

Frequently Asked Questions – Airport Lounge Access Benefit

GENERAL

1. What is an Airport Lounge?

An airport lounge is a facility operated at many airports for selected passengers, offering comforts beyond those afforded in the airport terminal itself, such as more comfortable seating, quieter environments, and often better access to customer service representatives. Other accommodations may include private meeting rooms, telephones, wireless internet access and other business services, along with provisions to enhance passenger comfort, such as free beverages, snacks/food, magazines, and showers.

2. Is this service offered by CBD?

The Airport Lounge benefit is not directly offered by Commercial Bank of Dubai; the services are offered through a service providers like LoungeKey for CBD Visa Credit Cards and DragonPass for CBD Mastercard Credit and Debit Cards on select card types only.

3. Where can I view the list of Airport Lounges covered that offer complimentary access?

- **Visa Signature and Visa Infinite** Cardholders can access over 1,000+ Airport Lounges globally. To view list of applicable Airport lounges, download LoungeKey Mobile App and register with your details.
- **Mastercard World and World Elite** Cardholders can access over 1,200+ Airport Lounges globally through 'Mastercard Travel Pass' app. To view the list of applicable airport lounges, customers would need to download 'Mastercard Travel Pass' app, register with their details and view applicable lounges.
- **Mastercard Titanium** Cardholders are entitled for unlimited visits across 10+ airport lounges in the Middle East and Levant. To view the list of Airports, visit <https://www.cbd.ae/personal/bank/cards/titanium-mastercard>

4. Are all Visa and Mastercard card types eligible for complimentary visits?

No, only select Visa and Mastercard card types are eligible for complimentary visits. Please refer to the below table for details.

Card Type (Debit or Credit)	Number of Complimentary Visits	Visits applicable to	Applicable Airport Lounges
Visa			
Visa Signature	8 visits per calendar year	Cardholder* only	Global***
Visa Infinite	12 visits per calendar year	Cardholder* + 1 Guest**	Global***
Mastercard			
Mastercard World Elite	Unlimited visits	Cardholder* + 1 Guest**	Global***
Mastercard World	Unlimited visits	Cardholder* only	Global***
Mastercard Platinum	Not eligible	Not eligible	Not eligible
Mastercard Titanium	Unlimited visits	Cardholder* only	Middle East
* Applicable independently to both Primary & Supplementary Cardholders of the above Card Types.			
** Guest could be a non-cardholder as well			
*** At over 1000+ Airport Lounges across the Globe			

5. I believe some of the conditions for complimentary access have changed. Is that true?

For CBD Mastercard cardholders, Airport lounge access benefit was made digital and contactless via the 'Mastercard Travel Pass' App. To access the airport lounge customer would need to generate a QR code through the App or if they are offline, customer can share their app membership number with the receptionist

to access the lounge. The previous program leveraging the airport lounge network of LoungeKey will be discontinued on March 31, 2023. Access based on physical CBD Mastercard card will no longer be accepted. The new program is powered by DragonPass and can be accessed through the Mastercard Travel Pass App.

Airport Lounge benefit remains the same. Depending on customer's Mastercard card tier, they would get program was there has been no revision in conditions. Please view the table under Question 4 for eligibility criteria.

With effect from 1st January 2019, the eligibility conditions for complimentary airport lounge access on CBD Visa Signature and Visa Infinite credit cards have changed. Please review the revised conditions in the table below.

Card Type	Visa Signature	Visa Infinite
Number of Complimentary Visits	<ul style="list-style-type: none"> 8 visits per calendar year <ul style="list-style-type: none"> For cardholders only. No guests allowed 	<ul style="list-style-type: none"> 12 visits per calendar year <ul style="list-style-type: none"> For cardholder plus 1 guest per visit Any visits that include a guest in addition to the cardholder, are counted twice.
Eligibility Criteria	<ul style="list-style-type: none"> With effect from 1st January 2019, the 1st visit by the cardholder is complimentary. For subsequent complimentary visits, the cardholder (Primary or Supplementary) must do an international spend of a minimum of USD 1 on their respective card. The minimum USD 1 of international spend is required one-time during the calendar year but at least 15 days prior to subsequent visits to the lounge. If the minimum USD 1 of international spend is not made, the cardholder will be charged USD 32 per visit to the lounge. Please note that this minimum spend needs to be made separately for Primary and Supplementary cards held. 	<ul style="list-style-type: none"> With effect from 1st January 2019, the 1st & 2nd visits by the cardholder or the 1st visit along with 1 Guest is complimentary. For subsequent complimentary visits, the cardholder (Primary or Supplementary) must do an international spend of a minimum of USD 1 on their respective card. The minimum USD 1 of international spend is required one-time during the calendar year but at least 15 days prior to subsequent visits to the lounge. If the minimum USD 1 of international spend is not made, the cardholder will be charged USD 32 per visit to the lounge. Please note that this minimum spend needs to be made separately for Primary and Supplementary cards held.
	<ul style="list-style-type: none"> International transactions include transactions at Point-of-sale terminals at merchant stores or through internet (e-commerce) where the merchant is domiciled outside the UAE. International transaction of USD 1 every calendar year, may take up to 15 days to be updated on LoungeKey systems. 	

6. Why does it take 15 days for the information on international transactions to be updated on the LoungeKey system?

LoungeKey does not have access to your card credentials or transaction details. For Visa Signature and Visa Infinite cards, the international transaction executed on your card must be specifically updated in the LoungeKey system by Visa and this could take up to a maximum of 15 days.

7. What will happen if I access the Airport Lounge before the 15-day period is over?

For Visa Signature and Visa Infinite cards, if you access the lounge within the 15 days of the minimum USD 1 of international spend, your card may be charged for USD 32 per visit. If you access the lounge after 15 days, and if you have not utilized the full calendar year limit, you will be eligible for a complimentary visit.

8. How long is the complimentary Airport Lounge benefit valid?

The benefit becomes valid upon activation of the card and will stay valid until the card is cancelled or expires.

CARD REGISTRATION

9. Is registration or enrollment mandatory before I can access the Airport Lounge?

i. CBD Visa Signature and Visa Infinite Credit Cards:

No registration is required for CBD Visa Cardholders, but it is recommended that Cardholders (separately for Primary and Supplementary card) register their Cards with **LoungeKey** via the **LoungeKey** Mobile App because it helps in the following ways:

- To view the list of eligible airport lounges across the world.
- To view the free and chargeable facilities available in each lounge.
- To view the list of lounges accessed, thus helping you to track the number complimentary visits available during the calendar year.

ii. CBD Mastercard Titanium, World and World Elite Cards:

- Customers would need to download 'Mastercard Travel Pass' app from Google Play or the App Store.
- Register their CBD Mastercard Card on the app to view their eligibility and applicable lounges
- Use the app to locate lounges near them.
- Confirm complimentary visits eligibility.
- Present the app QR code to the lounge receptionist or share their app membership number with the receptionist to access the lounge.