

# MedMiles Rewards Program Terms & Conditions

BankMed offers Cardholders an exciting miles-for-purchases rewards program with the alliance of the renowned Lebanese airlines – MEA. While enjoying their spending, miles are accumulated to their Card account. Cardholders are free to choose their trips to a variety of destinations around the world.

## PREAMBLE

This agreement sets out the Terms and Conditions that govern the MedMiles Rewards Program.

## DEFINITIONS

In this agreement the following expressions shall have the following meaning unless the context otherwise requires:

**"Bank", "BankMed", "we", "us" and "our"** refer to BankMed s.a.l. a company duly incorporated under the laws of the Republic of Lebanon, commercial register no. 5261 Beirut, list of banks no. 22, Beirut, Lebanon;

**"Airlines"** currently refers to Middle East Airlines (MEA);

**"Participating Airlines"** are airlines from which we buy redeemed airline tickets for MedMiles Rewards Program other than MEA;

**"MedMiles"** refers to MedMiles rewards program set in agreement between BankMed and MEA. BankMed has the right to modify the program and add/change the airlines participating in the MedMiles rewards program;

**"Miles"** refer to the MedMiles earned upon using MedMiles card for eligible transactions as designed by the MedMiles Rewards Program.

**"You", "your", "yours" and "Cardholder"** refer to you as Cardholder of a Card issued by us;

**"Main Cardholder"** means a Cardholder who holds a Card that is issued by us and in whose name the Card account is held;

**"Ticketholder"** means the person in whose name the Main Cardholder has redeemed a MedMiles Rewards ticket;

**"Service Provider"** is an entity that provides a service to BankMed or on behalf of BankMed to its Cardholders/Ticketholders;

**"Card"** means MedMiles cards issued by us as determined by us from time to time and currently includes namely Infinite, Platinum, Gold and Classic Visa cards having a US\$ base currency;

**"Earn Rate"** means 1 mile for every US \$0.75 (or its equivalent in other currencies) for Infinite cards, 1 mile for every US \$0.90 (or its equivalent in other currencies) for Signature cards, 1 mile for every US \$1 (or its equivalent in other currencies) for Platinum cards, 1 mile for every US \$1.25 (or its equivalent in other

currencies) for Gold cards and 1 mile for every US \$1.5 (or its equivalent in other currencies) for Classic cards spent in Net Purchases on the Card;

**"MedMiles Redeemed airline ticket"** means the **MedMiles reward ticket** i.e. the ticket issued by redeeming miles in the MedMiles Rewards Program;

**"MedMiles Classic", "MedMiles Gold", "MedMiles Platinum" "MedMiles Signature" and "MedMiles Infinite"** are terms used to differentiate miles accumulation ceiling per year and are managed under MedMiles Rewards Program. These terms may appear on the Statement of Card Activity for differentiation purpose only;

**"Net Purchase"** means the dollar value of goods and services purchased with a Card, less any credits, returns or other adjustments reflected on the Card billing statement;

**"MedMiles Program"** means the MedMiles Rewards Program;

**"Supplementary Cardholder"** means a Cardholder who holds a Card that is issued by us as a Supplementary Card associated with a Main Cardholder's Card account;

**"Terms and Conditions"** refers to the terms and conditions of the MedMiles Program, as amended or supplemented from time to time by us; References to "miles" means miles issued in accordance with the MedMiles Program unless otherwise provided.

## **MAIN & SUPPLEMENTARY CARDS**

Main and Supplementary Cards are automatically enrolled in the MedMiles Program; however, the MedMiles Program and miles are for the sole benefit and use of Main Cardholders.

- Miles earned by a Supplementary Cardholder can only be redeemed by the Main Cardholder. Miles will only be issued to the Main Cardholder and will be recorded in the Card's account of the Main Cardholder.
- Supplementary Cardholders do not have any rights against us in respect of the MedMiles Program or miles.

## **FEES**

Presently the Main and Supplementary Cards are automatically enrolled in the MedMiles Program, free of charge. We may introduce fees or change the fees that we charge for participation in the MedMiles Program.

