

**2018 WORLD OR WORLD ELITE MASTERCARD® TERMS AND CONDITIONS**  
**FOR MASTERCARD® TRAVEL & LIFESTYLE SERVICES**

To take advantage of any World® and World Elite® travel benefits described here, you must book through TEN Lifestyle (TEN LIFESTYLE), Mastercard's designated travel agent for Mastercard Travel and Lifestyle Services and must reserve and pay in full for reservations, including deposit and final payment, with a valid World or World Elite Mastercard card. Payment currency may vary by merchant and payments may need to be made in local currency or USD. All benefit travel must commence by December 31, 2018 unless otherwise noted. All benefits and offers are subject to availability and are subject to change or cancellation without notice. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Multiple World and World Elite travel benefits provided by Mastercard Travel and Lifestyle Services may be booked, but such benefits may not be combinable with a travel service provider's other offers.

If a booking is made through TEN LIFESTYLE with a supplier that is not participating in the World and World Elite benefits program, then TEN LIFESTYLE will offer rates negotiated by TEN LIFESTYLE and/or those available to TEN LIFESTYLE in the Global Distribution System. If within twenty-four (24) hours of a Cardholder's original reservation through TEN LIFESTYLE with a supplier that is not participating in the World and World Elite benefits program, TEN LIFESTYLE is notified by Cardholder of a lower publicly-available rate that meets the exact booking criteria for the same supplier, then TEN LIFESTYLE will contact the applicable Supplier (including hotel, cruise line, car rental, vacation package provider, airline or other) in an attempt to procure that same lower rate for the Cardholder, or, alternatively, the Cardholder will be allowed to cancel his or her reservation, subject to any applicable cancellation fees, provided the Cardholder was not informed at the time of booking that the reservation was non-refundable. Cardholder acknowledges that, with respect to airfares booked in some jurisdictions, Cardholders may not be allowed to cancel a reservation after the calendar day on which the Cardholder's original reservation was made. For purposes of the foregoing, discount or negotiated rates not available to the general public, such as closed memberships, auction sites, phone only rates and same day mobile only rates are not considered publicly available rates.

Blackout dates and additional terms, conditions and restrictions may apply. Specific travel benefits are not available for certain card programs. Please visit [travel.mastercard.com](http://travel.mastercard.com) or contact one of our program travel advisors for additional program details and terms and conditions. Airline booking and other fees may apply. TEN Lifestyle, Mastercard, World and World Elite Mastercard issuers and travel service providers are not responsible for printing or typographical errors. Travel related services are provided by or through one or more travel service providers and such travel service providers and benefits, as well as the terms and conditions contained herein, are subject to change at any time by Mastercard without notice. All benefits are subject to availability. The goods and services described herein are offered and provided by third party merchants and Mastercard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. MASTERCARD, WORLD, WORLD ELITE, MASTERCARD TRAVEL AND LIFESTYLE SERVICES and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

**Air Program:** To take advantage of World or World Elite commercial air benefits, all air travel must be reserved and ticketed through TEN Lifestyle, Mastercard's designated travel agent for Mastercard Travel and Lifestyle Services and full payment must be made with a valid World or World Elite Mastercard. Travel commencement dates vary by airline as indicated in specific air offer on World or World Elite Mastercard website. Tickets are non-transferrable, non-endorsable and may be non-refundable depending on the

class of service ticketed. Any deviations or changes in routing made by the Cardholder after ticketing will be at the Cardholder's expense. Air purchases made outside of World or World Elite Program must be ticketed and priced separately. Same day ticketing is subject to World or World Elite Program inventory availability and electronic ticketing by airline. Otherwise, same-day reservation, ticketing and departures are not allowed. Electronic tickets will be issued for all itineraries unless paper tickets are required by the airline. If paper tickets are required by airline, an overnight or two-day delivery fee for delivery of the paper ticket to the Cardholder will be the responsibility of the Cardholder, ask your Lifestyle Manager for details. Multiple World or World Elite travel benefits provided by Mastercard Travel and Lifestyle Services may be booked, but such benefits may not be combinable with a travel service provider's other offers. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Program is subject to change or cancellation without notice. All air benefit travel must be completed on flights operated by the participating carrier, unless otherwise noted. World / World Elite Air Program seat allocations and destinations may be limited on specific airlines and departures and are subject to availability.

