

Overseas Spend Rewards Program Terms and Conditions

Please read the terms and conditions set forth below, as they apply to your use of our Overseas Spend Rewards Program for Royal Brunei Visa Cards by Baiduri Bank. By using and/or howsoever participating in the Overseas Spend Rewards Program described herein, you are deemed to have agreed to the terms and conditions.

1. Parties to Overseas Spend Rewards Program for Royal Brunei Visa Cards by Baiduri Bank

Overseas Spend Rewards Program is provided by DragonPass Limited and its affiliates ("DragonPass" throughout this agreement) and Baiduri Bank Berhad. These Terms and Conditions constitutes a valid agreement binding on you thereupon your accessing the **Overseas Spend Rewards** via the Visa Airport Companion mobile application.

2. Eligibility

Overseas Spend Rewards is accessible to all eligible cardholders who meet the below requirements:

- Has Visa Infinite Credit Card, Visa Platinum Credit Card or Visa Debit Platinum issued by Baiduri in collaboration with Royal Brunei Airlines;
- Has successfully registered and created a user account in the Visa Airport Companion mobile app;
- Has successfully registered for the Overseas Spend Rewards campaign in the mobile app;
- Has spent at least US\$2,500 overseas within a calendar month;
- Only cross-border Point-of-Sale transactions are counted as eligible (e.g. overseas spend at physical retail shops or restaurants outside of Brunei)

3. Validity Period

Overseas Spend Rewards program will start from 1 October 2020 as an ongoing card benefit to eligible cardholders. The program will be valid until further notice from Baiduri.

The eligible cardholders can redeem the corresponding rewards in the mobile app only within the calendar month of eligible spend.

The expiry date of the earned lounge visits follows the DragonPass membership expiry date.

4. Lounge Visit Reward

Each eligible cardholder that meets the qualifying card spend criteria of US\$2,500 overseas within a calendar month can redeem a complimentary lounge visit. The cardholder can redeem a maximum of (three) 3 complimentary lounge visits in a calendar month.

5. Complimentary Lounge Access

The rewarded complimentary lounge visit is owned by the cardholder. If there are sufficient visits in the account, the cardholder can bring additional guests.

6. Registration and Usage of Overseas Spend Rewards Lounge Visit

Firstly, you need to register your eligible card at any time in the Visa APAC Airport Companion mobile app. To do so, click on the campaign banner and enter your 16-digit card number.

Once you have met the qualifying spend conditions, you will receive a notification in the mobile app. To redeem the reward, you will need to add the rewarded lounge visit to your account.

You will be able to access any of the lounges under DragonPass Lounge Service network. You will need to show the digital membership card to the front desk at the lounge in order to enjoy the service.

Usage of the lounge visit is subject to the rules and policies of each participating lounge venue and any additional charges that arise from consumption of additional lounge facilities are to be borne by cardholders.

Lounge service is available on a first come first served basis. The availability of the lounge is subject to the capacity of the participating lounge and may not be available in the event of high traffic.

The lounge visit is provided to you on a non-transferable, non-refundable and non-changeable basis.

7. Right to Amend

DragonPass reserves the rights to amend, delete or add to any of these terms and conditions, and/or to cancel, vary or terminate the privileges stipulated herein, at its sole discretion, from time to time without prior notice to you.

You agree that it is your sole responsibility to check regularly on the most updated terms of this Agreement via your mobile application as such updated terms will be available therein.

8. Limitation of Liability

In no event will DragonPass and Visa be liable for any direct, indirect, special, punitive, exemplary, or consequential losses or damages of whatsoever kind, loss of opportunities, loss of contracts, loss of revenue, loss of reputation, or loss of goodwill arising out of your use of access to our services.

By utilizing or attempting to utilize the Visa Airport Companion Privileges Program, all eligible cardholders are deemed to have read, understood and irrevocably accepted and agreed full to all the terms and conditions set out herein. If you do not agree to any terms or conditions herein, please do not utilize or attempt to utilize this Overseas Spend Rewards Program.