## **MILES CALCULATION AND ACCUMULATION**

- We may change the rate at which you earn miles or otherwise change the calculation of miles.
- Subject to these Terms and Conditions and to any possible change, miles are calculated on Net Purchases charged to your Card.
- Each purchase is divided separately by the applicable Earn Rate i.e. one 1 mile for every US\$0.75 in Net Purchases charged to your Infinite Card accounts, one 1 mile for every US\$0.90 in Net Purchases charged to your Signature Card accounts, one 1 mile for every US\$1 in Net Purchases

charged to your Platinum Card accounts, one 1 mile for every US\$1.25 in Net Purchases charged to your Gold Card accounts and one 1 mile for every US\$1.5 in Net Purchases charged to your Classic Card accounts to determine the number of miles. However, only full miles will be earned. A fraction of one mile is rounded down. Therefore, No fractions of miles are computed or accumulated. Here is an example:

For a purchase of US\$6.49, total miles earned will be as follows:

For Infinite:  $6.49/0.75=8.65$  rounded down to 8 miles

For Signature:  $6.49/0.90=7.21$  rounded down to 7 miles

For Platinum:  $6.49/1=6.49$  rounded down to 6 miles

For Gold:  $6.49/1.25=5.19$  rounded down to 5 miles

For Classic:  $6.49/1.5=4.33$  rounded down to 4 miles

- Miles will be deducted for each return and adjustment of goods and services purchased by the Cardholder. Each return or adjustment is divided by the Earn Rate to determine the number of miles to be deducted. A fraction of one mile to be deducted will be rounded down on the same basis as miles earned as described in these Terms and Conditions. Miles will be deducted for returns or adjustments from miles earned and will also be deducted from future issued miles for returns or adjustments which are not fully offset by miles earned.
- Items submitted to us or recognized by our systems as being cash transactions, annual fees, finance charges and/or other fees or charges are not eligible to earn miles.
- At our discretion we may, but are not obligated to offer special promotions or additional opportunities to earn miles at the rate and on the terms and conditions as we may determine from time to time.
- Bonus miles are credited to your Card reward account upon performing your first purchase or e-commerce transaction.
- Miles will not be calculated on a purchase, return or adjustment until it is posted to your Card account.
- Miles earned on purchases or deducted on returns or adjustments are credited to or deducted throughout your Card account billing periods. Your monthly Card statement shows a summary of miles earned and available for redemption.
- Reward tickets issued under the MedMiles program are not eligible for miles accumulation under the Cedar Miles program.
- Main Cardholders can transfer the available miles between the Cards they hold, or to other MedMiles Main Card accounts.
- The recipient Main Cardholder accepts to receive transferred miles to his Card account from another Main Cardholder. BankMed is authorized to execute such transfer of miles instructions with no need to revert back to the recipient Main Cardholder or to inform him or to take his prior approval.

## **MILES REDEMPTION, MEDMILES REWARD TICKETS AND LOUNGE ACCESS**

- MedMiles rewards consist of airline tickets that are exchanged against miles.
- Redemption request must be submitted no less than fifteen (15) days before flight date.
- Redemption request must not be submitted more than hundred and eighty (180) days before flight date.

