

Frequently Asked Questions – Airport Lounge

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 provider – LoungeKey – by Visa & Mastercard on certain specific card types (including both Debit and Credit cards) only.

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

- **Visa Signature, Visa Infinite, Mastercard World & Mastercard World Elite** Cardholders can access over 1000+ Lounges at over 400 Airports worldwide. To view the list of Airports, visit www.loungekey.com
- **Mastercard Platinum** Cardholders are entitled to unlimited visits across 25+ airport lounges in the Middle East and Levant. To view the list of Airports, visit <https://www.mastercard.ae/en-ae/consumers/lounge-platinum.html>
- **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.mastercard.ae/en-ae/consumers/lounge-titanium.html>

You can also download the LoungeKey mobile App from the iOS or Google Play store.

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	Unlimited visits	Cardholder* only	Middle East****
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			
**** 25+ Airport lounges in the Middle East and Levant			
***** 10+ Airport lounges in the Middle East and Levant			

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

For Mastercard cardholders, 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 Visa Signature and Visa Infinite 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) has to 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) has to 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 has to 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?

No, it is not mandatory to register or enroll your eligible Card before you can access the Airport Lounge, but it is mandatory to activate your Card before accessing the Lounge. Please also make a note of the following:

Visa Signature, Visa Infinite, Mastercard World & Mastercard World Elite Cards

No registration is required but we recommend that Cardholders (separately for Primary & Supplementary card) register their Cards with “**LoungeKey**” via the LoungeKey mobile app or at www.loungekey.com 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.

Mastercard Platinum & Mastercard Titanium Cards

No registration is required.