

Shanghai Commercial Bank World Credit Card Mastercard® Airport Experiences provided by LoungeKey



You can enjoy the following privileges with your World Credit Card:

- ✧ Access to 1,000+ LoungeKey Airport Lounges (“Airport Lounge”) in 500+ airports worldwide¹
- ✧ Dining, spa and retail offers from selected airport merchants²
- ✧ Locate nearby lounges and offers through one seamless mobile app³

You can enjoy complimentary access to Worldwide Airport Lounge. The details are shown as follows:

- ✧ 3 free visits to the Airport Lounge during the first year of new card issuance⁴
- ✧ You can continue to enjoy free visit to Airport Lounge in full year⁵ if the accumulated annual spending amount of each calendar year reaches the designated amount :

Annual Accumulated Eligible Spending	Number of free visits to Airport Lounge in next calendar year
From HK\$50,000 to HK\$99,999	3 times
From HK\$100,000 to HK\$149,999	5 times
HK\$150,000 or above	8 times

More fabulous World Credit Card offers are available. For details, please call our 24-Hour SMART Banking Customers Service Hotline at (852) 2855 8818 or visit our website at www.shacombank.com.hk.

Yours faithfully,
Credit Card Department
Shanghai Commercial Bank Limited

¹To access participating lounges, present your valid World Credit card (including My Smart Card) or your digital lounge access code, together with your boarding pass and identify yourself as a LoungeKey member. To redeem offers, select your preferred offer and generate an offer code. Present the valid offer code to the cashier and redeem the offer.

²Visit airport.mastercard.com and/or download the Mastercard Airport Experiences mobile app from Apple Store or Android Market to easily search for participating lounges, as well as view exclusive offers from top airport dining, spa and retail merchants.

³Sign up for a user account on airport.mastercard.com and/or on Mastercard Airport Experiences mobile app to generate your digital lounge access code, view your benefit entitlements, visit history, generate offer codes and more.

⁴Applicable to newly approved credit card, but excluding replacement and renewal card.

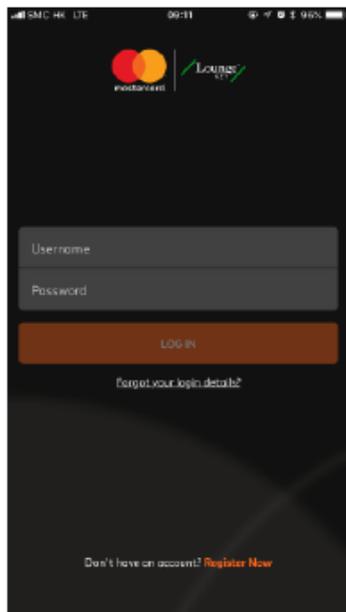
⁵Calculation period from 1 January to 31 December each calendar year.

