

FREQUENTLY ASKED QUESTIONS – AIRPORT LOUNGE ACCESS

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 DragonPass for CBD VISA Credit on selected card types only.

3. What is Visa Airport Companion?

Visa Airport Companion (VAC) is a fully digital app provided by the travel and lifestyle platform, DragonPass. VAC is in market globally, covers 1,200 lounge network and is already used by millions of Visa cardholders worldwide.

4. How do I register or enrol?

You must download the VAC app from the Apple App Store or Google Play Store and follow the instructions. Once the app is downloaded, select Sign Up and complete the information as requested, including:

- Eligible Visa card details and issuing country
- Name, email address, and mobile number
- Consent to Terms and Conditions, Privacy Policy, and Terms of Use

A six-digit code will be sent to your mobile number or email address for verification. After successful verification, you will be asked to create a password and directed to the app home screen where you can access and use your benefits straight away.

5. When can a VISA cardholder download and access the VAC App?

Cardholders will be able to download and register on the Visa Airport Companion app from September 19, 2024. Access to lounges via the app begins from October 1, 2024.

6. How do I view my membership details once I've enrolled? How do I know how many visits I have available?

Membership details can be accessed via the Membership section of the app, which can be found in the footer menu. Entitlement details (lounge visits) are displayed in both the Home and the Membership sections.

7. Are all Visa card types eligible for complimentary visits?

No, only selected Visa 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 Signature	8 visits per calendar year	Cardholder* only	Global***
Visa Infinite	12 visits per calendar year	Cardholder* + 1 Guest**	Global***
*Applicable independently to both Primary & Supplementary Cardholders of the above Card Types.			
** Guest could be a non-cardholder as well			
*** At over 1200+ Airport Lounges across the Globe			

7 How do I enter the lounges?

Present your membership QR code to the lounge staff. If you are entitled for complimentary visit, you will not be charged. If no entitlements are available, a charge of \$32 USD will be made to the associated Visa card. The membership QR code can be found by clicking Membership from the app home screen.

8 What are the eligibility conditions for complimentary lounge access?

Card Type	Visa Signature	Visa Infinite
Number of Complimentary Visits	8 visits per calendar year <ul style="list-style-type: none"> For cardholders only. No guests allowed 	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"> 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"> 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 Visa Airport Companion Lounge systems. 		

9 Why does it take 15 days for the information on international transactions to be updated on the Visa Airport Companion Lounge system?

Visa Companion 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 Visa Airport Companion system by Visa and this could take up to a maximum of 15 days.

10 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.

11 Can I use a physical card to enter the lounge?

VAC is a fully digital app-based experience. You will only be able to access lounges by presenting your membership QR code from the mobile app.

12 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.

13 Is registration or enrolment mandatory on Visa Airport Companion before I can access the Airport Lounge?

Yes, it is mandatory for Primary and Supplementary visa card holders to register their Cards with Visa Airport Companion 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.

14 I'm having trouble enrolling or logging in to the app.

If you are having trouble registering, contact Customer Support via the Contact link in the Help section of the Sign Up page. If you are having trouble logging into the app, use the Forgot Password function. If you still cannot log in, you should contact Customer Support through the link found in the Help section on the login screen.

15 Can a customer register more than one Visa card on the App?

Yes, he can add multiple eligible Visa cards to your Visa Airport Companion account. Simply navigate to the membership page and select 'Add new membership' to enter the details of his additional card. Once validated, a new membership linked to that card will be created. He can easily switch between memberships by selecting 'Switch membership' on the membership page.

16 How does registration work if a customer has supplementary cards issued to family members?

Each secondary cardholder must register their own account with Visa Airport Companion App, using their personal details, including their name as per their passport and their email address. Lounge staff will verify the name on the Visa Airport Companion App profile, and entry will be denied if it does not match the cardholder's identity.

17 Is entry to the lounge guaranteed?

Lounge access is subject to availability on the day of your travel. If the lounge is at capacity, we recommend checking the app for alternative lounges you may visit.

18 Can a customer access the lounge if he doesn't have Wi-Fi or mobile data?

Yes, he can enable offline access through his device's biometrics. Upon registration, he will be prompted to enable offline access, however this must be completed while the App is connected to Wi-Fi or mobile data. This feature can also be managed in the 'Account' section under 'Security'. When offline, he will see a prompt on the login page to view his membership without internet. Confirm using your biometrics to proceed.

19 Can the cardholder register at the lounge? Will lounge staff help cardholders download and register on the VAC app?

Card holders must register in the VAC app before they can gain lounge access. They can register anywhere if they have access to the app and an internet connection. It is strongly recommended that cardholders register before arriving at the lounge to avoid delays in entering. Lounge staff will be trained to support and guide cardholders to some extent; however, they are not obligated to provide app assistance.

20 Will Visa Airport Companion (VAC) benefits be available in all countries?

The lounges are only available in participating locations as part of the DragonPass network. In the Explore section of the app, cardholders can browse available lounges by selecting their desired airport. Quick links to the lounge list are also available on the homepage. The number of lounges available to the cardholder will depend on their program. We recommend the cardholder check the app for the most up-to-date list of lounges available to them.