one which requires treatments by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey.

Travelling Companion means up to two (2) person(s) who is/are booked to accompany You on the Trip.

Unable to continue the Trip means:

1) with regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion interrupt the Trip. You or Your Travelling Companion must be under the direct care and attendance of a Physician.

2) With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that a ordinarily prudent person must interrupt the Trip.



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6. Exclusions

1. Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;
2. Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;
3. Claims arising from pregnancy and all related conditions.
4. Pre-existing Medical Condition.

Trip Delay Coverage

1. We will pay benefits for Trip Delay, if Your Trip is delayed for at least four (4) hours and the delay is caused by:
 - a. inclement weather, which means any severe weather condition that delays the scheduled departure of a Common Carrier; or
 - b. equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips; or
 - c. an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that interferes with the normal departure and arrival of a Common Carrier; or
 - d. operational reasons at the departure airport due to air traffic restrictions or airline's control.

This coverage provides benefits of USD 300 for losses per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), as a result of a delay of at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier in which the Insured Person had arranged to travel to.

2. What is NOT Covered by Trip Delay (Exclusions):

Trip Delay coverage shall not include benefits for any loss caused directly and/or indirectly due to any delay which was made public or known to You prior to the date Your trip was booked.

Missed Connection Coverage

1. We will pay You USD 300 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), if You miss Your connecting flight due to the delay or cancellation of Your previous flight.

2. Definitions – _Trip Inconvenience

Serious Injury or Sickness means one which requires treatments by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey.

LUGGAGE PROTECTION

Common Carrier/Public Transportation Lost Baggage

1. We will pay benefits if Your baggage, which is in the care, custody and control of a Common Carrier or Public Transportation, is lost due to theft or due to misdirection by a Common Carrier or Public Transportation while You are a ticketed passenger on the Common Carrier or Public Transportation during the Covered Trip.

We will reimburse You, up to a maximum of USD 3,000 per person (sub-limits apply for Children and Domestic

Helper, please refer to the above SUMMARY OF COVER for more details), for the cost of replacement of the baggage and its contents. All claims must be verified by the Common Carrier or Public Transportation.

2. Coverage Conditions/Limitations

We will not pay more than a combined maximum limit of 10% of the maximum stated above for the following:

- jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;
- furs, articles trimmed with or made mostly of fur;
- cameras, including related camera equipment;
- computers and electronic equipment.

We will not pay more than USD 625 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), for any single item.

In case of loss to a pair or set, We may elect to:

- a. repair or replace any part, to restore the pair or set to its value before the loss; or
- b. pay the difference between the cash value of the property before and after the loss.

Luggage, which appears to be delayed or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the Common Carrier or Public Transportation. It must be determined (and verified) to be delayed or unrecoverable by the Common Carrier or Public Transportation.

Benefits for lost baggage will be in excess of any amount paid or payable by the Common Carrier or Public Transportation responsible for the loss or any other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable deductible. For example, if the Eligible Cardholder's Luggage is determined to be lost or unrecoverable and the full value (total original cost) of the Luggage is USD 3,000 and the Common Carrier or Public Transportation reimburses the Eligible Cardholder USD 1,000, the Eligible Cardholder is eligible for reimbursement up to USD 2,000.

3. What Items are Not Covered

We will not pay Benefits for any of the following:

1. Animals, birds, or fish;
2. Automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other Conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier or Public Transportation);



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3. Household furniture;
4. Eyeglasses or contact lenses;
5. Artificial teeth or dental bridges;
6. Hearing aids;
7. Prosthetic limbs;
8. Musical instruments;
9. Money or securities;
10. Tickets or documents;
11. Perishables and consumable.

Benefits will not be provided for any loss resulting from:

1. Wear and tear or gradual deterioration;
2. Insects or vermin;
3. Inherent vice or damage;
4. Confiscation or expropriation by order of any government or public authority;
5. Seizure or destruction under quarantine or custom regulation;
6. Radioactive contamination;
7. Usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence;
8. Transporting contraband or illegal trade;
9. Breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.

Common Carrier Baggage Delay

1. We will pay You, USD 300 per person (sub-limits apply for Children and Domestic Helper, please refer to the above SUMMARY OF COVER for more details), if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 4 hours from the time You arrive at the destination stated on Your ticket, other than Your final destination, until the time it arrives. Coverage for delayed Luggage is not available in the Insured Person's city of permanent residence.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

2. Definitions

Checked Baggage means a piece of baggage which was checked in and in the custody of a Common Carrier or Public Transportation and for which a claim check has been issued to You by a Common Carrier or Public Transportation.

Public Transportation means buses, trains and other forms of group transportation that transport the public, charge set fares, and operated on established routes between Airports and Hotels.

Limitation

If upon further investigation it is later determined that Your baggage checked with the Common Carrier or Public Transportation has been lost, any amount claimed and paid to You under the baggage delay policy section will be deducted from any payment due to You under the baggage lost policy section.