How to use Mastercard Airport Experiences mobile app

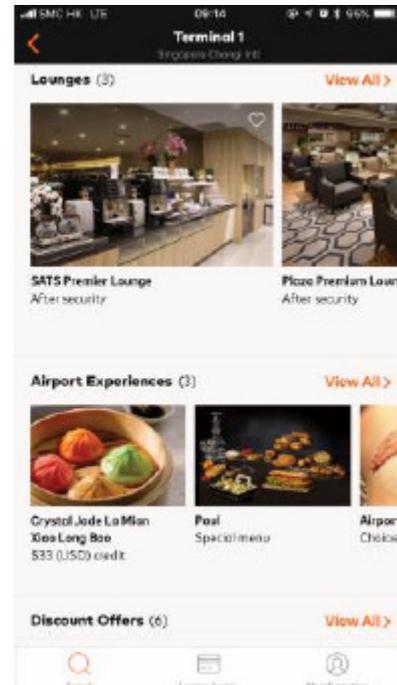
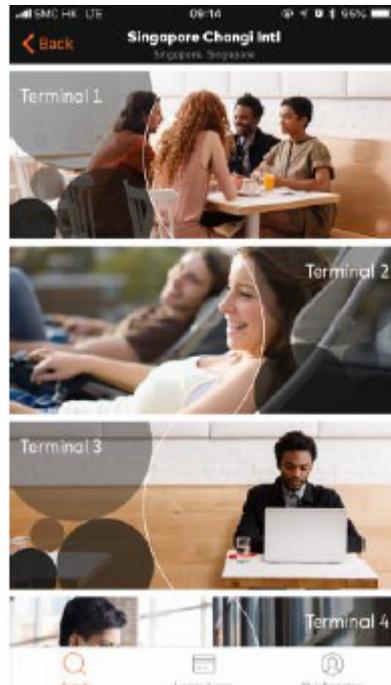
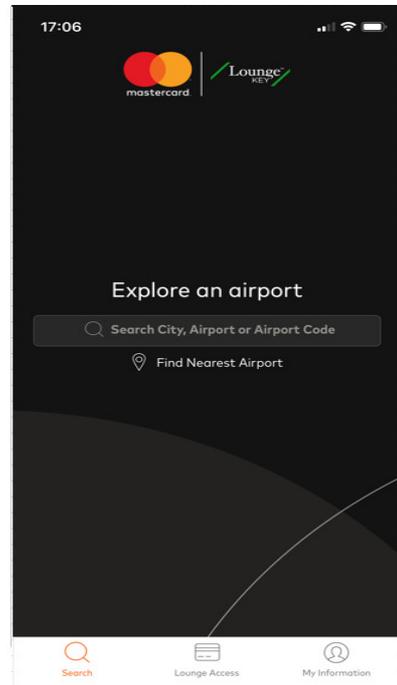
Step 1 : Sign up for a LoungeKey account with Shanghai Commercial Bank World Credit Card



Step 2 : Sign in LoungeKey account



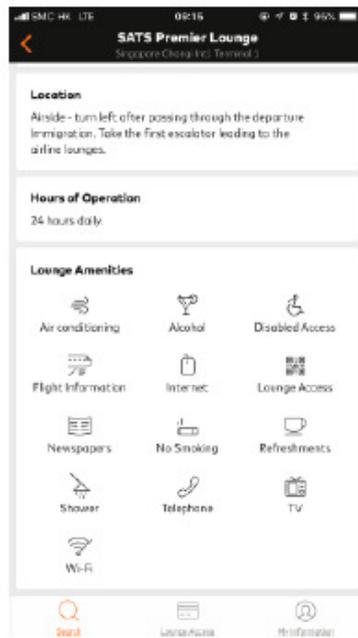
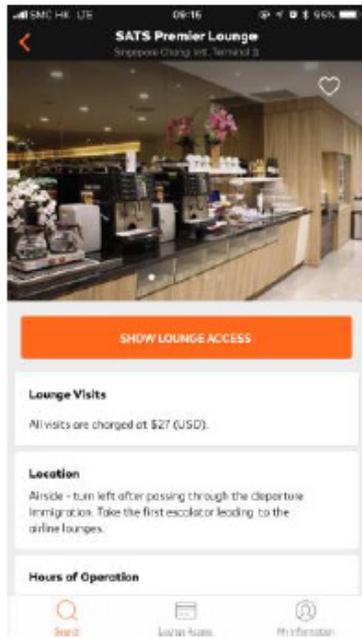
Step 3 : Select the airport and eligible airport lounge or merchant privileges



How to use Mastercard Airport Experiences mobile app (con't)

Step 4 : Enquiry on the details of airport lounge, dining, shopping, and spa offers

Airport Lounge

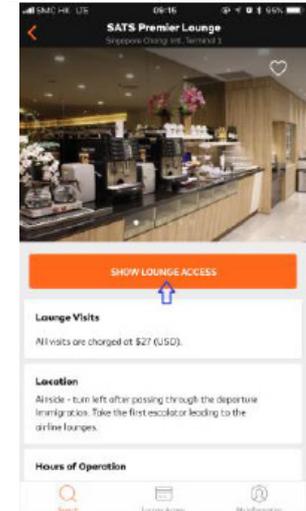


Dining, shopping, and spa offers



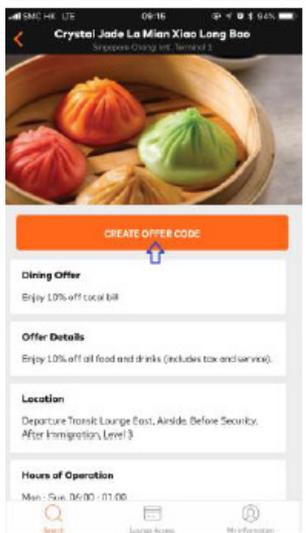
Step 5 : Generate airport lounge access or merchant discount offer QR code

