Terms and Conditions for the Complimentary Airport Lounge Access for eligible BDO American Express Cardmembers in Marhaba Lounge:

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1. Airport lounge access to the Marhaba Lounge, a partner lounge, located in the International Departures Area of NAIA Terminals 1 and 3* and Clark International Airport Terminal 2 is available to eligible active BDO American Express® Basic and Supplementary Cardmembers in good credit standing ("Airport Lounge Access Program").

   *Access to Marhaba Lounge in NAIA Terminal 3 will be available until April 13, 2026. Lounge will be closed effective April 14, 2026 to facilitate renovation works.

2. Acceptance and use by Cardmembers and their guest(s) or travel companion(s), as applicable, of the partner lounge/s are subject to availability and to the respective lounge policies.
   a. The Cardmember, and guest(s)/travel companion(s), is entitled a maximum of three (3) hours stay in the Lounge upon lounge registration. In excess of three (3) hours, the Cardmember shall be charged a surcharge of USD10 per head for stays up to the fifth (5th hour), and/or every three (3) hours thereafter, the regular rate of USD17.98 per head shall apply which will be paid using the Cardmember's BDO American Express Card.
   b. A Cardmember will only be allowed to avail of the complimentary lounge access ONCE within a 24-hour period, starting from the time of entry. In case of a flight delay or flight disruption for any reason, lounge re-entry will be charged to the Cardmember, even if the Cardmember has not fully utilized the three-hour lounge access maximum stay.
   c. Only children age two (2) years old and below (with or without seats) are allowed to enter the airport lounge free of charge and will not be counted as guest of the Cardmember.

3. Below is the complimentary lounge access entitlement for Cardmembers of each eligible BDO American Express Card:

Card Type	Complimentary Access Eligibility
The Platinum Card® by American Express	Cardmember + 1 guest
American Express® Platinum Credit Card	Cardmember only
American Express® Explorer™ Credit Card	Cardmember only

   In excess of the complimentary lounge access allocation per Card type, the Cardmember has to settle the Lounge Access Fee with their BDO American Express Card.

   The following Cards are not eligible to avail the complimentary lounge access: BDO American Express® Gold Card, BDO American Express® Cashback Credit Card, and BDO Blue from American Express®.

4. To avail of the complimentary airport lounge access, the following procedures shall be observed:
   a. The Cardmember must present the following to the Marhaba designated frontliner/s:
      i. Active and unexpired eligible BDO American Express Card
      ii. Boarding Pass with same day boarding
      iii. Passport
   b. Marhaba designated frontliner/s shall validate that Cardmember is the one redeeming the complimentary lounge access by matching the name on the eligible BDO American Express Card, same day Boarding Pass, and Passport
   c. Card will be swiped at POS for Php 1.00 which will immediately be reversed
   d. Marhaba designated frontliner shall fill-out the Card Member Tracking Data

5. Marhaba Lounge may deny access to Cardmembers due to non-presentment of the items indicated above, space constraints, improper attire, disorderly conduct and other reasons as the airport lounge may deem appropriate.

6. Cardmember consents to the collection, use, processing, and storage of the following information relating to the Cardmember by availing of the complimentary lounge access privilege:
   a. Date and Time of Entry to the lounge
   b. Location of Marhaba Lounge visited (NAIA Terminals 1 or 3 or Clark International Airport Terminal 2)

c. Cardmember's First and Last Name (based on passport and BDO American Express Card)
d. First 6 digits and last 4 digits of eligible BDO American Express Card
e. Name of One (1) Free Guest/Travel Companion (for The Platinum Card® by American Express)
f. Signature of Cardmember (must be the same as what is on the back of the eligible BDO American Express Card presented)

The foregoing information will be collected by Marhaba Lounge when it fills out the Card Member Tracking Data and shall be shared with BDO. BDO and Marhaba shall process, use and store the information collected for the purpose of the administration and implementation of the Airport Lounge Access Program and in accordance with their respective data privacy policies.

7. The airport lounge access privilege cannot be used in conjunction with other promotional offers of American Express and/or BDO. It is also not convertible to credit, cash, other services, or goods.

8. The partner lounge/s are not owned or operated by BDO. BDO cannot guarantee that any privileges, benefits or facilities under the Program will be made available by Marhaba Lounge to the Cardmembers and their guests or travel companions. BDO will not be liable for the insufficiency of any of the advertised benefits and facilities under the Program. The Cardmember agrees to hold BDO free and harmless, as well as indemnify BDO, from any and all liabilities, claims, damages, suits of whatever nature, arising out of or in connection with their availment of the services of the partner lounge/s.

9. The Airport Lounge Access Program may be changed or withdrawn by BDO at any time for whatever reason it may deem proper and shall be binding upon the Cardmember. Cardmember shall be notified thirty (30) days prior to the implementation of amendments through publication or other means of communication, electronic or otherwise. Cardmember may opt to not avail of the airport lounge access privilege if they are not amenable with the amendments to the terms and conditions of the Airport Lounge Access Program or if Cardmember has any other claims about the amendments, including not having been informed of the amendments.

10. Fraud and abuse relating to the use and availment of the complimentary airport lounge access privilege, as reasonably determined by BDO, may result in forfeiture of the Cardmember's eligibility for the Airport Lounge Access Program.

11. By availing of the Airport Lounge Access Program, Cardmember accepts and is deemed to have accepted all the Terms and Conditions set forth herein, as may be amended, notwithstanding any contrary provision in any related document or instrument. Likewise, the Cardmember and their guest(s)/travel companion(s) shall abide by the terms and conditions governing the access to and use of the partner lounge/s.

12. The Terms and Conditions Governing the Issuance and Use of the American Express Credit Cards shall form an integral part of these Terms and Conditions, as well as any and all amendments thereof, or supplements thereto. In case of questions or dispute related to the Airport Lounge Access Program and the Terms and Conditions of said program, the same shall be resolved and/or subject to the final decision of BDO.

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