Priority Pass is the world’s largest independent airport lounge access program with lounges in airports in each region of the globe.
What is the Priority Pass program?

Having a Priority Pass membership card provides the travelers with airport lounge access, regardless of where they travel, or which airline and class they fly. The program appeals to travelers who want to escape crowded, noisy departure areas without having to incur the added costs of traveling in first or business class or do not have access to lounges in the US, normally exclusively reserved for airline lounge program members.

The Priority Pass network of lounges provides access to over 850 participating Airport VIP Lounges in more than 400 cities across 120 countries. Thus, Visa upscale cardholders will appreciate a productive and quiet place to work or relax during their business or personal travels.

What are the cardholders’ benefits?

Affluent cardholders are often avid travelers, traveling frequently to different corners of the globe. With a Priority Pass membership, they could enjoy the following privileges around the world:

- The chance to relax in over 850 airports VIP lounges in 400 cities around the world, whether they are traveling for work or for pleasure.
- A quiet and comfortable place to wait for flights, with complimentary refreshments and snacks.
- All the facilities required to do vital business – with most lounges offering free Internet connectivity state-of-the-art conference spaces.
- The opportunity to entertain colleagues, clients and guests.
- The flexibility to choose the airline and class of travel that suits their schedule and budget – with the peace of mind that they won’t forfeit lounge access.

How is the lounge visit process?

1. Cardholders locate the participating Priority Pass lounge they want to visit. Lounges locations can be identified by any of the following:
   a. Visiting the www.PriorityPass.com website,
   b. Looking at the printed Priority Pass lounge directory, or
   c. Reviewing a downloaded iPhone, BlackBerry and Android app from their applications markets.

2. Cardholders visit Priority Pass participating lounge with accompanying guest(s).

3. Cardholders present valid Priority Pass membership card at the reception of the participating lounge.

4. Cardholders and guest visit are registered. The record of the visit shows the cardholders' name and membership number, as well as the number of accompanying guests (as applicable), lounge location and date of the visit. Cardholder will be required to sign the record of visit voucher.

5. The process to record the cardholders’ visits at the participating lounges varies depending if the lounge has an electronic reader at their reception or if they use a manual imprint machine. Note: the electronic readers will not charge the cardholder for the visit – all lounge visit charges will be applied through the monthly billing process.
   a. In the US, the participating airline lounges use their electronic readers to record the cardholder visits and a roster is signed by the member.
   b. Outside the US, lounges with electronic readers swipe the Priority Pass card in a reader provided by Priority Pass and the cardholders sign a slip generated by the system.
   c. Other lounges use a manual imprint machine and a voucher is signed by the cardholders.


- Lounges with electronic readers report the visits daily or weekly.
- Lounges with manual imprint machines and vouchers report visits monthly.

7. Priority Pass reports the cardholders’ visit activity to Visa on a monthly basis. In turn, Visa uploads the bank’s cardholders visit activity via Visa Online system.

How are the renewals handled?

1. The issuing bank is responsible for notifying Visa the desire to renew the Priority Pass program prior to the expiration of current participating agreement.

2. If bank decides not to renew the program, the issuing bank must contact Visa immediately. The bank will have to send Visa a list of all cards numbers that are in the market with a future expiration date.

3. If issuing bank does not notify Visa about the renewals two months prior the expiration date of the participating agreement, as long as the bank has a valid Priority cards in the market, Priority Pass and Visa will invoice the next year participating fee automatically, as well as any visits that are applied against membership cards.

How are the lost, stolen and cancelled Priority Pass cards handled?

1. All lost and stolen cards must be notified immediately to Priority Pass, copying Visa, by the issuing bank by submitting the appropriate form reflecting the replacement membership number.

2. If Bank does not report the lost or stolen cards to Priority Pass with copy to Visa, the bank will be responsible for the visits that are applied against the corresponding membership cards.