GENERAL PLAN EXCLUSIONS

This Policy does not provide coverage for any of the following:

1. Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; nor
2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power; nor
3. any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war; nor
4. loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor
5. any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor
6. Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor
7. congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury; nor
8. flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; nor
9. driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor
10. any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus); nor
11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
12. the dispersal or Application of pathogenic or poisonous biological or chemical materials; nor
13. The release of pathogenic or poisonous biological or chemical materials. nor
14. Any loss sustained while the Insured person is participating in any professional sports, winter sports, or in sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing; nor
15. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; nor
16. any sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; nor
17. Traveling against the advise of a physician; nor
18. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons, nor
19. planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan , North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq.



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GENERAL PROCEDURE – HOW TO FILE A CLAIM

Notice of Service Request / Claim (Non-Medical Emergency Claims on Re-Imbursement Basis)

Written notice of service request / claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice to the claims department listed below, within ninety (90) days from the date of the incident may result in a denial of the claim.

To submit a claim, go to: <https://www.mcpeaceofmind.com/>

The following procedures should be followed:

1. You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify Us as required in the Claim Notification Period, or Your claim may be denied - Upon receipt of a notice of claim, the Insurance Company, will take necessary details from the claimant and provide instructions;
2. Submit all Required Information (proof of loss etc.), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process Your claim. It is Your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above.

TRAVEL ACCIDENT & INSURED JOURNEY CLAIMS

Common Carrier – International Trips / Common Carrier Domestic Trips / Insured Journey – International Trips / Insured Journey Domestic Trips

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Complete documentation including a death certificate and/or attending physician statement or autopsy report;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;

TRAVEL MEDICAL BENEFIT CLAIMS

Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Return of Mortal Remains / Daily In-Hospital Cash Benefit

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Medical report detailing history and nature of injury or sickness together with original medical receipts. ;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
3. Hospital Admission/ Discharge Card (for hospital cash benefits)
4. Copy of the passport including Entry and Exit Stamps

TRIP INCONVENIENCE PROTECTION CLAIMS

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

Trip Cancellation / Trip Curtailment

1. Documentation detailing the reason for cancellation or curtailment, including evidence of the nature of Serious Injury or Sickness such as copies of: medical evidence reports, attending physician statements, and related documentation;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
3. Receipts of refunded amount / confirmation on non-refundable amount incurred due to the cancellation / curtailment

Trip Delay / Missed Connection

1. Copy of Ticket & Boarding Pass

2. Letter from the Airline Authorities certifying about the delay / missed connection

3. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;

LUGGAGE PROTECTION CLAIMS

Lost Baggage / Baggage Delay

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
 2. Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
 3. Declaration list of lost items – _as declared to the airlines.
 4. Confirmation from the airlines that the baggage is declared lost and cannot be located.
3. Payments:

All payments to be made by the Insurer shall be paid to Eligible Cardholders in the Territory. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment. Where allowable by law, Benefit for Loss of Life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:



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1. Spouse;
2. Children, in equal shares;
3. Parents, in equal shares;
4. Brothers and sisters, in equal shares; or
5. Executor or administrator

All other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

Economic Sanctions Exclusions

If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

Consumer Notice Analysis

The Insurer is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

Governing Law and Jurisdiction: This Policy is governed by the laws of the Territory where the Mastercard card was issued. Any dispute arising between the Insured Person and the Insurer is subject to the exclusive jurisdiction of the competent courts of respective Territory.

Data Disclosure: by entering into this contract of insurance, You consent to the Insurer processing data relating to You for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to You.

You consent to the Insurer making such information available to third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside Your country of domicile.



Travel Insurance Confirmation Letter



Eligibility

- Eligible cards issued in Middle-East and Africa (excluding – Palestine, Libya, Mauritania, Cape Verde, Cameron)

Destinations

Worldwide

Validity

Evergreen: Until the end of the year and beyond

About

Travel with peace of mind across borders with a Travel Insurance Confirmation Letter. Giving official notification of resolute insurance for Schengen and other customs areas.

Description

Travel Insurance confirmation letter

Obtaining a travel insurance confirmation letter has never been easier. As a Mastercard® cardholder you can generate a letter online seamlessly and immediately for your Schengen or other visa requirements.

- **New: Coverage for visiting parents.** Parents who live abroad visiting the cardholder in their country of residence are eligible when the trip is paid through the eligible Mastercard® card. The standard age limit for parents is 80 years old.
- **New: Coverage for visiting children.** Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the eligible Mastercard® card.

SMS / Short promo

Visit [mcpeaceofmind.com/\[TIER\]](https://mcpeaceofmind.com/[TIER]) to generate an immediate travel insurance confirmation letter for your visa requirements with your Mastercard

How to use

- Simply visit [mcpeaceofmind.com/\[TIER\]](https://mcpeaceofmind.com/[TIER]) to generate a travel letter.

