

MasterCard Concierge Cardholder Terms and Conditions

These Cardholder Terms and Conditions form a contract between you as a AS BlueOrange Bank issued MasterCard Platinum Cardholder, and AS BlueOrange Bank (hereinafter referred to as "we" or "us"). As a MasterCard Cardholder, you (whether that be you as the principal Cardholder and/or any approved Supplementary Cardholders) agree to abide by the following Terms and Conditions when using the MasterCard Concierge service (including all orders for goods and services from a Supplier offered by the MasterCard Concierge Lifestyle Manager).

- 1.** Your right to use this service is exclusive to you. You are responsible for ensuring that no one else uses this privilege. You are required to provide accurate details when using this service.
- 2.** You may request to source for information, services, benefits or products. The MasterCard Concierge Lifestyle Manager has the absolute discretion not to provide or make any requested arrangement if in its opinion, the provision of such services would be contrary to any laws or regulations or if such services or the provision of any such services is immoral or against public interests.
- 3.** The MasterCard Concierge Lifestyle Manager will contact you via the contact details provided by you as to the availability of any of the services you have requested to be sourced. The MasterCard Concierge Lifestyle Manager shall not be liable to you, if it is not able to source any of the services you have requested for or if there is any delay in sourcing any such services for you.
- 4.** You agree that the sale of any tickets for any event is final and there are no refunds or cancellations after you have purchased your tickets. In the event of show cancellations directly by the artist/promoter, any refund is subject to the discretion of such artist/promoter and MasterCard Concierge is not liable to you for any such refunds or any losses, damages or liabilities suffered by you as a result of such cancellations.
- 5.** Unless stated otherwise, you are required to make payment for all the services you ordered or requested through the service upon the acceptance of your order by the Supplier. You agree that you will use your MasterCard Card exclusively for payment of anything ordered through this service. Any additional associated costs or Supplier expenses incurred in the sourcing, provision, or the delivery of the services shall also be paid for by you and such costs or expenses will be billed to your MasterCard Card.
- 6.** Your contract for the purchase of products or services is made directly with the relevant Supplier only. MasterCard Concierge and its Service Provider hereby disclaim any and all liability for any act or omission of any Supplier or any loss incurred by you as a result of any act or omission of a Supplier or use of any product or service provided by a Supplier whether or not arranged through a MasterCard Concierge Lifestyle Manager.
- 7.** Services may not be available in all countries. For instance, restrictions may apply where a country is involved in an international or internal conflict, the existing infrastructure is deemed inadequate to support service or where applicable law prohibits or restricts MasterCard Concierge from providing or arranging for such services.
- 8.** Subject to local privacy and data protection laws in processing telephone conversations, as part of the fulfilment of the services requested, the MasterCard Concierge Lifestyle Manager will record the telephone conversation. This will be retained for a period of six (6) months for the exclusive purposes of security, monitoring, quality assurance and the training of MasterCard Concierge Lifestyle Managers.
- 9.** You understand and agree that in order to provide fulfilment of the Concierge Services requested, information about you may be transferred locally or internationally. In all cases, the MasterCard Concierge Service Provider shall respect the applicable privacy and data protection laws in processing such data and information. For more information about MasterCard's Privacy practices, please visit www.mastercard.com/privacy.

Valid as of 15.01.2017