3. All cancelled cards must be notified to Visa, by the issuing bank by submitting the appropriate form to prioritypass@ap-visa.com. In turn Visa will notify to Priority Pass which will update the internal system, including lounges with electronic readers. The issuing bank is encourage to request the cardholders to return the Priority Pass cards, as the bank remains liable for any lounge visits incurred by a cancelled card.

Which are the Priority Pass Program most frequent questions?

1. How does the Priority Pass cardholder gain access to one of the participating lounges?

When cardholder visits a lounge, they present their distinctive black and gold Priority Pass membership card to the lounge operator. The Priority Pass member signs a record of visit, reflecting the number of accompanying guest as applicable. The lounge will not accept any other identification as proof of Priority Pass membership. If the member does not have their Priority Pass membership card, then they will not be allowed into the lounge.

2. What is Priority Pass policy for taking guests into a lounge?

The cardholders can invite friends or guests to join the lounge as described in the lounge directory. Subject to the issuing bank policy, a fee will be applied for each visit per person, per visit. Most lounges will allow any number of guests but where there are limits, the details are shown in the lounge directory and via the lounge search functionality on the website. Guests are charged accordingly. When a cardholder enters the lounge, they will need to sign a record of visits. This will note if any guests are entering at the time and it is the cardholder’s responsibility to ensure this is correct. The lounge visit fee will be charged later as applicable.

3. How does the cardholder pay for the guest visits?
Issuing bank should answer this question. Needs to be decided if and/or how you are going to charge the cardholder.

4. What is Priority Pass policy for taking children into a lounge?
Many lounges will allow children entry at the prevailing guest rate however where there are limits, details are shown in the lounge directory and via the lounge search functionality on the website.

5. What procedure should be followed when a Priority Pass cardholder that is accompanied by their spouse (who is also a cardholder), or by another Priority Pass member when visiting a lounge together?
Each Priority Pass cardholder has their own individual card - including spouses. So, when entering a lounge each individual cardholder must show their card to gain access to the lounge. If they don't they will be charged as a guest and a fee may apply.

6. How can the cardholder obtain lounge information?
There are many resources available to ensure lounge information is available easy:

a. Cardholders can check lounge information in the Priority Pass website www.prioritypass.com
b. The Priority Pass lounge directory details exactly how to find a lounge with a full list of all the facilities in the lounge and opening hours.
c. The Priority Pass app is free to download on the App Store, Google Play and BlackBerry World. The app allows the cardholders to search the Priority Pass database of over 850 airport lounges.
d. If cardholders do not have access to the lounge listing or app, the automated Lounge Finder service can help. Texting +44 7624 809977 allows you to perform quick and easy lounge searches by simply entering any three digit airport code (e.g. ‘‘LHR’’for London Heathrow Airport).

7. The Priority Pass directory indicates that a lounge location is either “landside” or “airside”, what does that mean?
Landside and airside refers to the location of the lounge in relation to the airport security checkpoint. Landside refers to a lounge location prior to the airport security checkpoint. Airside refers to a lounge location after the security checkpoint closest to the departure area.

8. Can someone else use the Priority Pass cardholder’s card to gain access?
No. The membership card is only valid for the cardholder stated on the card.

9. How are the cardholders’ visits recorded?
If the lounge has a card reader machine, the Priority Pass card will be swiped. If not, an imprinted machine will be used. The cardholder will be asked to sign a record of the visit.

10. What happens if the cardholder’s card has been stolen or lost?
Stolen or Lost cards should be reported immediately to the issuing bank by the cardholder and the bank should report it to Priority Pass with copy to Visa.

11. How do the cardholders pay for additional charges incurred during a lounge visit?
At most participating lounges, additional charges can be paid using the Visa card. However, the method of payments is dictated at the discretion of the lounge.