If a booking is made through TEN LIFESTYLE with an air supplier that is not participating in the World / World Elite benefits program, then TEN LIFESTYLE will offer rates negotiated by TEN LIFESTYLE and/or those available to TEN LIFESTYLE in the Global Distribution System. If within twenty-four (24) hours of a Cardholder's original reservation through TEN LIFESTYLE with an air supplier that is not participating in the World or World Elite benefits program, TEN LIFESTYLE is notified of a lower publicly-available rate that meets the exact booking criteria for the same air supplier, then TEN LIFESTYLE will contact the applicable air supplier in an attempt to procure that same lower rate for the Cardholder, or, alternatively, the Cardholder will be allowed to cancel his or her reservation, subject to any applicable cancellation fees, provided the Cardholder was not informed at the time of booking that the reservation was non-refundable. The Parties acknowledge that, with respect to airfares booked, Cardholders may not be allowed to cancel a reservation after the calendar day on which the Cardholder's original reservation was made. For purposes of the foregoing, discount or negotiated rates not available to the general public, such as closed memberships, auction sites, phone-only rates and same day mobile-only rates are not considered publicly available rates. All tickets will be subject to all government fees, taxes and other charges which must be paid at the time of ticketing with the Cardholder's World or World Elite Mastercard. Additional terms and conditions may apply. The goods and services described herein are offered and provided by third party merchants and Mastercard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. Please contact your Mastercard Travel and Lifestyle Services travel advisor for additional program details and terms and conditions. TEN Lifestyle, Mastercard, World or World Elite Mastercard issuers and benefit travel service providers are not responsible for printing or typographical errors. MASTERCARD, WORLD, WORLD ELITE and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

**Hotels and Resorts Portfolio Benefits:** To take advantage of any World or World Elite travel benefits described here unless otherwise stated, you must book through TEN Lifestyle, Mastercard's designated travel agent for Mastercard Travel and Lifestyle Services and must reserve and pay in full for reservations, including deposit and final payment, with a valid World or World Elite Mastercard. Based on the hotel supplier you may have to prepay for your hotel, please check with your Lifestyle Manager. All benefits and offers are subject to availability and are subject to change or cancellation without notice. Benefits may be limited to specific room types and may vary by hotel supplier. World or World Elite Mastercard Hotels & Resort Program is an amenity-based program offering special benefits. If a booking is made through TEN LIFESTYLE with a hotel supplier that is not participating in the World or World Elite benefits program, then TEN LIFESTYLE will offer rates negotiated by TEN LIFESTYLE and/or those available to TEN LIFESTYLE in the

Global Distribution System. If within twenty-four (24) hours of a Cardholder's original reservation through TEN LIFESTYLE with a hotel supplier that is not participating in the World or World Elite benefits program, TEN LIFESTYLE is notified of a lower publicly-available rate that meets the exact booking criteria for the same hotel supplier, then TEN LIFESTYLE will contact the applicable hotel supplier in an attempt to procure that same lower rate for the Cardholder, or, alternatively, the Cardholder will be allowed to cancel his or her reservation, subject to any applicable cancellation fees. For purposes of the foregoing, discount or negotiated rates not available to the general public, such as closed memberships, auction sites, phone only rates and same day mobile only rates are not considered publicly available rates. Room upgrades and program amenities are based upon availability at time of arrival unless otherwise noted. Room upgrades are offered only for designated hotels and room categories and individual hotel participation may be withdrawn without prior notice. Upgrades may not apply to suite bookings. Hotel and Resort benefits do not apply to wholesaler bookings. All reservations must be booked and travel must be completed by December 31, 2018. Multiple World or World Elite travel benefits provided by Mastercard Travel and Lifestyle Services may be booked, but such benefits may not be combinable with a travel service provider's other offers. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Program is subject to change or cancellation without notice. Blackout dates and additional terms and conditions may apply. The goods and services described herein are offered and provided by third party merchants and Mastercard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. Please contact your Mastercard Travel and Lifestyle Services travel advisor for additional program details and terms and conditions. TEN Lifestyle, Mastercard, World or World Elite Mastercard issuers and benefit travel service providers are not responsible for printing or typographical errors. MASTERCARD, WORLD, WORLD ELITE and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

**Mastercard Travel & Lifestyle Services Hotel Stay Guarantee:** The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Ten Lifestyle Management Limited, the designated travel agent for the Mastercard Travel & Lifestyle Services program during your stay and a Ten lifestyle manager will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations. [Certain terms, conditions and exclusions apply.](#)

**Mastercard Travel & Lifestyle Services Lowest Hotel Rate Guarantee:** “If you book a qualifying prepaid hotel rate through the Mastercard Travel & Lifestyle Services program either online or through a program agent using your Mastercard or Masterpass (where available) and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. To receive a refund you must submit a claim as described in the [Terms and Conditions](#) prior to your stay and seventy-two (72) hours before the date of your reservation check-in. [Certain terms, conditions and exclusions apply.](#)

