

## The Standard Bank of South Africa Limited (Standard Bank/we/us/our) Terms and Conditions for Credit Cardholder access and use of Airport Lounges (Terms)

### 1. INTRODUCTION AND CHANGES TO TERMS

- 1.1 These Terms apply to you and to your use of the Lounges.
- 1.2 Please read these Terms carefully as they impose legally binding obligations on you and contain exclusions and limitations of our liability that affect you. You assume all risks associated with your use of the Lounges.
- 1.3 Please pay special attention to the sections that are in ***bold and italics***. These are important clauses that explain what may limit our responsibility or involve some risk for you.
- 1.4 By accessing and using the Lounges, you agree to the Terms and represent and warrant that you are at least 18 years of age and capable of entering into a legally binding agreement.
- 1.5 The Terms apply every time you access and make use of the Lounges.
- 1.6 We may change the Terms from time to time. The latest version of the Terms applies to you each time you access and make use of the Lounges.
- 1.7 You must know, understand and comply with the Terms.

### 2. DEFINITIONS

We have defined some of the words used in this document. These words are indicated with initial capital letters. Singular words include the plural and vice versa.

| <b>Word</b>                  | <b>Meaning</b>   |
|------------------------------|--|
| <b>Account</b>               | A valid, active credit Card account.   |
| <b>Additional Card</b>       | Any additional Card linked to your Account.  |
| <b>Additional Cardholder</b> | The person to whom we issue an Additional Card.  |
| <b>Applicable Laws</b>       | All national, provincial, local and municipal legislation, regulations, statutes, by-laws, consents and/or other laws of any relevant governmental authority and any other instrument having the force of law as may be issued and in force from time to time relating to or connected with the activities contemplated under these Terms. |
| <b>Bidvest</b>               | Bidvest Premier Lounge, a division of Bidair Services Proprietary Limited, registration number 1998/002125/07.   |
| <b>Bidvest Lounges</b>       | The domestic and international airport lounges operated by Bidvest.  |

|                             |  |
|-----------------------------|--|
| <b>Card</b>                 | A Standard Bank Titanium, Platinum, Professional or World Citizen Credit Card that we issue to you for your Account, as well as any Additional Card or replacement Card or any other credit card that we may inform you about from time to time, that gives Cardholders complimentary access to Lounges.   |
| <b>Cardholder/you/your</b>  | The person to whom we issue a Card.  |
| <b>Group</b>                | Standard Bank Group Limited, its subsidiaries and all of their subsidiaries.   |
| <b>LoungeKey</b>            | Lounge Key Limited, registered in England and Wales under company number 08792537.   |
| <b>LoungeKey Lounges</b>    | The international airport lounges operated by LoungeKey.   |
| <b>Lounges</b>              | The Bidvest Lounges, LoungeKey Lounges and Standard Bank Lounges.  |
| <b>MasterCard for You</b>   | The MasterCard for You mobile application on which you can access and view the features and benefits available to you for your Titanium, Platinum, Professional or World Citizen MasterCard product.   |
| <b>Operating Hours</b>      | The operating hours applicable to the Lounges.   |
| <b>Personal Information</b> | Information about an identifiable natural person and, where applicable, a juristic person, including information about: race; gender; sex; pregnancy; marital status; nationality; ethnic or social origin; colour; sexual orientation; age; physical or mental health; well-being; disability; religion; conscience; belief; culture; language; birth; education; medical, financial, criminal or employment history; any identifying number, symbol, email, postal or physical address, telephone number; location; any online identifier; any other particular assignment to the person; biometric information; personal opinions, views or preferences of the person or the views or opinions of another individual about the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; and the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person. |
| <b>Standard Lounges</b>     | <b>Bank</b> The Standard Bank Library and Café Blue airport lounges, located at the OR Tambo International Airport Domestic Terminal.  |

### 3. WHO QUALIFIES FOR COMPLIMENTARY ACCESS TO LOUNGES?

- 3.1 You can access and use the Lounges if you are a Cardholder whose Account is in good standing. To find out whether your Card entitles you to Lounge access, please visit [www.standardbank.co.za](http://www.standardbank.co.za).
- 3.2 Your complimentary access to the Lounges is valid as long as you still have complimentary Lounge visits available.

3.3 **Lounge visits are non-transferable. This means that you cannot transfer your Lounge access to another person or allow another person to use your Card to gain access to a Lounge.**

3.4 Please refer to the table below, use the MasterCard for You mobile app or visit <http://www.bidvestlounge.co.za/Forms/LoungesMatrix.aspx> to confirm which airport lounges you have access to:

| Product                   | Bidvest Domestic | Bidvest International | LoungeKey International | Standard Bank OR Tambo Library Lounge | Standard Bank OR Tambo Café Blue Lounge |
|---------------------------|------------------|-----------------------|-------------------------|---------------------------------------|---|
| Platinum Credit Card      | Yes              | Yes                   | No                      | Yes                                   | Yes                                     |
| World Citizen Credit Card | Yes              | Yes                   | Yes                     | Yes                                   | Yes                                     |
| Titanium Credit Card      | No               | No                    | No                      | No                                    | Yes                                     |
| Professional Credit Card  | Yes              | No                    | No                      | No                                    | Yes                                     |

