

BDO DINERS CLUB AIRPORT LOUNGE AND TRAVEL PROGRAM
Terms and Conditions

1. The BDO Diners Club Airport Lounge and Travel Program is open to all Principal and Supplementary BDO Diners Club International and Diners Club Premiere Cardholders ("BDO Diners Club Cardholders").
2. **This benefit allows BDO Diners Club Cardholders to access participating airport lounges under the Diners Club Airport Lounge and Travel network worldwide for a corresponding fee determined by the lounge.**
3. To view the complete list of the participating airport lounges, visit www.dinersclublounges.com or download the Diners Club Travel Tools app. Diners Club International may, from time to time, add to the list of included airport lounges.
4. No special enrollment is currently required, although BDO reserves the right to introduce an enrollment fee requirement in the future.

Complimentary Lounge Visits

1. Select BDO Diners Club Cardholders who qualified based on the eligibility requirements indicated on item 3 below and who received the notification of eligibility from BDO through Viber/SMS/eDM communication * are entitled to two (2) complimentary lounge visits.

| Offer | Eligibility |
|-------------------------------------|---|
| Two (2) Complimentary Lounge Visits | BDO Diners Club International and BDO Diners Club Premiere Cardholders with Php350,000 spend for full year 2025 |

** Cardholders must ensure that their registered mobile number with BDO is updated and accurate. Complimentary lounge visit notifications will be sent to the registered number of the Cardholder with the bank. BDO will not be responsible for non-receipt of Viber/SMS notification due to incorrect or outdated contact details. Cardholder may call the BDO Customer Contact Center at (02) 8888 -0000 to check eligibility.*

2. The complimentary lounge visit is valid for use **until December 31, 2026**.
3. Eligibility Requirements:
 - a. Existing BDO Diners Club Cardholders whose cards are active (not expired or cancelled) and in good credit standing (account is current, not past due, and not over the credit limit) at the time of extract of eligible cardholders.
 - b. Must have reached a minimum cumulative spend anywhere of Php350,000 of the previous year (full year 2025) ("Spend Requirement").
 - c. Purchases made by Principal and Supplementary Cardholders cannot be combined to meet the Spend Requirement. Each cardholder must qualify individually. It is the responsibility of the Cardholder to monitor his/her qualified spend.
 - d. For Cardholders enrolled in Dual Currency, transactions made in US Dollar or other currencies will be converted to Philippine Peso using BDO's standard exchange rate applied at the time of eligibility evaluation.
 - e. Qualified purchases from replacement or renewal cards will be combined for spend evaluation.
 - f. Accounts with dual currency features must be current in all currencies. Delinquency in any currency will render the Cardholder ineligible for the complimentary lounge visit benefit.

4. The complimentary lounge visit benefit for a given year is based on the total qualified spend in the immediately preceding calendar year.
5. The complimentary lounge visit can be shared with a guest.
6. BDO will notify eligible Cardholders beginning February 2026.
7. Eligibility for the program cannot be manually adjusted or overridden. Requests to include an account in the list of pre-selected cardholders will not be accommodated.
8. It is the responsibility of the Cardholder to monitor his/her lounge visits. Once the free complimentary lounge visit benefit has been consumed, the Cardholder/s may continue to access the airport lounge with corresponding lounge visit fee, as determined by the lounge, which will be charged to the BDO Diners Club Credit Card account within two (2) to three (3) months after the date of the lounge visit. Transaction description to reflect on the Statement of Account will be: **DC LOUNGE VISIT DDMMYY**
9. BDO reserves the right to, and if warranted, shall, charge the cost of the lounge visit/s to the Cardholder if the qualifying transaction/s are reversed or cancelled on a later date.
10. The complimentary lounge visit is non-convertible to cash.
11. The number of complimentary lounge visits is not cumulative. All unused complimentary lounge visit per card, per year will be forfeited upon the end of the calendar year.
12. BDO has the sole discretion to determine the number of complimentary lounge visits to be awarded to Qualified BDO Diners Club Cardholders and any communication regarding complimentary lounge visit shall be from BDO.