Airport Lounge



The US\$1 temporary fee is used for card verification and will not be charged. The Bank will deduct from the cardholder's free visit entitlement (if applicable). Cardholders are required to pay HK\$260 to access to the Airport Lounge if the free visits have been used up by the Cardholders.

Dining, shopping, and spa offers



Terms and Conditions for Shanghai Commercial Bank World Credit Card Mastercard Airport Experiences provided by LoungeKey:

1. The Offer is only applicable to the principal card and supplementary card cardholders (“Cardholders”) of World Credit Card (the “Eligible Cards”) issued by Shanghai Commercial Bank Limited (the “Bank”). Cardholders are required to identify yourself as a LoungeKey member to the staff of airport lounge and US\$1 will be held from the Eligible Cards. The US\$1 temporary fee is used for card verification and will not be charged. The US\$1 temporary fee will be cancelled (normally within 10 working days).
2. From the month of card issuance to 31st December of that year, each Cardholder (including principal card and all supplementary cards)(excluding My Smart Card convert to World Credit Card) can enjoy 3 free visits to the Airport Lounge. If the World Credit Card is issued between 1st October and 31st December in the current year, 3 free visits to the Airport Lounge will be extended to 31st December of the following year.
3. If the annual spending amount of the Cardholders reach a designated annual spending amount after the first year of card issuance, the Cardholders can enjoy a specified number of free visits to the Airport Lounge in the next calendar year. By accumulating spending amount from HK\$50,000 to HK\$99,999 from 1st January to 31st December, the Cardholders (including principal card and all supplementary cards) can enjoy 3 free visits to the Airport Lounge in the next calendar year. By accumulating spending amount from HK\$100,000 to HK\$149,999, Cardholders can enjoy 5 free visits to the Airport Lounge in the next calendar year. By accumulating spending amount of HK\$150,000 or above, Cardholders can enjoy 8 free visits to the Airport Lounge in the next calendar year.
4. If the number of the used free visits to the Airport Lounge is less than the entitlement within the calendar year, the unused free visits cannot be carried forward to the next calendar year.
5. Each eligible principal card and any related supplementary card accounts will be treated as one eligible card account. Cardholders are required to pay HK\$260 to access to the Airport Lounge if the free visits have been used up by the Cardholders. The companion of the Cardholders can pay HK\$260 to enjoy the Airport Lounge services.
6. Eligible spending refers to retail transactions, online purchases, purchase and / or reload of stored value cards and e-wallets, but excludes cash advance, outstanding balance, balance transfer amount, bill payment (including but not limited to tax, utilities payment and insurance payment) settled via the Bank Internet Banking / ATMs / Mobile Banking Services, payments of all credit card charges (including but not limited to annual fees, finance charges, late charges and interests), all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.
7. The credit card account must be valid and in good standing during the use of the free Airport Lounge services. If any Cardholder violates any Terms and Conditions of the cardholder agreement, the related credit card account will not be entitled to any of the free Airport Lounge services. In the event of the Cardholders canceling the World Credit Card, the free Airport Lounge services shall be cancelled immediately.
8. Airport lounge service is provided by Lounge Key Ltd (the “LoungeKey”). The Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by LoungeKey. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by LoungeKey. Cardholders should direct any queries or complaints to LoungeKey.
9. Other Mastercard Airport Experiences provided by LoungeKey Terms and Conditions apply. Please visit <https://airport.mastercard.com/zh-HK/conditions-of-use> for more details.
10. The Bank and Mastercard® reserve the right to amend the Terms and Conditions of Mastercard Airport Experiences provided by LoungeKey, to vary or terminate the offer at any time without prior notice to the Cardholders. The Bank accepts no liability for any matters relating to changes or termination of the offer and will not give any prior notice to the Cardholders for change or termination.
11. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!