12. What is the lounge dress code?
The lounges impose their own dress code. However as a general rule please expect a smart/casual dress code - no hats, football shirts, jeans nor shorts. For more information consult the Priority Pass lounge directory or the Priority Pass website: www.prioritypass.com

13. Do the lounges provide flight information?
Some lounges have flight information monitors; however take note that not all lounges offer this service. As lounges have no contractual obligation to Priority Pass cardholders to announce flights, it is the member’s sole responsibility to remain aware of flight times and boarding information.

What are the Priority Pass members’ conditions of use?

1. The cardholder agrees that by using a Priority Pass card or, if applicable, its corresponding Digital Membership Card, they agree to and accept these Conditions of Use. These Conditions of Use will prevail over any other terms and conditions provided to the cardholder in relation to use of the Priority Pass card or its corresponding Digital Membership Card.

2. The Priority Pass card is not transferable and is only valid up to its date of expiry and when it has been signed by the cardholder. The card may not be used by any person other than the named cardholder and only one Priority Pass card may be used for each lounge visit.

3. The Priority Pass card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.

4. Admittance to a lounge is conditional upon presentation of one valid Priority Pass card or, if applicable, its corresponding Digital Membership Card per person only (some restrictions may apply to Priority Pass Select cardholders and Priority Pass cardholders in the U.S. that receive their membership through a U.S. financial institution). Payment cards will not be accepted as substitutes for the Priority Pass card.

5. Lounge visits are subject to a per person per visit charge. Where applicable (dependent upon membership plan), all such visits, including those by accompanying guests, shall be debited to the cardholder’s payment card by (i) Priority Pass or (ii) the card issuer as per the rates and terms notified by (i) Priority Pass or (ii) the card issuer to the cardholder in respect of their Priority Pass membership.

6. Priority Pass may amend the lounge visit charges at any time on providing 30 days’ notice in advance of such change. Where the cardholder receives the Priority Pass card through third party card issuer, any changes in lounge visit charges shall be notified to the card issuer, who is responsible for advising the cardholder. The cardholder agrees that the Priority Pass Group of companies is not responsible for any disputes that may occur between the cardholder and the card issuer nor for any loss incurred by the cardholder relating to any lounge visit charges debited by the card issuer.

7. In the event that the cardholder does not accept any change in the lounge visit charges, the cardholder shall have the right to terminate their membership on providing notice in writing directly to Priority Pass, or to the card issuer who will be responsible for informing Priority Pass and liable for any costs the cardholder incurs as a result of its failure to inform Priority Pass of such termination.

8. When presenting the Priority Pass card on entering the lounge, lounge staff will either electronically scan or take an imprint of the card and issue a receipt of visit voucher to the cardholder or make a log entry. The cardholder must sign the receipt of visit voucher, or sign the electronic reader (as applicable), which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the cardholder, where relevant, and that for any guests will be based on the receipt of visit voucher/log submitted by the lounge operator.

9. The lounge staff, will where appropriate, make a voucher imprint/log entry of the Priority Pass card, and the cardholder is responsible for ensuring the Record of Visit voucher/receipt/log correctly reflects their own usage and
that of any guests at the time of using the lounge. Where applicable, the cardholder is responsible for retaining the ‘Cardholder’s copy of the ‘Record of Visit’ voucher or receipt presented to them at the lounge.

10. Where applicable, cardholders may use a Digital Membership Card for lounge admittance. This is a barcode that represents the cardholder’s Priority Pass card and is not transferable, is valid only up to its date of expiry, and may not be used by anyone other than the named cardholder. Use of the Digital Membership Card on the cardholder’s smartphone, tablet or other device may require inspection of the Digital Membership Card by a member of lounge staff, including the need for the member of staff to handle the device. Priority Pass accepts no liability for any damage caused to the device, by a member of lounge staff.

11. Not all lounges on the Priority Pass program accept the Digital Membership Card. In the instance that the lounge is not able to accept the Digital Membership Card the member must present a physical a Priority Pass card to gain access. Cardholders are advised to check the Priority Pass website or application to confirm whether a lounge accepts the Digital Membership Card, and should always have a physical Priority Pass card available when visiting a lounge.

