

Mastercard Complimentary Airport Lounge Program

Cross-border spend requirement

- Mastercard World and Platinum Cards will be required to spend a minimum of USD 1 (local currency equivalent) in cross-border transactions with their card to enjoy complimentary airport lounge access and dining offers.
- World and Platinum Cards will be automatically enrolled into the program effective on 1 January 2025 & will go through a monitoring period, where their transactions will be checked against a spend requirement of USD 1 in cross-border transaction
- Any transactions with a minimum of USD 1 (local currency equivalent) made during the monitoring period or beyond will give cardholders access to the airport lounge for 3 calendar months.
- Any cardholder who does not spend a minimum of USD 1 (local currency equivalent) during the monitoring period, will have their complimentary lounge access benefit paused. The cardholder may still access the lounge by making a payment directly through the Mastercard Travel Pass. After the lounge has been paused, the cardholder may regain their airport lounge access benefit by spending a minimum of USD 1 (local currency equivalent) on their card on a cross-border transaction. The lounge will then be enabled for 3 calendar months after the spend is achieved. Complimentary lounge access will be reinstated up to 72 hours of the USD 1 (local currency equivalent) transaction spend.
- Starting 1 April 2025, cardholders will be invited to register into the program through the Mastercard Travel Pass application, where they will need to register and validate their Mastercard card number. Cardholders who are already enrolled into the Mastercard Travel Pass will only need to confirm their enrollment by re-entering their card number.
- A cross-border transaction is defined as a transaction acquired outside of the issued market. Both cardpresent and card-not-present (e-commerce) transactions qualify as cross-border spends.

In addition, beginning 1 April 2025, airport lounge visits will be limited to the yearly caps as outlined below:

Mastercard World ----- 12 airport lounge visits or dining offers per calendar year*

Mastercard Platinum -----Six airport lounge visits or dining offers per calendar year*

*A calendar year is defined as the period starting from 1 January to 31 December in any given year; however, for 2025, the calendar date will be from 1 April to 31 December