

## **Travel Terms & Conditions:**

- A) Airport Transfers**
- B) Airport lounge access**
- C) Airport Meet and Greet**
- D) Comprehensive Insurance Cover**

### **A) Airport Transfers**

1. Mashreq io Cardholders ('Cardholder'), both primary and supplementary, will receive unlimited complimentary round-trip airport pick-ups and drops, with no conditions applied, as per the cities listed in the annexure.
2. This offer is valid only for eligible Mashreq io Cardholders ('Cardholder') issued in the United Arab Emirates (UAE) by Mashreqbank psc ('the Bank' or 'Mashreq').
3. Cardholder will have to call the VIP Concierge to book the service at UAE toll free number 8006277371 or international number +971-(0)4-4376846.
4. Cardholder must be travelling to avail the complimentary service.
5. Bookings must be made 48 hours prior to commencement of travel and bookings. Last-minute bookings will be subject to availability.
6. Any excess mileage or different location is paid for entirely by the Cardholder.
7. Trip can be either from the airport to the affiliated city center/central business district or from the city center/central business district to the airport.
8. For services with more than one car, cost for additional car will be at the Cardholder's expense.
9. Service includes one baby seat. Additional baby seats are charged at USD 25 per seat to the Cardholder.
10. Cancellation more than 24 hours prior to the pick-up time will be free of charge.

11. Cancellation within 24 hours will be 100% charged to the Cardholder.
12. Amendments made within 24 hours of the service time for any changes greater than 2 hours which is not the result of an airline delay will be considered as a cancellation. This will be considered as service availed by the Cardholder and any rebooked trip will be at the Cardholder's expense.
13. Tolls and parking are included in "transfer rate" for airport pick-up & drop-off within the "Grace Period" \*.
14. Driver information will be provided normally 24 hours prior to the pick-up time.
15. Destinations are subject to change without prior notice.

**\*Grace Period:**

1. For all airport pickups, driver will wait for up to 60 minutes (Asia pacific region) and 30 minutes (rest of the regions) from landing time at the airport. Longer than this is payable by Cardholder additionally as per service provider rates.
2. For all other pickups, driver will wait for up to 15 minutes from in city pick up time. Longer than this is payable by Cardholder additionally as per service provider rates.

**Annexure:**

Region	Country	City	Airport Code
APAC	Australia	Brisbane	BNE
APAC	Australia	Melbourne	MEL
APAC	Australia	Perth	PER
APAC	Australia	Sydney	SYD
APAC	Cambodia	Phnom Penh	PNH
APAC	China	Beijing	PEK

APAC	China	Guangzhou	CAN
APAC	China	Hangzhou	HGH
APAC	China	Shanghai - Pudong	PVG
APAC	China	Shanghai Hongqiao	SHA
APAC	China	Shenzhen	SZX
APAC	Hong Kong	Hong Kong Island	HKG
APAC	Hong Kong	Hong Kong Island S	HKG
APAC	Hong Kong	Kowloon	HKG
APAC	Hong Kong	New Territories	HKG
APAC	India	Bangalore	BLR
APAC	India	Delhi	DEL
APAC	India	Mumbai	BOM
APAC	India	Udaipur	UDR
APAC	India	Pune	PNQ
APAC	India	Goa	GOI
APAC	India	Jaipur	JAI
APAC	India	Kolkata	CCU
APAC	India	Ahmedabad	AMD

APAC	India	Bhubaneshwar	BBI
APAC	India	Chennai	MAA
APAC	India	Nagpur	NAG
APAC	India	Hyderabad	HYD
APAC	Nepal	Kathmandu	KTM
APAC	Sri Lanka	Colombo	CMB
APAC	Indonesia	Bali	DPS
APAC	Indonesia	Jakarta	CGK
APAC	Japan	Haneda	HND
APAC	Japan	Narita	NRT
APAC	Japan	Osaka - Kansai	KIX
APAC	Korea	Seoul Gimpo	GMP
APAC	Korea	Seoul Incheon	ICN
APAC	Macau	Macau	MFM
APAC	Malaysia	Kuala Lumpur	KUL
APAC	New Zealand	Auckland	AKL
APAC	Philippines	Manila	MNL
APAC	Singapore	Singapore	SIN
APAC	Taiwan	Kaohsiung	KHH
APAC	Taiwan	Songshan	TSA
APAC	Taiwan	Taipei	TPE

APAC	Thailand	Bangkok	BKK
APAC	Thailand	Phuket	HKT
APAC	Vietnam	Hanoi	HAN
APAC	Vietnam	Ho Chi Minh City	SGN
Europe	Austria	Vienna	VIE
Europe	Belgium	Brussels	BRU
Europe	Czech	Prague	PRG
Europe	Denmark	Copenhagen	CPH
Europe	Finland	Helsinki	HEL
Europe	France	Paris	CDG
Europe	Germany	Berlin	SXF
Europe	Germany	Frankfurt	FRA
Europe	Germany	Munich	MUC
Europe	Hungary	Budapest	BUD
Europe	Italy	Milan	LIN
Europe	Italy	Milan	MAL
Europe	Italy	Rome	FCO
Europe	Luxembourg	Luxembourg	LUX
Europe	Netherland	Amsterdam	AMS
Europe	Spain	Barcelona	BCN

