



Terms and Conditions – Miles & More Credit Cards by UniCredit Bank S.A.

1. A welcome bonus of 2000 award miles for the Miles & More VISA Infinite Miles & More Credit Card will be credited to the Miles & More Credit Cardholder's mileage account. The welcome bonus is available once per customer and will be credited to the Miles & More account after the first card purchase (retail spend).
2. Miles & More Credit Cardholders earn 1 award mile for every 5 RON (1 EUR) spent at any merchant. Award miles are only given on purchase transactions and not on cash withdrawal transactions. The award miles earned will automatically be transferred to the Miles & More Credit Cardholder's mileage account every month.
3. Access to VIP car transfer services from and to the airport is permitted for the cardholder and 3 (three) accompanying persons. Access is available through Visa's VIP Experience Program, by placing an order at 0040 747 410 002 or by e-mail office@visaconcierge.ro at least 24 hours before the flight indicated by the cardholder. Access is free of charge up to a limit of 6 requests/ cardholder/ year to and from Bucharest for Henri Coanda International Airport, Timisoara for Traian Vuia International Airport, Cluj Napoca for Avram Iancu International Airport, Iasi for Iasi International Airport. Upon request, the VIP car transfer service can also be organised from cities like Constanta, Brasov, Sibiu, Galati, Bacau, Suceava, Craiova, Arad to the airport, the aerodrome or the heliport for each city on this list (example: from Arad to Arad airport), these transfers being part of the 6 free transfers included in the benefits package.

The VIP car transport services to and from the aircraft, available only at Henri Coanda International Airport Bucharest. Such services are provided at the request of Visa Infinite cardholders issued in Romania in accordance with the positioning of the aircraft, with the security rules of the airline and only within the airport possibilities at the time of the request

4. PROTOCOL access services within Henri Coanda International Airport Bucharest, in the two specially designed lounges ("VIP" Lounge - External Flights Terminal, "Finger" area and "VIP" Lounge - Internal Flights Terminal).
The access to the PROTOCOL access services - within the Henri Coanda International Airport Bucharest - is permitted for the cardholder and a maximum of 3 (three) accompanying persons. Access is available by placing an order at 0040 747 410 002 or by e-mail office@visaconcierge.ro at least 48 hours before the flight indicated by the cardholder. Access is free of charge up to a limit of 6 requests/ cardholder/ year.
5. : Telephone consulting services/concierge services in areas such as lifestyle, home care, tourism & events and healthcare is possible via telephone by calling 0040 747 410 002 or via e-mail office@visaconcierge.ro

- The concierge services are only available on a subscription basis, which is offered free of charge to all current and future holders of Visa Infinite Miles & More credit card issued in Romania by UniCredit Bank S.A.
 - The expertise and effort of the concierge team to meet the demands of the Visa Infinite cardholders are covered by the subscription.
 - The concierge service covers advisory/support until the request is fulfilled.
6. Visa Infinite Miles & More cardholders will benefit from free access to VIP lounges for up to 1 hour and from the following products:
- Various sorts of coffee, soft drinks, sweets and snacks
 - Free Wi-Fi internet access;
 - Access to fax, copy machine and internal and international TV cable.

General Information - Miles & More

- UniCredit Bank S.A. will calculate the award miles to be credited to the cardholders, on the basis of their spend through the Miles & More Credit Card. UniCredit Bank S.A. will, accordingly, send a request to Miles & More GmbH (MMG) to credit the miles in the cardholder's Miles & More account. Once the award miles have been credited by MMG to the appropriate Miles & More account, the cardholders' rights and duties shall be governed exclusively by the conditions for participation in the Miles & More programme.
- The credit of award miles shall be subject to due payment of the bills of the Miles & More Credit Card. In case of default in payment, UniCredit Bank S.A. Bank and/or MMG (upon instructions from UniCredit Bank S.A. shall be entitled to debit the proportionate award miles from the Miles & More account.
- In case of fraudulent use, theft or counterfeiting of the Card or in case of any claim, reversal and/or dispute arising from the use of the Card by cardholders, the relevant award miles shall not be credited to the cardholder by Miles & More. If such award miles have been already credited to the cardholder, the same will be deducted by Miles & More.
- Award miles shall be credited by Miles & More subject to the condition that the cardholder is a member of the Miles & More programme, i.e. that a Miles & More account has been opened in the name of the cardholder.
- The award miles are not suitable as status miles (miles additionally granting or maintaining a Miles & More frequent flyer status, such as Miles & More Frequent Traveller, Senator or HON Circle Member).
- For Miles & More Credit Cardholders, all award miles which are currently on the cardholders' mileage account and those that will be earned in the future, remain valid for an unlimited period of time and shall not expire after 36 months, provided the following conditions are satisfied:
 - Cardholder has been a Miles & More Credit Card holder for at least 3 months; and
 - Each month at least one (1) purchase is done with the Miles & More Credit Card, which is eligible for award miles (that is not returned or refunded).