12. Access to the lounges for children and the fees for such visits varies across the lounges and the cardholder is advised to check the individual lounge description before travelling.

13. All participating lounges are owned and operated by third party organizations. The cardholder and accompanying guests must abide by the rules and policies of each participating lounge and the cardholder accepts that registering for a lounge does not guarantee continued access. The cardholder accepts that the Priority Pass Group of companies has no control over the lounge operator’s decision whether to admit any cardholder, the number of people allowed in any lounge at any time, facilities offered, the opening/closing times, the length of time which cardholders may spend in the lounge and any charges payable for extended lounge visits or the personnel employed by the lounges. The administrators of Priority Pass will use reasonable endeavours to ensure the benefits and facilities are available as advertised, but the cardholder accepts that the Priority Pass Group of companies does not warrant nor guarantee in any way that all or any of the benefits and facilities will be available at the time of the cardholder’s visit.

14. The cardholder further accepts that the Priority Pass Group of companies is not liable for any loss to the cardholder, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities.

15. Participating lounges have no obligation to announce flights and the cardholder accepts that the Priority Pass Group of companies shall not be held liable for any direct or indirect loss resulting out of any cardholder and/or accompanying guests failing to board their flight(s). It is the cardholder’s responsibility to check the relevant entry requirements for any country being visited and to have the correct travel documentation for the journey.

16. The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited or unavailable. In such cases the cardholder is responsible for paying any charges for additional consumption or Premium alcoholic drinks direct to the lounge staff. (See individual lounge descriptions for details).

17. Telephone and Wi-Fi facilities (where available) vary from lounge to lounge and are provided at the lounge operator’s discretion. Free usage of telephone facilities is normally limited to local calls only. Charges for any other lounge facilities are at the discretion of each lounge operator and the cardholder is responsible for paying these direct to the lounge.

18. Admittance to lounges is strictly subject to cardholders and any guests if permitted being in possession of a valid flight ticket and travel documents for the same day of travel. Airline, airport and other travel industry employees traveling on reduced-rate tickets may not be eligible for access. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only. Please note some lounges in Europe are located within designated Schengen areas of the airport which means that access is only provided to these lounges if cardholders are traveling between Schengen countries (an up to date list of Schengen countries is detailed at http://ec.europa.eu/dgs/home-affairs/what-we-do/policies/borders-and-visas/schengen/index_en.htm).

19. Admittance to lounges is subject to cardholders and any guests if permitted (including children) behaving and dressing in accordance with the relevant lounge terms and conditions and any person not complying with such terms and conditions may be asked to vacate the lounge facilities. The Priority Pass Group of companies is not liable for any loss suffered by the cardholder and any guests where a lounge operator has refused admission because the cardholder and/or guests have not complied with these conditions.

20. To the fullest extent allowed by law, the Priority Pass Group of companies accepts no responsibility for the actions of the cardholder when using any participating lounge and shall not be responsible for any personal belongings brought into a lounge by cardholders.

21. Lost, stolen or damaged Priority Pass cards are to be notified immediately to (i) the Priority Pass office from which the card was issued or (ii) to the card issuer, who shall be responsible for providing a replacement card. A charge may be levied for any replacement card.

22. In the event of the cardholder cancelling or not renewing their Priority Pass membership or their payment card with the card issuer, the Priority Pass card shall be invalid effective from the cancellation date or the expiry date (as applicable) of their Priority Pass membership or their payment card. Any lounge visits made by a cardholder using an invalid card, including any guests, shall be charged to the cardholder. In the event that Priority Pass membership has been revoked due to the cardholder’s payment card being cancelled, Priority Pass reserves the right to pursue legal action to recover any outstanding charges. Cancellation of membership must be in writing to the Priority Pass office where the card was issued.

23. Renewal terms and conditions are at the sole discretion of Priority Pass. Priority Pass has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security.

