

Terms and Conditions for BCM Credit Card Airport Lounge Privileges

1. The offer is only applicable to BCM Visa Signature Credit Card, BCM Visa Platinum Credit Card, Buzz Visa Platinum Card, BCM World Mastercard and BCM UnionPay Dual Currency Credit Card ("Eligible Credit Card") of Banco Comercial de Macau, S.A. ("BCM").
2. Customers can enjoy one free access for airport lounge service by accumulating designated Credit Card spending amount:

Customer Type	Accumulated Spending Amount (per card per annum) (MOP/HKD/RMB)	Maximum of Free Accesses (per card per annum)
VIP Customer	\$30,000	10
R-VIP Customer	\$40,000	10
Other Customer	\$40,000	4

3. The accumulated spending amount is calculated jointly between primary and supplementary credit cards, whilst the free accesses entitled can be consumed by either primary or supplementary cardholders.
4. Spending accumulated for MOP card and RMB card with UnionPay Dual Currency Credit Card will be calculated individually.
5. An access fee of MOP/HKD220 per person per access will be charged on the relevant Credit Card for each airport lounge visit in excess of the free access.
6. Customers are able to share the free accesses with up to 2 accompanying guests per visit. An access fee of MOP/HKD 220 will be charged for each additional accompanying guest beyond the limit.
7. If customer has accumulated free accesses by spending with more than one Credit Card, he/she can use any of their eligible Credit Cards to redeem the airport lounge free access.
8. Customers can redeem the free meals at selected airport dining outlets by using their free accesses, please refer to Priority Pass or Mastercard Travel Pass for specific redemption details.
9. Free access earned by Credit Card spending accumulated will be effective upon the day of the designed accumulated spending amount is fulfilled and will expire at the end of the following calendar year.
10. BCM will debit the free accesses or charge the relevant Credit Card based on the transaction data provided by Priority Pass or Mastercard Travel Pass on a monthly basis.
11. BCM is not the service provider for the airport lounge service and will not be responsible for the quality of products and services. Customers should resolve such issues directly with the service provider.
12. BCM reserves the right to amend the Terms & Conditions or terminate the above offers at any time without prior notice.
13. In case of discrepancy in interpretation between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.