

**INFORMATION ON SUPPLEMENTARY PROGRAMMES TO BE USED BY CARDHOLDERS OF *MASTERCARD CORPORATE* BUSINESS CREDIT CARDS,ISSUED BY UBB AD**

This Information Document describes the features of *Mastercard Business Concierge*, *Mastercard Loungekey* and *Boingo Wi-fi* Programmes, made available to Cardholders of *Mastercard Corporate* credit cards, issued by UBB AD (The Bank).

The programmes and services, included therein, are being provided and are subject to change by the respective provider, referred to herein under the terms and conditions, applicable to the said programmes and services and subject to amendment as stipulated therein. Unless expressly specified otherwise, The Bank shall not provide programmes and services, nor shall it be liable to Cardholders for any damage and lost profits, arising from or associated with the programmes and/or services, included therein. The Bank shall be entitled to suspend a Cardholder’s access to any or all programmes at any time.

Where management of supplementary programmes and services requires personal data exchange between parties, any of the parties may use subcontractors while complying with the applicable legislation on personal data and after adopting necessary technical and organizational measures to guarantee the security and protection of the personal data of Cardholders of *Mastercard Corporate* credit cards, issued by the Bank.

***Mastercard Business Concierge* Programme**

1. The programme is being offered to Cardholders by *Mastercard Concierge Service Provider* - Quintessentially (UK) Limited, 29 Portland Place, London, W1B 1QB (service provider of *Mastercard Affluent Concierge*) via *Lifestyle Manager*.
2. The Service grants the Cardholder options to request information or assistance from the VIP Assistant in relation to the use of services or purchase of goods, listed in Appendix No 1 to this Information Document.
3. Cardholders shall call UBB Contact Centre and shall be redirected to the VIP Assistant.
4. During the first conversation, conducted directly with the VIP Assistant, the Cardholder shall be asked to provide information in order to register for using the Programme; such information shall include, without being limited to: personal info for identification and subsequent identity verification (e.g. name, preferred way to be addressed, contact details, including telephone number(s), e-mail and address for correspondence), habits, preferences, profiling information, if applicable, for rendering the desired service, details of the card attached to the Programme, if a transaction needs to be performed, etc. If the abovementioned details are not collected during the first conversation, they can be gathered in the course of further communication, depending on the services the Cardholder requests. Details are being provided by the Cardholder directly to and are being processed by *Mastercard Concierge Service Provider* pursuant to the requirements of the applicable legislation on personal data protection. The Bank shall not provide personal data on a Cardholder’s registration for using the service, offered by the Provider. In order for the Cardholder to take advantage of the Programme terms and conditions, the Bank shall have to confirm to the Service Provider that the said person is a holder of an UBB-issued bank card, however the Bank shall not exchange the Cardholder’s personal data with *Mastercard Concierge Service Provider*.
5. Any conversation between the Cardholder and the VIP Assistant of *Mastercard Business Concierge* shall be recorded and stored for a period of six (6) months for the purposes of security, monitoring and service quality improvement, and VIP assistants’ training. *Mastercard Concierge Service Provider* shall abide by the applicable legislation on personal data protection when processing such telephone conversations.
6. The Cardholder shall undertake to use the Programme in person. The Cardholder may authorize another person to place orders on his/her behalf and at his/her expense. In such a case, the Cardholder shall have to request an explicit authorization from the VIP Assistant and to supply the entire information needed to register the authorized person.
7. The VIP Assistant shall contact the Cardholder, via the contact details provided, to clarify the options for the use of every service requested. The VIP Assistant and the Bank shall not be liable for service delivery failure or delay for reasons beyond their control.
8. Should the VIP Assistant be unable to fulfill a request during the first call because of the request nature or complexity, he/she shall arrange for a mutually acceptable timeframe with the Cardholder and shall endeavor contacting the Cardholder by e-mail or by telephone within the agreed timeframe.
9. In any case, the VIP Assistant shall offer various options, service prices, including delivery fees and any other related costs, delivery terms or subsequent steps (if applicable). Should it be requested, the VIP Assistant shall make a reservation/place an order or shall negotiate a delivery with a Provider to be paid for, upon the Cardholder’s approval, with the *Mastercard Corporate* credit card, included in the Program and issued by UBB.