3.5 For international travel, you can check which Lounges you have access to on the MasterCard for You mobile app.

3.6 **Please note that complimentary Lounge access, both domestic and international, is applicable only to the approved Lounges as set out in these Terms. If you access a lounge that is not approved, you will be responsible for the fee charged by the relevant lounge operator and you will not be entitled to a refund or reimbursement, even if you still have complimentary Lounge visits available.**

3.7 **If you want to enjoy complimentary access to Bidvest Lounges, your Card must be swiped through the Bidvest system.**

#### 4. ACCESSING AND MAKING USE OF THE LOUNGES

4.1 Platinum Cardholders qualify for 12 complimentary domestic Bidvest Lounge visits a year.

4.2 World Citizen Cardholders qualify for 24 complimentary Lounge visits a year at over 900 airport lounges within the Republic of South Africa and abroad.

4.3 World Citizen Cardholders must spend a minimum of R5 000 in the month before they use the Lounges on the World Citizen Card or R15 000 in the previous quarter.

4.4 Children under two years of age can enter the Lounges free of charge, but a fee will be charged for children over two years of age at the rate agreed between Standard Bank and Bidvest or LoungeKey.

4.5 Once you have used all your complimentary Lounge visits, you will need to pay in order to access the Lounges.

4.6 **Any Additional Cardholders will be able to access and use the Lounges but every visit to a Lounge by an Additional Cardholder will be deducted from a Cardholder's complimentary visits as set out in clauses 4.1 and 4.2.**

4.7 Please note that should a Cardholder or an Additional Cardholder (as the case may be) not make use of any or all of the complimentary Lounge visits in any applicable year, such Lounge visits will be forfeited (lost) and will not be carried over to the following year.

- 4.8 Access to the Lounges is subject to the terms of use (including restrictions on how far in advance you may access the Lounge before your flight), the Operating Hours and the availability of the applicable Lounge, as determined by Bidvest or LoungeKey from time to time.
- 4.9 ***Only the Cardholder is able to enjoy complimentary access to the Lounges – any guests of the Cardholder must be paid for directly to the Lounge in accordance with the special rates we have negotiated with them for Cardholder guests.***
- 4.10 ***Standard Bank has no control over the Operating Hours and availability of other services in respect of the Lounges and assumes no liability for the failure or non-delivery of any services in respect of the Lounges.***

## 5. CONDUCT

- 5.1 As a guest at any of the Lounges, you agree to abide by the terms and conditions of Bidvest and/or LoungeKey for your own safety and the safety of others at the Lounges.
- 5.2 Among other things, you must:
- 5.2.1 conduct yourself in accordance with all Applicable Laws at all times;
  - 5.2.2 not engage in any unlawful activities or conduct that is prohibited by us, Bidvest, LoungeKey and/or the relevant airport management company;
  - 5.2.3 be respectful to staff and other guests at the Lounges;
  - 5.2.4 not engage in any behaviour that could be interpreted as racism, sexism, sexual harassment, intimidation or physical or verbal abuse.
- 5.3 ***If you breach any of the above conduct rules or any rules applicable to the Lounges generally, you may be removed from the Lounges and we may be entitled to refuse you further access to the Lounges, even if you still have complimentary Lounge visits available.***

## 6. YOUR PERSONAL INFORMATION

To be able to give you access to the Lounges, we will need to disclose your Personal Information to Bidvest and LoungeKey, where applicable, and you give consent for us to provide your Personal Information to them for this purpose.

## 7. DISCLAIMER AND LIMITATION OF LIABILITY (LIMITS OUR RESPONSIBILITY TO YOU)

- 7.1 ***Your access and use of the Lounges depend on factors beyond our control, such as whether the Lounges can accommodate you, the Lounge Operating Hours and the Bidvest or LoungeKey terms and conditions. We are not responsible and cannot be blamed for any losses or damages you may suffer if you cannot access or use the Lounges because of factors beyond our control.***
- 7.2 ***We (our owners, employees, consultants, suppliers and agents or any person connected to the Group) are not responsible for any direct or indirect losses or damages related to your access or any of your guests' access and use of the Lounges, for any reason, even if we were told that loss or damage was possible.***

- 7.3 ***You indemnify us (our owners, employees, consultants, suppliers and/or agents or any person connected to the Group) against any losses, damages, harm or injury (whether arising from negligence or otherwise) that we may sustain as a result of any claim, costs, expense, loss or damage that may be lodged or sustained by any third party.***

## 8. CLIENT CONTACT INFORMATION

- 8.1 If you have any queries or complaints or require any assistance in respect of your complimentary Lounge access, please contact your banker or call our Private Banking line on 0860 123 101.
- 8.2 We will try to resolve queries as quickly as possible, but this may be subject to delays beyond our control as we may require assistance from the Lounge operators and other third parties.
- 8.3 If you have a problem and we do not solve it, or if you are not happy with the way that it was solved, you may contact the Ombudsman for Banking Services as follows:
- 8.3.1 by telephone on 0860 800 900 or 011 838 0035;
- 8.3.2 by email at [info@obssa.co.za](mailto:info@obssa.co.za); or
- 8.3.3 through the website at <http://www.obssa.co.za>.