

PROGRAM TERMS&CONDITIONS
"Visa Infinite - Access, Protocol & Concierge Services"

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.*

1.1 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". 2.2 For the VIP Lounges – External Flights Terminal, "Finger" area and VIP Lounge – Internal Flights Terminal at Henri Coanda International Airport, the programme is carried out strictly for Otopeni Airport, according to Annex 1 to this Regulation.

1.2 Any Visa Infinite credit or debit card issued in Romania shall participate in this Programme.

1.3 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.

1.4 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

2.1 The Programme is valid and is carried out both on the Romanian territory and abroad for the personalized assistance and lifestyle services called concierge.

2.2 For the VIP Lounges – External Flights Terminal, "Finger" area and VIP Lounge – Internal Flights Terminal at Henri Coanda International Airport, the programme is carried out strictly for Otopeni Airport, according to Annex 1 to this Regulation.

2.3 The Programme will begin on 1 January 2019 and will last until 31 March 2020.

Art. 3 - THE REGULATION

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

3.2 According to the Organiser's free choice, the Programme may be advertised for the purpose of informing the public, including through advertising and/or informative materials. The information that such materials may contain will be interpreted in accordance with the provisions of this Regulation.

3.3 The Organiser reserves its right to amend and/or complement the Regulation, as well as the right to suspend and/or cease and/or interrupt the Programme, provided that users are notified of any changes to any of its provisions as well as of the suspension/cessation/interruption of the Programme. Any modifications/additions to the provisions of this Regulation and any other notifications regarding the

Art. 4 - PARTICIPATION RIGHT

4. 1 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 - OPERATING ENVIRONMENT

5.1 The programme will be carried out both on the Romanian territory and abroad for the personalized assistance and lifestyle services called concierge.

5.2 On the Romanian territory, in the VIP Lounges respectively – External Flights Terminal, "Finger" area and VIP Lounge – Internal Flights Terminal in Henri Coandă International Airport, Bucharest, Romania

Art. 6 - OPERATING MECHANISM

6.1 Programme specific conditions. According to the Programme, the cardholders benefit from:

- Telephone consulting services/concierge services in areas such as **lifestyle, home care, tourism & events and healthcare**
- 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 credit or debit cards issued in Romania by one of the Banks.
- 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 cover advisory/support until the request is fulfilled.
- The service/product requested by the Visa Infinite cardholders is paid directly to the provider or through the concierge partner.

- The requests are unlimited for the entire year, you can call us whenever you want.
- Requesting of those services may be done using the Call Center 0040 747 410 002 or the e-mail office@visaconcierge.ro.

6.2 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).

6.3 The VIP car transport services to and from the aircraft, within Henri Coanda International Airport Bucharest. Such services are provided at the request of Visa Infinite cardholders issued in Romania (hereinafter referred to as the "Beneficiary") 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.

6.4 VIP car transfer services to and from the airport, up to 6 free transfers per 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.

Provided the Art. 1 provisions of this Regulation are met.

6.5 The access to telephone consulting services in areas such as lifestyle, home care, tourism & events and healthcare services - is possible via telephone by calling 0040 747 410 002 or via e-mail office@visaconcierge.ro

6.6 The access to the PROTOCOL access services - within the Henri Coanda International Airport Bucharest - is permitted for the cardholder and 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.

6.7 Access to VIP car transport services from and to the aircraft is permitted for the cardholder and 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 24 hours before the flight indicated by the cardholder. Access is free of charge up to a limit of 6 requests/ cardholder/ year.

6.8 Access to VIP car transfer services from and to the airport is permitted for the cardholder and 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 24 hours before the flight indicated by the cardholder. Access is free of charge up to a limit of 6 requests/ cardholder/ year.

6.9 Visa Infinite 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.

Visa Infinite cardholders undertake to pay the value of any possible utilities (facilities) consumed outside the protocol services laid down in this Regulation.

- The free access to VIP Lounges can be extended to the Visa Infinite cardholders' guests. The maximum number of persons admitted for a Visa Infinite cardholder is 3 (three) ("Delegation").
- The access for children aged up to 2 (two) years accompanying the participant will be free of charge.

The order for access to the PROTOCOL access services and VIP car transport services will include the following information:

- First name and Surname of the applicant
- Contact phone number for possible activity details
- Contact e-mail for possible activity details
- Date of protocol activity
- Flight number and airline
- Take-off/ landing time
- The Delegation's nominal composition (the PROTOCOL access service CANNOT be extended by the Visa Infinite cardholder to other people, his/her name is always on the delegates list). The protocol services are provided only to Visa Infinite cardholders and their guests, provided that they hold valid travel tickets.

6.10 Unless otherwise agreed by LION COMMUNICATION SERVICES S.A., the access to VIP Lounges at Henri Coanda International Airport will be permitted to holders of Visa Infinite cards issued by the Bank throughout the entire duration of the Programme according to the provisions of Art. 6.2 above, at the expense of the Organiser.

Art 7 - LIMITATION OF LIABILITY

7.1 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.

7.2 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. 8 - PERSONAL DATA PROCESSING

8.1 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.

8.2 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.

8.3 The Organiser undertakes not to disclose the personal data to any third party except for its contractual partners and only for the purposes mentioned in this Regulation.

8.4 The above-mentioned personal data may be disclosed to (i) the cardholders participating in the Programme, at their request, (ii) the authorities, in accordance with the law, (iii) the Organiser's contractual partners for the purposes of this Regulation.

8.5 Upon the written, signed and dated request of the Visa Infinite cardholder participating in the Programme and sent to the Customer Relations Department of LION COMMUNICATION SERVICE S.A., Nicolae Iorga Street, no. 13, Bucharest, District 1, once a year, free of charge, LION COMMUNICATION SERVICE S.A. will confirm whether it will process the data of that person or will stop the processing thereof. Moreover, upon request of the Visa Infinite cardholders participating in the Programme, LION COMMUNICATION SERVICES will correct, update, block, delete or transform into anonymous data all the data used in breach of the provisions of Law 677/2001.

8.6 The Organiser will process the personal data of the applicants and participants during the Programme and for a period of 30 days after the end of the Programme regarding the personal data of the participants.

8.7 The Organiser will respect all the rights granted to the participants to the Programme by Law 677/2001, namely the right to information, the right of access to data, the right of intervention on the data, the right to object to a processing of data regarding him/her, the right not to be subject to an individual decision and the right to recourse to the justice system.

8.8 The address of receipt of personal data requests is the Customer Relations Department of LION COMMUNICATION SERVICE S.A., Nicolae Iorga Street no. 13, Bucharest, District 1 or by sending an e-mail to promo@publicis.ro