10. If the Cardholder requests from the VIP Assistant to make a reservation or place an order, notwithstanding whether involving a transaction or not (deposit; payment in full or in part), or arrange for goods or service delivery, such a request shall be subject to a contract between the Cardholder and the respective provider.
11. The VIP Assistant shall be entitled to decline a request at his/her discretion, should it be in violation of applicable legal provisions or if such service delivery is against morality or public interests.
12. *Mastercard* shall retain its right to review the way the Cardholder uses the Programme and to reject all requests that are not in line with Programme’s nature (for instance, gathering information about business surveys, for accounting purposes, inbound call handling service, weather forecast or other daily news offered usually by specialized providers).
13. *Mastercard Business Concierge* *Service Provider* shall contact other providers at local and international level to fulfil Cardholder requests. When working with third-party providers, the following conditions shall apply:
    1. Availability of providers may vary depending on the country or type of service requested.
    2. All orders, addressed to a Provider, shall be carried out on behalf of the Cardholder and the respective payment shall be executed via the UBB-issued *Mastercard Corporate* credit card, included in the Programme. Unless specified otherwise, all products, ordered via the Programme, as well as all additional charges or costs, incurred in relation to a certain request, shall be payable by the Cardholder. Under no circumstances shall the Provider of the *Mastercard* or *Mastercard Business Concierge* *Service* or the Bank be liable for expenses, associated with the Cardholder’s orders. The Cardholder shall be liable directly to the Provider for covering all costs, incurred in line with goods or service delivery, ordered on the Cardholder’s behalf for which an advance payment has not been made with the *Mastercard Corporate* credit card, included in the Programme.
    3. The contract for purchase of goods or services shall be concluded directly between the Cardholder and the respective Provider of products and/or services.
    4. All goods or services, ordered on the Cardholder’s behalf, shall be subject to the standard operational arrangements of the respective Provider.
    5. Some providers (for instance, hotels, rent-a-car companies) may reserve their right to charge a cancellation fee or other applicable fees, should the Cardholder cancel a requested service or product.
    6. Fight tickets shall be subject to the rules, applicable to the type of ticket, purchased by the VIP Assistant on behalf of the Cardholder.
    7. Event tickets, purchased via the Programme, shall have no cancellation or refund option, as their sale shall be deemed final. In case the event is cancelled by the respective organiser, refund shall remain at the latter’s discretion, while *Mastercard Business Concierge* and the Bank shall not be liable for price refunds, including any loss and damage, sustained due to cancellation.
    8. *Mastercard Business Concierge* and the Bank shall not bear responsibility for any commission or omission on the part of a Provider, resulting in failure to deliver a product or service, duly requested or booked on the Cardholder’s behalf, as well as for losses, sustained by the Cardholder as a result of a Provider’s commission or omission.
    9. Any request from the Cardholder shall also entail information provision; information availability may vary depending on the country in/from which the product or service is being rendered. While using its best endeavours to guarantee that complete and accurate information is being provided about the Cardholder, *Mastercard Business Concierge* *Service Provider* shall not bear responsibility as to the accuracy of information, obtained from external sources.
    10. In case of a dispute between a Provider and a Cardholder regarding product and service delivery or non-delivery, the Provider shall employ the best of its efforts to resolve the issue together with the Cardholder and the *Mastercard Business Concierge Service Provider*, should involvement of the latter be deemed necessary.
14. By registering to use the Program, the Cardholder shall have to agree that in order to ensure fulfilment of his/her requests, it is possible to have his/her personal data provided to third parties within or outside the EU as, to this end, the Service Provider shall undertake to put in place the necessary technical and organizational measures, in order to assure the security of the Cardholder’s personal data, which is being transferred to third parties. The Service Provider shall bear responsibility for any incident with personal data, occurred during their transfer to a third party with the purpose of fulfillment of a particular request, placed by the Cardholder. For more information on privacy practices of *Mastercard* and *Mastercard Business Concierge*, see [www.Mastercard.com/privacy](http://www.Mastercard.com/privacy) и <https://www.concierge-mc.com/en/>.
15. Applicable to the *Mastercard Business Concierge* Programme shall be the General Terms, published at <https://www.concierge-mc.com/en/termsandconditions.html>.