Europe	Spain	Madrid	MAD
Europe	Sweden	Stockholm	ARN
Europe	Switzerland	Geneva	GVA
Europe	Switzerland	Zurich	ZRH
Europe	UK	London	LHR / LCY
EMEA	Egypt	Cairo	CAI
EMEA	Saudi Arabia	Riyadh	RUH
EMEA	Morocco	Marrakech	RAK
EMEA	Israel	Tel Aviv	TLV
EMEA	Lebanon	Beirut	BEY
EMEA	Qatar	Doha	DOH
EMEA	Jordan	Amman	AMM
EMEA	Kuwait	Kuwait City	KWI
EMEA	UAE From / To: Airport / City	Abu Dhabi	AUH
EMEA	UAE From/To: Airport/City	Dubai	DXB
EMEA	UAE From/To: Airport/City	Sharjah	SHJ
EMEA	UAE From/To: Airport/City	Ajman	QAJ

EMEA	UAE From/To: Airport/City	Ras Al Khaimah	RKT
EMEA	UAE From/To: Airport/City	Fujairah	FJR
EMEA	Tunisia	Tunis	TUN

## B) Airport lounge access

1. Complimentary airport lounge access through Visa Airport Companion (VAC) app.
2. Enjoy worldwide complimentary access to airport lounges through Visa Airport Companion (VAC) mobile app for the following Mashreq Visa Credit Cards, as detailed in Table A. Please follow the below steps:
3. Download Visa Airport Companion (VAC) app from Apple Store or Google Play Store
4. Register your eligible Mashreq Visa Card on the app before your trip.
5. **Note:** Please ensure Great Britain (GB) is not restricted for transactions on your card before registering the card on Visa Airport Companion App. To unblock Great Britain (GB) as a country, log in to Mashreq Mobile App > Click on your eligible credit card > Select More > Card Control > Country Block/Unblock and unblock Great Britain country restriction.
6. When you are at a participating airport lounge, present the QR code generated on VAC app and enjoy complimentary lounge access.
7. Stay informed about participating airport lounges, lounge availability and privileges on your eligible Mashreq Visa Card through VAC app.
8. Complimentary airport lounge access through VAC app.

Card Name	Complimentary Airport Lounge Benefit
<b>Mashreqio Credit Card (Visa Infinite Privilege)</b>	Unlimited complimentary lounge access to the Cardholder + one guest. Additional guest visits, if any, will be billed to the Cardholder.

**Eligibility criteria:** 1 international transaction > 1 USD every calendar year on the participating card. This is assessed at a unique card number level; if a card is replaced, then an international transaction > 1 USD is required on the replaced card for the eligibility criteria to be met. Please note it may take up to 15 days for this transaction to reflect in the systems facilitating complimentary lounge access and to unlock the remaining visits.

### **C) Airport Meet and Greet**

1. Cardholder is eligible for unlimited complimentary airport meet and greet service across 16 travel destinations.
2. This service is available for Cardholder and up to 4 family members/ guests.
3. Cardholder will have to call the VIP Concierge to book this service. Toll free number is 8006277371 and international number is +97144376846.
4. Bookings must be made at least 48 hours in advance of the service.
5. Bookings less than 48 hours in advance may incur additional charges.
6. The list of destinations where the Cardholder receives complimentary service is as follows: Cairo, Dublin, Frankfurt, Geneva, Istanbul, Kuala Lumpur, London (Gatwick & Heathrow airports), Los Angeles, Madrid, Mumbai, Munich, New York City, Nice, Paris, Rome. This list is subject to change without prior notice.



7. Fast track maybe included in some of these international locations if the airport authority allows it.
8. **Dubai** Marhaba Airport meet and greet include personal escort, buggy transfers, fast-track through immigration, full porter service and complimentary chauffeur service (for arrival).
9. **Abu Dhabi** meet and greet includes personal escort from arrival gate, fast-track, porter from arrival to meeting point. For departure, the service includes personal escort, fast track, fast check-in, priority boarding, porter assistance till check-in counter.
10. Service is available to family members only when travelling with the Cardholder. Additional accompanying guests will be charged at actuals.
11. Buggy service must be explicitly booked 48 hours in advance and is based on availability.
12. Standalone airport transfer is unavailable and cannot be requested using this service.
13. Marhaba and Abu Dhabi Airport meet and greet terms and conditions apply.

#### **D) Comprehensive Insurance Cover**

1. Mashreq io Cardholder ('Cardholder') should call 'VIP Concierge' at UAE toll free number 8006277371 or international number +971-(0)4-4376846. Please note, concierge cannot advise on cover. Concierge can download relevant documents – certificate, terms and conditions, and send via email to the Cardholder for completion if needed.
2. Multi-trip Travel Insurance (MTTI): At least 50% of travel bookings must be made with the io Card.

3. Extended Warranty ('EW') only covers purchases in the market the card was issued in.
4. Purchase Protection (PP)/EW: Purchases must be with io Card for an automatic cover.
5. Other terms and condition may apply. Cardholders can log into portal Visa CEMEA ([cardholderbenefitsonline.com](http://cardholderbenefitsonline.com)) using their full card number.
6. Cardholder benefits are correct at the time of publication, but Mashreq reserves the right to add, remove or change benefits from time to time.
7. For fraudulent card misuse:
  - a. Charges incurred by a resident of the Cardholder's household or by a person entrusted with their card or losses that result from or are related to business activities are not covered.
  - b. Cardholders must report unauthorized charges, loss, or theft of the card to the issuer immediately and provide written notice of the claim within 30 days.
  - c. For potential claims advice, Cardholder should follow the instructions described on the benefits portal and within their benefit terms and conditions ([cardholderbenefitsonline.com](http://cardholderbenefitsonline.com)).
  - d. As for all insurance benefits, Cardholder accounts must be valid and in good standing for coverage to apply.
  - e. Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions ([cardholderbenefitsonline.com](http://cardholderbenefitsonline.com)).