**Cruise Program Benefits:** To take advantage of all World or World Elite Cruise Program benefits, World or World Elite Mastercard Cardholders must book through TEN Lifestyle, Mastercard's designated travel agent for Mastercard Travel and Lifestyle Services and must reserve and pay in full for reservations, including deposit and any payments including final payment, with a valid World or World Elite Mastercard. World cruise benefits are valid on participating cruise lines and may apply to select sailings and stateroom categories. Benefits are valid on new bookings made between January 1, 2018 and December 31, 2018 for sailings departing no later than December 31, 2018. The World or World Elite shipboard credit will be

applied to the first two full-fare paying passengers sharing a stateroom as indicated in specific cruise offer on World or World Elite Mastercard website. Shipboard credits do not apply to third and fourth passengers sharing the same stateroom. Single occupancy stateroom is eligible for one onboard credit per stateroom. All fares are per person, cruise only and double occupancy unless otherwise specified. Onboard credit may not be combined with other offers. Benefits are subject to change at any time without prior notice. Blackout dates, stateroom category, select itineraries, fare and other restrictions may apply. Shipboard credits will apply to one segment only on back-to-back and multi-segment itineraries. World shipboard credits cannot be used for casino charges charged to a Cardholder's shipboard account, are not combinable with any other shipboard credits and cannot be applied to the cost of the cruise, port charges, gratuities or other fees. All reservations are subject to the terms and conditions outlined in the Passage Contract for each applicable cruise line. Other restrictions and limitations may apply depending on cruise line and category of cabin. If a booking is made through TEN LIFESTYLE with a cruise supplier that is not participating in the World or World Elite benefits program, then TEN LIFESTYLE will offer rates negotiated by TEN LIFESTYLE and/or those available to TEN LIFESTYLE in the Global Distribution System. If within twenty-four (24) hours of a Cardholder's original reservation through TEN LIFESTYLE with a cruise supplier that is not participating in the World or World Elite benefits program, TEN LIFESTYLE is notified of a lower publicly-available rate that meets the exact booking criteria for the same cruise supplier, then TEN LIFESTYLE will contact the applicable cruise supplier in an attempt to procure that same lower rate for the Cardholder, or, alternatively, the Cardholder will be allowed to cancel his or her reservation, subject to any applicable cancellation fees, provided the Cardholder was not informed at the time of booking that the reservation was non-refundable. For purposes of the foregoing, discount or negotiated rates not available to the general public, such as closed memberships, auction sites, phone only rates and same day mobile only rates are not considered publicly available rates. Multiple World or World Elite travel benefits provided by Mastercard Travel and Lifestyle Services may be booked, but such benefits may not be combinable with a travel service provider's other offers. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Additional restrictions and limitations may apply. The goods and services described herein are offered and provided by third party merchants and Mastercard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. Please contact your Mastercard Travel and Lifestyle Services travel advisor for full program details and terms and conditions. TEN Lifestyle, Mastercard, World or World Elite Mastercard issuers and benefit travel service providers are not responsible for printing or typographical errors. MASTERCARD, WORLD, WORLD ELITE, MASTERCARD TRAVEL AND LIFESTYLE SERVICES and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

**Vacation Package Benefits:** To take advantage of any World Vacation Package benefits, World or World Elite Mastercard Cardholders must book through TEN Lifestyle, Mastercard's designated travel agent for Mastercard Travel and Lifestyle Services and must reserve and pay in full for reservations, including deposit and final payment, with a valid World or World Elite Mastercard card. World or World Elite Mastercard Cardholders may save a maximum of up to \$150 (USD) per person depending on package type (luxury escorted vacation packages, premium escorted vacation packages, luxury custom vacation packages, premium independent vacation packages or premium vacation packages) on select itineraries unless otherwise noted. Offers vary per provider. World savings benefits are not transferable, are subject to change or cancellation without notice and are subject to availability. In most cases, the Cardholder must book travel of a minimum duration and/or minimum spend to receive available World or World Elite benefits as indicated in specific vacation package offer on World or World Elite Mastercard website. All travel must be booked and commence by December 31, 2018, unless otherwise noted. Multiple World or World Elite travel benefits provided by Mastercard Travel and Lifestyle Services may be booked, but such