If one of the above conditions is not met, the mileage expiry would be reactivated.

Mileage expiry will be suspended under the above mentioned conditions for the following Miles & More Credit Cards:

- Your Miles & More credit card is cancelled
- You have an unpaid outstanding on your Miles & More credit card

Award miles that already expired cannot be reactivated by using the Miles & More Credit Card.

For detailed information, please visit www.miles-and-more.com/en/no-mileage-expiration

The "no-mileage-expiration feature is not relevant for Frequent Travellers, Senators and HON Circle Members as due to their status, miles will not expire as long as they hold the status.

- The card features and terms and conditions for cardholders can be amended or modified at any time at UniCredit Bank S.A. sole discretion.
- These terms and conditions are in addition to and not in abrogation of the terms and conditions governing the issuance and usage of UniCredit Bank S.A. Credit cards and the terms and conditions of the Miles & More program.

General Information – Visa

Art. 1 - GENERAL INFORMATION

- The "Visa Infinite - Access, Protocol & Concierge Services" Programme is an intrinsic feature of any Visa Infinite credit or debit card issued in Romania by one of the issuing banks of these cards. The programme does not constitute an advertising campaign or promotion but falls within the scope of the benefits attached to the cards included in the programme
- The "Visa Infinite - Access, Protocol & Concierge Services" Programme (hereinafter referred to as "the Programme") is carried out on behalf and for Visa Europe Services Inc. by PUBLICIS, division of LION COMMUNICATION SERVICE S.A. with head office in Romania, Bucharest, Nicolae Iorga Street, no. 13, District 1, registered at the Trade Register Office under No. J40/8531/2009, tax number: RO25848554, personal data controller no: 10975, legally represented by Mr. Theodor Liviu DUMITRESCU, acting as administrator, hereinafter "the Organiser".
- Any Visa Infinite credit or debit card issued in Romania shall participate in this Programme.
- The Programme will be conducted in accordance with the provisions of this Regulation ("the Regulation") which is incumbent on all current and future holders of Visa Infinite credit or debit cards issued in Romania by one of the Banks.
- By participating in this Programme, the knowledge of this Regulation and the consent of the holder/user, including future holders shall be presumed. The cardholders undertake to respect and comply with all the terms, conditions and provisions of this Regulation.

Art. 2 - DURATION AND LOCATION

- The Programme is valid and is carried out both on the Romanian territory and abroad for the personalized assistance and lifestyle services called concierge.
- The Programme will begin on 1 January 2019 and will last until 31 December 2019

Art. 3 - THE REGULATION

- The Regulation is available to any applicant, free of charge, for the entire duration of the Programme, on the www.visa.ro website.

Art. 4 - PARTICIPATION RIGHT

- The Programme is addressed solely to individuals over the age of 18 and to companies holding Visa Infinite cards issued by one of the issuing banks in Romania (hereinafter referred to as "Visa Infinite" cards), who accept the terms and conditions of this Regulation.

Art 5 - LIMITATION OF LIABILITY

- The Organisers are urged to take all the necessary measures in case of attempts to defraud the system, abuse or any other attempts, which could affect the image of VISA or this Programme.
- The Programme Organisers will not be held liable and will not be involved in any dispute regarding any additional costs incurred by the VISA Infinite cardholders - Beneficiaries of this Programme.

Art. 6 - PERSONAL DATA PROCESSING

- The Organiser undertakes to ensure the confidentiality of the personal data of the participants in the Programme and to comply with the provisions of Law 677/2001 on the protection of individuals

in the context of personal data processing and the free movement of such data (hereinafter referred to as the "Law 677/2001") and any other applicable legal provisions.

- By participating in the Programme, the participants - cardholders - expressly agree with the provisions of this Regulation, including those regarding the processing of personal data, namely that the name, surname, BIN code attached to the VISA card covered by the Programme are processed in order for them to be verified and validated as participants in the Programme.