Annexure IV

FAQ on LoungeKey MasterCard Program

1. What is LoungeKey?

LoungeKey is an airport lounge program that allows you and your supplementary card holders entry at participating lounges by showing your valid HNB MasterCard World, Business or Corporate payment card. You do not need to carry an additional membership card.

Service support is provided via LoungeKey website at https://goo.gl/6fbAkJ or on App Store https://goo.gl/gfbAkJ or on App Store https://goo.gl/u3dTMy and 24/7 customer support hotline UK –London +44 (0) 208 865 0767, USA – Dallas +1 469 334 4174, Hong Kong +852 3071 5062.

2. How does LoungeKey different from Priority Pass?

LoungeKey's network of global airport lounges allows entry just by presenting your valid HNB MasterCard World, Business or Corporate credit card. Priority Pass members must carry their valid Priority Pass membership card to gain entry to a lounge.

3. **Do I need to enroll prior to enjoying LoungeKey?**

Enrollment is not required. From 01st September 2017, you card is ready to use at over 800 LoungeKey airport lounges.

4. What are my LoungeKey benefits?

With your HNB MasterCard World, Business or Corporate membership, receive:

- 02 Complimentary Visits each year for every HNB MasterCard World cardholder & Mastercard Business
- **01 Complimentary Visit** each year for every HNB MasterCard Corporate
- Paid access to overseas lounges for cardholder & guests at USD 35 per person, per additional visit.
- Access to business facilities, internet, phones, fax machines and conference space
- Complimentary refreshments and snacks

Any excess visit over the complimentary entitlement will be charged directly to your HNB MasterCard World, Business or Corporate.

5. How do I find LoungeKey lounge information?

To check nearest lounge location, download lounge information and to check lounge coverage at your travel destination, you can use the following channels:

Mobile App: https://goo.gl/6fbAkJ (Android phone users) https://goo.gl/u3dTMy

(iphone users)

Website : https://www.loungekey.com/MastercardSA

6. How do I gain entry into the lounge?

Visit https://www.loungekey.com/MastercardSA to see lounges available for you.

Present your HNB MasterCard World, Business or Corporate at the lounge, your boarding pass and identify yourself as a LoungeKey member

Your card will be swiped to confirm eligibility, to register your visit and to debit payment of the lounge access fee, where applicable. You will then be asked to confirm the visit information (date, location and number of visitors) and sign the card reader to certify the lounge visit. You may incur charges for lounge access. Please note that the Lounge Key terminal will not prompt for the lounge visit fee (USD 35) at the time of entry that will be charged to your card account after 3-5 days.

Please note that you are responsible to confirm details of the transaction (time of entry, number of guests you are bringing in with you into the lounge). In the unlikely event that the receptionist is not familiar with LoungeKey, please double-check your app and show them the listing.

7. Can the lounge staff provide me information about my complimentary lounge access entitlement?

No, as the lounge serves thousands of customers from various financial institutions globally. When your card is swiped, lounge staff only checks for access eligibility. You may incur charges for lounge access. Please note that the Lounge Key terminal will not prompt for the lounge visit fee (where applicable) at the time of entry that will be charged to your card account after 3-5 days.

To view program information, your usage and billing history, log in to https://www.loungekey.com/MastercardSA. If you have any questions about your complimentary access entitlement, please contact 0112462400.

8. Can I bring guest to the lounge? Is there a limit to the number of guests allowed?

Each lounge has their own terms and conditions. Typically, there is no limit on the number of guests; however, each lounge has the right to limit based on occupancy and their own policy. You can find the guest policy for participating LoungeKey lounges on https://www.loungekey.com/MastercardSA or LoungeKey app. Lounge visit charges for guests will be USD 35 each.

9. Can I take children into the lounge?

Children are welcome at many lounges when accompanied by an adult. The admission policy for children varies by lounge, so it is important that you check on the Lounge Details page on https://www.loungekey.com/MastercardSA or LoungeKey app if there are any restrictions. Lounge visit charges for children will be USD 32 each.

10. What happens if my card has been stolen or lost?

Contact us immediately at +94112462400 or email hnbcare@hnb.lk to report the loss. We will block access to the lost/stolen card and this will be detected as a blocked card if anyone attempts to access a lounge with it. Your replacement card will be automatically enrolled in LoungeKey.

11. What services can the 24/7 customer service hotline provide?

The representatives can verify eligibility; provide airport lounge locations and amenities of the lounges. Please be advised that you will have to provide your full 16-digit card account number to access this service.

12. If I have concern and feedback, who can I approach?

Please email hnbcare@hnb.lk to register your feedback or complaints.