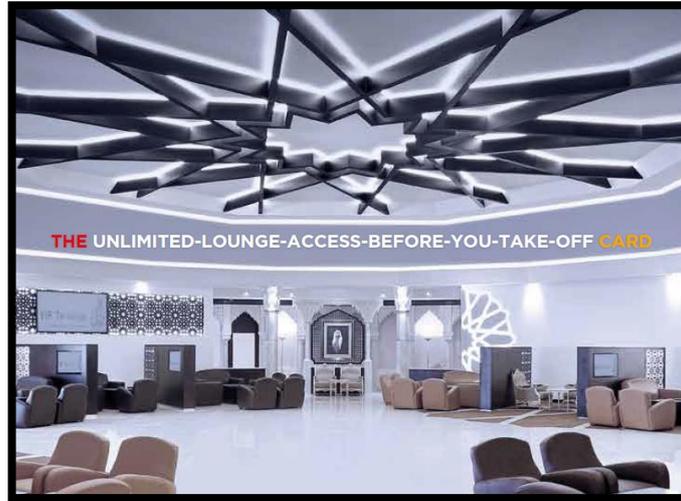


MasterCard Airport Lounge Benefit (Debit and Credit Cards)



Dear Customers,

MasterCard® has enhanced their Airport Lounge offering in Abu Dhabi International Airport which comes into effect **with immediate effect**. The changes are as follows:

Airport Lounge Access	MasterCard Diamond Lounge (VIP Terminal)	Plaza Lounge (Al Reem Lounge/ Al Dhabi Lounge)
Available to premium MasterCard Debit and Credit Cardholders* <i>(Titanium, Platinum, World and World Elite)</i>	Yes	No

Note: The MasterCard Diamond lounge can be accessed directly from the VIP Terminal entrance or from Terminal 1 (main building, ground floor), where there is appropriate signage.

All NBAD MasterCard Cardholders have access to the following airport lounges* in the Middle East and Levant:

Abu Dhabi (AUD)	Amman (AMM)	Cairo (CAI)
<i>MasterCard Diamond Lounge</i> VIP Terminal	<i>Petra Lounge</i>	<i>First Class Lounge</i> Terminal 1 & 3
Dubai (DXB) <i>Dubai International Business Class Lounge</i> Terminal 1, Concourse C <i>Marhaba Lounge</i> Passenger Terminal Terminal 2, Departure Area Terminal 3, Concourse A Terminal 3, Concourse B	Jeddah (JED) <i>First Class Lounge</i> North Terminal	Kuwait (KWI) <i>MasterCard Lounge</i> International

* For the most updated list of lounges, MasterCard® Cardholders need to visit www.mastercard.com.

Terms and conditions apply. Please note that these services are provided by MasterCard. NBAD assumes no liability or responsibility with respect to the services provided.

MasterCard Diamond Lounge at the Abu Dhabi International Airport Terms & Conditions

Lounge Location: Abu Dhabi International Airport, VIP terminal. The lounge can be accessed directly from the VIP Terminal entrance or from Terminal 1 (main building, ground floor) by following the VIP Terminal sign.



Lounge entitlement and applicable charges:

- World Elite™ MasterCard®, World MasterCard®, Platinum MasterCard, Titanium MasterCard, Debit and Credit cardholders enter for free
- Primary and supplementary MasterCard cardholders need to show their individual cards at reception to avoid guest charges
- Children below 2 years enter for free
- Guests will be charged at the rate of AED 250 each
- World Elite™ MasterCard® cardholders enjoy one free guest access per visit
- The lounge access is granted for a maximum of 4 hours

Amenities:

- Transfer facility directly to aircraft using premium business class shuttle buses
- Availability of food, beverage, internet, shower, prayer and kids play rooms and on-call duty free

Important information:

- The lounge staff will be verifying the first 6 digits of the MasterCard card to confirm the cardholder eligibility. If the BIN number is not validated, the cardholder will not be able to access the lounge free of charge.

- In case of such issue, the cardholders need to inform their issuing bank, the lounge will not be able to resolve such issue directly.
- The lounge is equipped with customs, immigration and security check-points, however cardholders travelling to U.S. cannot use the MasterCard Diamond Lounge at the VIP Terminal and will have to follow standard procedures of U.S. immigration clearance at the main terminals of the Abu Dhabi International Airport.
- The cardholders and their guests are responsible to keep track of their departure and boarding time. They can contact the lounge staff for assistance to proceed to the aircraft for boarding before cut-off.