***Mastercard Airport Experiences* Programme, offered by *LoungeKey***

1. *Mastercard Airport Experiences*, offered by *LoungeKey* is a Program implemented across the globe and managed by *LoungeKey Ltd*, company number 08792537 and seat at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU („LKL”).
2. Any Cardholder of an UBB-issued *Mastercard Corporate* credit card can take advantage of the services offered by airport business lounges, participating in the Programme. In order for a Cardholder to use the Programme options, the Bank shall have to confirm to the Service Provider that the respective person is a holder of a UBB-issued bank card, included in the Programme, however the Bank shall not exchange the Cardholder’s personal data with *LoungeKey Ltd*.
3. Applicable to the *Mastercard Airport Experiences Programme* shall be the Terms of Use, published at https://www.loungekey.com/en/ubb-corporate/terms-of-use, as well as all terms, applicable to business lounges and to their offers and proposals. These Terms of Use shall be subject to amendment at any time and without prior notice.
4. The Cardholder may obtain information about the Programme and about all participating business lounges and their offers, locations and working hours via:
   1. The Programme’s web site for UBB Cardholders: https://www.loungekey.com/ubb-corporate
   2. The Programme’s mobile application (before accessing the application, the Cardholder has to register first and create his/her account).
5. When a Cardholder visits a business lounge, he/she has to notify lounge staff of his/her participation in the *Mastercard Airport Experiences* Programme, offered by *LoungeKey*.
6. To acquire access to the lounge, the Cardholder has to present:
   1. His/her UBB-issued *Mastercard Corporate credit card*;
   2. Boarding pass and ID.
7. The Cardholder shall be charged a fee of EUR 28 for his/her visiting a business lounge or for that of his/her guest. Guests’ access and maximum number allowed depends on the specific terms of every single business lounge. The fee shall be subject to amendment by *LoungeKey*, and the Bank shall employ the best of its efforts to notify Cardholders about changes in lounge fees, however, any Cardholder shall have to keep himself/herself aware of fees charged prior to visiting a lounge.
8. Fee payment shall be executed via the *Mastercard Corporate* credit card, participating in the Programme.
9. The card shall be checked on a special POS terminal to give information about Programme use entitlements.
10. Payment for a visit shall be charged on a Cardholder’s card within 3 working days.
11. By registering to use the Programme, the Cardholder shall have to agree that in order to ensure fulfilment of his/her requests, it is possible to have his/her personal data provided to third parties within or outside the EU and, to this end, the Service Provider shall undertake to put in place the necessary technical and organizational measures to ensure the security of the Cardholder’s personal data, transferred to third parties. The Service Provider shall bear responsibility for any incident, occurred with personal data during their transfer to a third party with the purpose of fulfillment of a particular request, placed by the Cardholder.
12. Business lounges are being managed by third parties that are not under the control of the Service Provider - *LKL*, *Mastercard* or the Bank. When working with third parties-Operators, the following conditions shall apply:
    1. All lounges and their offers are subject to individual Operators’ administrative procedures for each and every lounge. Terms may be amended by Operators at any time and without prior notice.
    2. The Bank, *LKL* и *Mastercard* do not have control over services, offers, working hours, staff, etc. of the third parties-Operators. The Bank, *LKL* and *Mastercard* shall not bear responsibility for commission or omission on the part of the Operators that have entailed damage and losses, sustained by the Cardholder or his/her guests as a result of an Operator’s commission or omission.
    3. The Cardholder shall not discuss the Programme’s terms and conditions directly with business lounge staff. Any queries, complaints, requests for assistance and dispute resolution shall be submitted via UBB to an officer in charge at *Mastercard* and/or to *LKL*.
13. In case a card is stolen or lost, the Cardholder shall have to immediately notify the Bank. UBB, *LKL* or *Mastercard* shall not be held liable for a lost/stolen card being used to access lounges, participating in the Programme, if they have not been notified prior to executing a payment for a lounge visit.