- Miles may be redeemed not later than sixty (60) months from the date earned by the Cardholder unless otherwise provided at our sole option and discretion.
- There is no minimum stay in destination country and the maximum stay is 180 days from the MedMiles reward ticket holder travel date (i.e. the date the reward ticket holder flies).
- MedMiles Cardholders/Ticketholders traveling with MedMiles reward tickets, can access MEA Cedar Lounge at Beirut Airport.
- The terms and conditions of the Service Provider(s) apply. In case of any violation to the Service Provider(s) terms and conditions, this may deprive the Cardholder from receiving the benefit/service granted by BankMed through the service provider(s) for MedMiles Cardholders. This does not entail any liability on BankMed in any aspect.
- When the taxes related to the ticket are paid with BankMed MedMiles Classic/Gold/Platinum credit card, the Ticketholder while traveling abroad (i.e: outside his county of residence and outside Lebanon) will be covered with Travel and Inconvenience Insurance, provided that he is the Main Cardholder or a direct family member to the Main Cardholder and traveling with him. Coverage depends on the type of Card as per the Bank's insurance policy. For Infinite Cardholders, the insurance coverage will apply when at least 50% of the airline ticket or hotel or travel package is paid with BankMed MedMiles Visa Infinite card. Insurance policy terms and conditions apply. The Bank has the right to change the insurance company and the terms of the policy at its sole discretion without prior notice to the Cardholder.
- The first redemption of miles may be requested provided that the Main Cardholder and/or his Supplementary spent at least USD 1,000 in total on purchases with the MedMiles card(s).
- Miles are not accumulated for any purchases made prior to enrolment in the MedMiles Program.
- In order to redeem or transfer miles, the Card must be active (meaning not cancelled by you or by us) and all Cards enrolled must be in good standing (meaning no account is cancelled, past due or otherwise in default under the terms governing the use of the Card).
- The available Rewards balance reflected on the Statement of Card Activity represents your MedMiles miles balance.
- Tax amount declared at the time of placing the redemption request is only indicative. Final tax amount will be confirmed at the tax payment time.
- Cardholder has the option to make taxes payment either by charging his MedMiles miles balance (if there is sufficient miles balance) and/or by charging the tax amount to his BankMed MedMiles card during the redemption process on or before the date specified by BankMed, flight date, or booking/reservation date – whichever is earlier.
- Cardholder may choose to pay for the needed additional miles - if in short of miles - using BankMed eligible Main cards upon defined criteria set by BankMed and which can be modified without prior notice at the Bank's sole discretion.
- The number of MedMiles required to redeem a MedMiles reward ticket or trip may change depending on market fluctuation so long as ticket taxes have not been paid yet. The Cardholder has the right to accept or decline the incremental change in the number of required miles. If accepted, the change in the number of required miles will be on the Cardholder's charges and charged to the Cardholder account or to his MedMiles miles balance.
- Miles earned can only be redeemed by the Main Cardholder.

- Main Cardholders who have accumulated enough valid miles in their account can request MedMiles reward tickets for themselves, a family member or others by electronically completing and sending the reward request.
- Main Cardholders may redeem a MedMiles reward ticket for an infant against miles provided that the infant is accompanied by an adult flying with MedMiles redeemed reward ticket during the trip.
- Airline companies usually consider infants are under 2 years of age; however, this may vary between different airlines. Terms and conditions of the related airline company apply.
- An infant's age must be within the infant age bracket defined by MEA and/or the participating airlines for the entire trip i.e. on the date of his/ last destination or on the date of the return flight to the city of original departure in case of round trips. If the infant exceeds the defined infant age bracket whilst in trip, the ticket must initially be redeemed as child ticket.
- Infants are not allocated a seat on the flight.
- Applicable taxes are charged on any infant ticket.
- No changes are allowed after electronically submitting the redemption request. For making a change, the request should be electronically cancelled and a new request must be submitted.
- Redemption requests may be cancelled by the Cardholder or BankMed as long as taxes have not been paid by the Cardholder or e-ticket has not been issued yet.
- All requests and reservations/payment must be submitted and confirmed electronically through Bankmed MedMiles website. Kindly Present your E-ticket to the Cedar Lounge receptionist to access the Cedar Lounge at RHIA. Permission to access the CEDAR Lounge necessitates that your E-ticket has a minimum of one flight with MEA airlines.
- MedMiles redeemed airline tickets are valid and honored within a period of (180) days from the date of issue after which, it will automatically expire.
- Once earned miles have been redeemed, the miles cannot be transferred back into the Card account.
- Once the MedMiles reward ticket has been issued, certain modifications are authorized if it concerns a flight on MEA (code MEA) and within the validity of the ticket; first date reservation modification is allowed and is free of charge. Successive modification(s) are subject to charges. However, once the MedMiles reward ticket has been issued, in no case will the change of the beneficiary and/or destination / booking class be authorized. For any cancelled flight, a new reservation must be made.
- Miles may be redeemed for a variety of destinations as indicated in the rewards chart at the time of the redemption request.
- Cancellations made before or after scheduled departure are non-refundable i.e. after tax payment confirmation. Changes of reservation on MEA operated flights are possible at no charge one time only. Tickets issued on other airlines are subject to the airlines' cancellation and change of reservation policies.
- Redeemed MedMiles for airlines tickets to a desired destination should be on flights operated by MEA or containing at least one sector operated by MEA.
- Miles cannot be redeemed for cash.
- Miles cannot be sold.
- Redeemed MedMiles are not refundable, exchangeable, replaceable, redeemable, or transferable for cash, credit other rewards, or miles under any circumstances, unless specifically permitted by these Terms and Conditions.

