



CIB CREDIT CARDS BENEFITS Q&A

Q1- What is the lounge access benefit on Titanium, Heya, Cashback, Platinum, World and World Elite?

A: Enjoy complimentary lounge access to business facilities, complimentary refreshments and snacks with Dragon Pass and MasterCard. After making an international purchase transaction of USD 1 (or local currency equivalent) every 3 months using your card experience a new seamless digital experience via the MasterCard Travel Pass app. Generate a QR code through the app or if you're offline, share your membership number from the app. To download the application, [click here](#).

- The lounges may change without prior notice
- Child access fees differ from one country to another, the customer should ask the lounge operator for details

Q2- How can I use the MasterCard lounge access benefits?

- A: 1- Starting April 1st, 2025, re-register on the MasterCard Travel Pass app by entering your MasterCard credit card number to validate your airport lounge and dining access.
- 2- Start by making a transaction of at least USD 1 or equivalent in local currency, to enjoy airport lounge access with your Titanium, Platinum, World, or World Elite MasterCard credit card.
- 3- Each transaction will give you 3 months of complimentary access to the airport lounge or dining offers from the date of the last payment.
- If you do not make an international transaction of a minimum of USD 1 or equivalent in local currency, your airport lounge access will be limited as follows: Platinum and World MasterCard holders receive 1 complimentary access, while World Elite MasterCard holders receive 2 complimentary accesses.
 - However, once you make an international transaction, your access will be reinstated within 72 hours. Which will enable you to enjoy complimentary lounge access for 3 months.

Q3- Is my supplementary card also subject to this requirement?

A: Yes, your supplementary card will also need to spend a minimum of 1 USD (Or local currency equivalent) on the card in international transactions at the point of sale or e-commerce to unlock unlimited airport lounge access.

Note: Each cardholder should show their individual QR code to the airport lounge receptionist to avoid guest charges.

Q4- What is the purchase protection on Platinum credit cards?

A: Purchase protection provides the cardholder with insurance on all the purchases made using the credit card, the purchases are covered against loss, theft or accidental damage for a period of 180 days from the date of purchase as indicated in the store receipt.

The cardholder is covered and the insurance company will refund the amount up to USD 2,000 per occurrence and maximum of USD 5,000 per year.