benefits may not be combinable with a travel service provider's other offers. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. The benefit applies to the first two full-paying travelers in a party. If a booking is made through TEN LIFESTYLE with a vacation package supplier that is not participating in the World or World Elite benefits program, then TEN LIFESTYLE will offer rates negotiated by TEN LIFESTYLE and/or those available to TEN LIFESTYLE in the Global Distribution System. If within twenty-four (24) hours of a Cardholder's original reservation through TEN LIFESTYLE with a vacation package supplier that is not participating in the World or World Elite benefits program, TEN LIFESTYLE is notified of a lower publicly-available rate that meets the exact booking criteria for the same vacation package supplier, then TEN LIFESTYLE will contact the applicable vacation package supplier in an attempt to procure that same lower rate for the Cardholder, or, alternatively, the Cardholder will be allowed to cancel his or her reservation, subject to any applicable cancellation fees, provided the Cardholder was not informed at the time of booking that the reservation was non-refundable. For purposes of the foregoing, discount or negotiated rates not available to the general public, such as closed memberships, auction sites, phone only rates and same day mobile only rates are not considered publicly available rates. Blackout dates and additional terms and conditions may apply. The goods and services described herein are offered and provided by third party merchants and Mastercard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. Please contact your Mastercard Travel and Lifestyle Services travel advisor for additional program details and terms and conditions. Mastercard, World or World Elite Mastercard issuers and benefit travel service providers are not responsible for printing or typographical errors. MASTERCARD, WORLD, MASTERCARD TRAVEL AND LIFESTYLE SERVICES and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

**Car Rental Program Benefits:** To take advantage of World rental car benefits, rental car reservations must be made through TEN Lifestyle, Mastercard's designated travel agent for Mastercard Travel and Lifestyle Services, and full payment must be made with a valid World or World Elite Mastercard. One of the travelers must be the holder of a valid World or World Elite Mastercard. All travel must be booked and commence by December 31, 2018. Program benefits are available through participating car rental companies. Eligibility to rent vehicles is subject to standard qualifications and rental conditions, including standard age, driver and credit requirements. Program benefits are subject to availability and are subject to change or cancellation without notice. If within twenty-four (24) hours of a Cardholder's original reservation, Mastercard Travel and Lifestyle Services is notified of a lower publicly-available rate that meets the exact criteria for the same car rental supplier, Mastercard Travel and Lifestyle Services will contact the applicable car rental supplier in an attempt to procure that same lower rate for the Cardholder, or the Cardholder will be allowed to cancel his or her reservation, provided the Cardholder was not informed at the time of booking that the reservation was non-refundable, subject to any applicable cancellation fees. Blackout dates may apply. Multiple World or World Elite travel benefits provided by Mastercard Travel and Lifestyle Services may be booked, but such benefits may not be combinable with a travel service provider's other offers. Benefits may generally be redeemed multiple times, subject to specific travel service provider limitations or unless limits are noted and are valid on new bookings only. Additional terms, conditions and restrictions may apply. The goods and services described herein are offered and provided by third party merchants and Mastercard is not responsible for any losses related to the offer, fulfillment or use of the goods or services. Please contact your Mastercard Travel and Lifestyle Services travel advisor for additional program details and terms and conditions. TEN Lifestyle, Mastercard, World or World Elite Mastercard issuers and benefit travel service providers are not responsible for printing or typographical errors. MASTERCARD, WORLD, WORLD ELITE and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

**Mastercard Airport Concierge™**, provided by Global Airport Concierge Ltd, a Mastercard approved service provider. In the case of making any airport concierge service ("Meet & Greet") bookings utilizing Mastercard Airport Concierge provided by Global Airport Concierge ("GAC"), it is the Mastercard Cardholder's responsibility to provide all the required and correct information. Any lack or delay of the information can affect the service and neither Mastercard International Incorporated ("Mastercard") nor GAC will be held responsible for any such event. It is the Mastercard Cardholder's responsibility to choose and book a start time that allows sufficient time for the service to take place or the formalities to be completed in good time. There is no charge for any cancellations made more than 48 hours in advance of the service. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and no right to refund. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport. Airside access at some airports may be subject to possible security restrictions. Infants up to 12 months will not be charged and between 12 and 36 months will be charged at 50%. Standard service times are typically 3 hours. Additional fees may apply for service-times of more than 3 hours. This does not apply to cases when flights are unexpectedly delayed. Additional fees may apply after the initial booking due to changes/cancellations made within 48 hours of travel, extra services added or additional passengers added at the airport. Fees depend on the airport and can be requested at time of booking. All rates are inclusive of foreign taxes, administration costs, gratuity & tips. Additional terms, exclusions and conditions apply, visit [www.Mastercard.com/airportconciergeterms](http://www.Mastercard.com/airportconciergeterms). MASTERCARD, WORLD, WORLD ELITE and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All rights reserved.

**Travel related services are provided by TEN LIFESTYLE and Mastercard Airport Concierge is provided by GAC. Such service providers and benefits, as well as the terms and conditions contained herein, are subject to change at any time by Mastercard without notice. These benefits may be terminated by Mastercard at any time without notice.**

**The goods and services described herein are offered and provided by third party merchants and Mastercard is not responsible for any losses related to the offer, fulfillment or use of the goods or services.**

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