

**Set forth below is a list of services in which Mastercard Concierge can provide information, referrals or make necessary arrangements for the service to be provided to the Cardholder.**

Request Categories	Type
Accommodation (excluding Hotels)	Apartment; Bed & Breakfast; Chalet; Country House / Cottage; Private Island; Serviced Apartment; Villa.
Art & Culture (non-Tickets)	Art / Antique Dealers; Art Fairs; Art Galleries; Auction Houses; Cultural Centre; Film & Cinema; Guided Tours; Photographers; Portrait Painters; Restorers.
Gifts Assistance	Anniversary; Birthday; Christening; Christmas; Easter; Engagement; Father's Day; Mother's Day; Valentines; Wedding.
Hotels	2-star; 3-star; 4-star; 5-star; 6-star; 7-star; Boutique; Budget; Business / Corporate; Design / Contemporary; Health Resort; Ranch / Lodge; Resort; Riads; Spa Retreat; Traditional.
Leisure	Beach; Cycling; Hiking; Jogging; Swimming.
Nightlife	Bar; Bar / Night Club; Bar / Restaurant; Cabaret; Casinos; Karaoke; Lounge Bar; Nightclub; Night Club / Restaurant; Private Event / Party; Private Member Clubs.
Restaurants	Afternoon / High Tea; American; Arabic; Austrian; Azeri; Belgian; Brasserie; British; Brunch; Chinese; Coffee Shop; Fish / Seafood; French; Fusion; Gastro Pub; Greek; Indian; International; Italian; Japanese; Korean; Lebanese; Local; Mediterranean; Mexican / Tex-Mex; Michelin; Modern European; Moroccan; Organic; Oriental; Portuguese; Spanish; Thai; Vegetarian.
Sports (excluding Tickets)	Beach Club; Country Club; Cricket Clubs; Dive Centers; Events; External Event; Football Clubs; Game; Golf Clubs; Horse; Hospitality Package; Marina; Motor; Polo Clubs; Ski; Specialty Sports; Sports Complex / Stadium; Team Sports; Tennis / Racquet Clubs; Watersports; Yachting.
Tickets	Awards; Basketball; Charity; Cultural Centre; Dance; Events; Exhibitions; Extreme; Fashion Shows; Festivals & Fairs; Film & Cinema; Flower Show; Fringe; Gala; Guided Tours; Museums; Music-Classical; Music-General; Music-Jazz; Music-Local; Music-Pop; Music-Rock; Parties; Sport-American Football; Sport-Athletics; Sport-Cricket; Sport-Football; Sport-Golf; Sport-Motorsports; Sport-Rugby; Sports-Tennis; Theatre-Ballet; Theatre-Musical; Theatre-Opera; Ticketed Events.
Travel	Airlines; City Guide; Cruise / Boat Tickets; Destinations; Embassies; Flight Only; Package Holiday; Specialty Travel; Tour Guide; Tourist Attraction; Tourist Boards; Train Tickets; Travel Consultants; Travel Planning & Assistance.

## Mastercard Concierge Terms and Conditions provided to JCS “PNB Banka” Clients, Mastercard [Platinum Mastercard] cardholders

**Client**, MasterCard [Platinum MasterCard] cardholder, issued by JCS “PNB Banka,” [whether as the principle Cardholder and/or any approved Supplementary Cardholders or Authorised Users] agrees 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. Right to use this service is exclusive to the Client. Client is responsible for ensuring that no one else uses this privilege. Client is required to provide accurate details when using this service.
2. Client 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 Client via the contact details provided by Client as to the availability of any of the services Client has requested to be sourced. The MasterCard Concierge Lifestyle Manager shall not be liable to Client, if it is not able to source any of the services Client has requested for or if there is any delay in sourcing any such services for Client.
4. Client agrees that the sale of any tickets for any event is final and there are no refunds or cancellations after Client had purchased his 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 Client for any such refunds or any losses, damages or liabilities suffered by Client as a result of such cancellations.
5. Unless stated otherwise, Client is required to make payment for all the services Client ordered or requested through the service upon the acceptance of his order by the Supplier. Client agrees that Client will use his 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 Client and such costs or expenses will be billed to Clients MasterCard Card.
6. Clients 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 Client 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. Client understands and agrees that in order to provide fulfillment of the concierge services requested, information about Client 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](http://www.mastercard.com/privacy).