***Boingo Wi-Fi* Programme for *Mastercard* Cardholders**

1. *Boingo Wi-Fi* Programme for *Mastercard* cardholders (the Programme) is being provided by *Boingo Wireless, Inc.*, 10960 Wilshire Boulevard, 23rd Floor, Los Angeles, CA 90024, USA (Boingo) for holders of UBB *Mastercard Corporate* credit cards.
2. Points for access may change constantly and participating locations are not guaranteed. An up-to-date list is published at <http://wifi.boingo.com> .
3. To use the Programme, a Cardholder has to initiate a registration at [https://mastercard.boingo.com](https://mastercard.boingo.com/). Verification of a Cardholder’s *Mastercard Corporate card* participation in the Programme is being made by entering the card’s 16-digit number. Then the Cardholder has to enter personally his/her names as per the identity document, e-mail address, user name and password and to accept the Programme’s General Terms that regulate its use. For the Cardholder to take advantage of the Programme, the Bank shall have to confirm to the Service Provider that the person holds a UBB-issued bank card, however the Bank shall not exchange the Cardholder’s personal data with *Boingo Wireless, Inc*.
4. Upon a successful registration, *Boingo* shall send a confirmation e-mail.
5. After registration, the Cardholder may use *Boingo Wi-Finder* mobile application to localize and connect to the respective access points.
6. The Cardholder may use the service on up to 4 (four) devices at any time.
7. *Boingo* provides a 24/7 customer support by telephone or e-mail in English, Spanish and Brazilian Portuguese.
8. The Programme is being provided directly by *Boingo*. The Bank and *Mastercard* do not have control over the offered services, nor over quality, coverage, accessibility and security of the *Boingo* network and its partners.
9. The Cardholder shall be informed and shall give his/her consent to the Service Provider to have his/her personal data processed in order to be granted access to the Programme. The data shall be provided directly by the Cardholder and shall be processed by the Service Provider - *Boingo Wireless Inc*. - in accordance with the requirements of the applicable legislation on personal data protection.

***Appendix 1***

*Mastercard Business Concierge* Programme enables the Cardholder to request information or assistance in relation to a reservation/purchase of the following services and products:

* 1. Restaurants
  2. Hotels
  3. Tickets (sporting and cultural events, concerts, museums, opera houses, theatres, cinemas, etc.)
  4. Travels (flight tickets, train tickets, cruises, holiday packages, tourist attractions, city landmarks, assistance in travel planning, etc.)
  5. Non-hotel accommodation (apartments, cottages, guest-houses, etc.)
  6. Sports
  7. Free time (leisure)
  8. Night bars and clubs
  9. Art and culture (not associated with tickets purchase – fairs, exhibitions, auctions, photography, restoration, fine arts, etc.)
  10. Luxury goods and gifts for various occasions
  11. Aesthetic services
  12. Business services (automobile repairs, IT, legal, PR and media, real estate, security, photography, specialists/consultants)
  13. Deliveries
  14. Charter services
  15. Training services
  16. Organizing of events
  17. Health and sporting services
  18. Shopping services
  19. Shopping for substantial items (boats/yachts, cars, houses, land)