How to Access the Lounge

1. The Cardholder must visit an accredited lounge of the Diners Club Airport Lounge and Travel Program and inform the lounge operator that a BDO Diners Club Credit Card will be used to access the lounge. To view the complete list of the participating airport lounges, visit www.dinersclublounges.com or download the Diners Club Travel Tools app.
2. The Cardholder may access the airport lounge by presenting **any of the following**:
 - a. An active BDO Diners Club Credit Card (Diners Club International Credit Card or Diners Club Premiere Credit Card), together with (i) Boarding Pass and (ii) Proof of Identification
 - b. The Priority Pass Digital Membership Card ("DMC") (QR Code)* details linked to the Diners Club Travel Tools app, together with (i) Boarding Pass and (ii) Proof of Identification

Register your Priority Pass Digital Membership Card (QR code) by:

- Downloading the Diners Club Travel Tools App, and
- Click Lounges Icon and follow the links to register and activate the Priority Pass Digital Membership (QR Code)

**Notes:*

- *No registration/enrollment fee shall be charged to the card.*
 - *Unlimited lounge visit indicated in the Priority Pass app means that you have unlimited access/visits during your membership but only two (2) are complimentary c/o BDO. Visits in excess of two (2) will be charged to your BDO Diners Club Credit Card.*
3. For verification and records purposes, the lounge operator may ask the Cardholder to sign a Record of Visit voucher, or in some lounges, the card may be electronically swiped.

General Terms and Conditions

1. In the event an inactive, expired or cancelled card was used to successfully enter the lounge, BDO reserves the right to charge the corresponding lounge fee to the Cardholder, regardless of lounge validation procedures.
2. The Cardholder is solely responsible for the security of the DMC. Any use of the DMC shall be deemed valid and binding, and will be considered as the Cardholder having accessed the lounge. Accordingly, the Cardholder shall be responsible for any lounge fees incurred.
3. All applicable fees shall be reflected in the Monthly Billing Statement within two (2) to three (3) months after the lounge visit. Transaction description to reflect on the Statement of Account will be: **DC AIRPORT LOUNGE VISIT DDMMYY**
4. A participating airport lounge may deny access to Cardholders due to non-presentment of the items indicated above, space constraints, improper attire, disorderly conduct and other reasons as the participating airport lounge may deem appropriate.
5. Cardholders and their companion/s must abide by the house rules and regulations of all participating airport lounges.
6. The lounge allows the Cardholder to use all available facilities, which may vary per lounge.
7. Participating airport lounge details, such as location, operating hours, facilities, etc. may change at any time without prior notice.
8. All participating airport lounges are not owned or operated by BDO. BDO cannot guarantee that any privileges, benefits or facilities under the BDO Diners Club Airport Lounge and Travel Program will be made available by the participating airport lounge to Cardholders and their companions. BDO will not be liable for the insufficiency of any of the advertised benefits and facilities under the Airport Lounge Program.
9. BDO will not be held liable to the Cardholder for any direct or indirect loss in the event of any airport lounge closing or ceasing to participate in the Diners Club Airport Lounge Access Program at any time. Please visit www.dinersclublounges.com for further details and updates on the participating airport lounges.
10. BDO shall not be held liable to the Cardholder or his/her companions for any loss or injury suffered by them while inside any of the participating airport lounges.
11. BDO shall not be held liable, and Cardholder shall hold BDO free and harmless, from any claims arising from Cardholder's failure to comply with these Terms and Conditions and arising from or in connection with his/her availment of the Lounge access.
12. Fraud and abuse relating to the use and availment of the complimentary airport lounge access benefit, as reasonably determined by BDO, may result in forfeiture of the Cardholder's eligibility for the BDO Diners Club Airport Lounge and Travel Program.
13. The BDO Diners Club Airport Lounge and Travel Program benefit is non-transferable.
14. The BDO Diners Club Airport Lounge and Travel Program may be changed or withdrawn by BDO at anytime for whatever reason it may deem proper and shall be binding upon the Cardholder. Cardholder shall be notified thirty (30) days prior to the implementation of amendments through publication or other means of communication, electronic or otherwise. Cardholder may opt to cancel the Card if he/she is not amenable with the amendments to the terms or conditions of the BDO Diners Club Airport Lounge and Travel Program or if the Cardholder has any other claims about the amendments, including not having been informed of the amendments.
15. By participating in this BDO Diners Club Airport Lounge and Travel Program, the Cardholder agrees to be bound by these Terms and Conditions.
16. The Program is subject to the Terms and Conditions Governing the Issuance and Use of BDO Credit Cards.