24. If the cardholder has agreed to automatic billing, Priority Pass membership will be automatically renewed if the cardholder does not cancel such membership, in writing, at least 30 days prior to the end of the membership.

25. If the cardholder has agreed to standard billing, Priority Pass membership will expire if the cardholder does not inform Priority Pass that they wish to renew their membership in writing prior to the end of the membership.

26. The Priority Pass Group of companies shall not be held responsible for any disputes or claims that may occur between the cardholder and/or any guests and a lounge operator, and the Priority Pass Group of companies shall not be liable for any costs, damages, losses or expenses related to such disputes.

27. The Priority Pass Group of companies reserves the right at any time in its sole discretion and without notice to revoke membership to Priority Pass or to terminate the Priority Pass Program. Where applicable a proportional refund of the annual fee/enrollment fee (whichever is applicable) will be made provided revocation has not been made because of fraud or misuse by the cardholder.

28. The cardholder agrees that s/he will defend and indemnify the Priority Pass Group of companies, its directors, officers, employees and agents (collectively ‘the indemnified parties’) against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable legal fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the cardholder or any other person accompanying the cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.
29. Priority Pass makes no representations as to any income, use, excise or other tax liability of cardholders as a result of their Priority Pass membership. Cardholders are advised to check with their accountant or tax adviser for further information. The cardholder is solely responsible for any tax liability as a result of Priority Pass membership.

30. The Priority Pass website may contain links to websites, offers or programs that are operated or owned by third parties that are not part of or controlled by the Priority Pass group of companies. The Priority Pass group of companies accepts no responsibility for the content of any such third party websites, or in relation to the redemption of any offers by third parties. The Priority Pass group of companies shall not be liable for any loss or damage that may arise from the cardholder’s use of any third party websites, offers or programs.

31. By using a Priority Pass card, the cardholder consents to any personal data being used in accordance with the Priority Pass privacy policy available at www.prioritypass.com or available on written request to Priority Pass at Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, UK.

32. By inputting payment card details for payment of the annual membership fee, the cardholder accepts that these card details will be used for payment for any lounge visits at the prevailing rate.

33. The Priority Pass Group of companies is constantly trying to improve the services it provides. If the cardholder has any concerns or complaints they should contact Priority Pass. Priority Pass may monitor telephone calls to maintain and enhance its services. All complaints relating to any lounge visit should be made within six months of the relevant lounge visit.

34. To make a complaint the cardholder can:
   a. Call Priority Pass on UK +44 208 680 1338, Hong Kong +852 2866 1964, USA -Dallas +1 972 735 0536
   b. Write to Priority Pass, PO Box 815, Haywards Heath, RH16 9LR, United Kingdom
   c. Email at info@prioritypass.co.uk

35. Priority Pass will try to answer the cardholders query within five working days of receipt. If Priority Pass is not able to respond to your complaint within five working days, we will send you an acknowledgement letter to keep the cardholder informed of the progress Priority Pass is making.

36. Priority Pass reserves the right at all times to make any changes to these Conditions of Use subject to giving cardholders reasonable notice as appropriate in the circumstances.

37. To the extent permissible by local law or regulation these Conditions of Use shall be governed by and construed in accordance with English law and Priority Pass and the cardholder submit to the non-exclusive jurisdiction of English courts to resolve any disputes that arise out of them.

38. Any provision of these Conditions of Use declared void or unenforceable by any competent authority or court shall, to the extent of such invalidity or unenforceability, be deemed severable and shall not affect the other provisions of these Conditions of Use.

39. If there is any conflict in meaning between the English language version of these Conditions of Use and any version or translation of these Conditions of Use, the English language version shall prevail.

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**Benefit**

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<th>Core Benefit</th>
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**Important notice**

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not insurance policies. Described insurances are subject to the terms and conditions in the applicable policies, which include certain restrictions, limitations and exclusions; and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance with all applicable federal, state, and local laws, regulations, and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

The terms and conditions described in this document do not apply to Visa cards issued in Brazil.