- All redemption requests are subject to availability of seats. In case of unavailability of MedMiles reward tickets for the designated destination or during the specified time frame(s), another request should be submitted.
- Required miles will change during blackout dates from December 20 through January 5, and June 28 through September 5. During said period, the number of miles required for redemption requests will be provided based on seat class availability.
- Availability of seats is subject to the number of seats available to MedMiles program on each flight.
- Once earned miles have been redeemed for any reward travel, transactions pertaining to redeemed miles immediately become no longer contestable by the Cardholder.
- MedMiles reward tickets may not be used for medical stretcher transport, accompaniment of children by a hostess or the beneficiary of an extra seat.

## **MEDMILES REWARD TRAVELS**

- Local airport fees, surcharges, taxes, and optional merchant services such as refueling, upgrades to higher car, hotel or air ticket classes, extra-day and drop charges, additional driver fee, Collision Damage Waiver, and optional insurance such as theft protection are not covered and are the responsibility of the Cardholder and at his own expenses.
- All MedMiles reward tickets are subject to availability and to the airline ticket conditions and require an advance reservation.
- Cardholders/Ticketholders - whether infant, child or adult - are subject to and must comply with the terms and conditions related to airline tickets issued. For details of terms and conditions and/or restrictions, please contact directly MEA or other participating airlines – when applicable.
- MedMiles reward tickets have restrictions based on availability at time of booking and seasons.
- MedMiles reward tickets may be issued in any name designated by the Main Cardholder. Tickets are non-refundable and non-transferable.
- The Cardholder is responsible for choosing his travel accommodation and for obtaining the appropriate travel documentation such as passports and entry visas.

## **EXPIRY / CANCELLATION / TERMINATION / TRANSFER / AMENDMENT**

- We may cancel or reverse any miles not properly issued. We may refuse to issue miles or redeem MedMiles reward tickets or we may cancel miles already issued to you if we consider you to be in default under the terms governing the Card, if we have reason to believe that you caused or allowed a breach of the conditions of use of a Card or a breach of these Terms and Conditions, or for any other reason.
- We reserve the right to cancel, change or substitute the MedMiles rewards tickets or the MedMiles Program at any time with or without notice. Required mile levels for MedMiles reward tickets are subject to change without notice.
- We reserve the right to change these Terms and Conditions at any time without notice. We may also terminate and otherwise change the MedMiles Program.
- All miles earned from fraudulent activity will be cancelled or reversed.
- The Bank reserves the right to disqualify anyone from participating in the MedMiles Program, refuse to award or redeem miles, and cancel the Card of any person(s) that has(have) violated or

now is(are) in violation of any of the MedMiles Program rules, including but not limited to acts of fraud or other abuse.

- If for any reason we cancel any Card account enrolled in the MedMiles Program, all miles earned will be forfeited. All Card accounts must be active and not cancelled in order to participate in the MedMiles Program.
- All accumulated miles will automatically expire upon Card cancellation.
- Miles earned do not constitute property of the Cardholder and are not transferable nor can be inherited except as permitted in accordance with these Terms and Conditions.
- Miles have no cash or monetary value and are non-negotiable and may be redeemed only against MedMiles reward tickets designated by BankMed in accordance with these Terms and Conditions.
- When upgrading your Card, the available miles on the previous Card are automatically transferred to your new Card if the new Card issued by us is eligible to participate in the MedMiles Program as designated by us from time to time.

## **LIMITATION OF LIABILITY AND ADDITIONAL TERMS**

- In case of arrangements made directly or indirectly between the Cardholder and MEA or other participating airlines resulting in changes to redemption request details or in financial obligations, BankMed will not honor such changes and any financial or non-financial obligations resulting from such arrangements.
- Cardholders are solely responsible for any tax or other liability arising out of earning or redemption of miles.
- Cardholders/Ticketholders are subject to and must comply with any additional terms, conditions and restrictions that apply to MedMiles reward tickets.
- Any increase in the current value-added tax (V.A.T.) or any other related tax(es) rates is the liability of the Cardholder who shall pay such taxes and increases.
- Airlines are independent and are neither agents nor employees of the Bank. The Bank shall not be liable for any delays or errors or acts by MEA or the participating airlines.
- The Cardholder releases us from any and all liability to Cardholders, or any other person regarding the redemption of miles, the receipt or use of any MedMiles reward tickets or other participation in the MedMiles Program.
- Any additional meals, transportation or accommodation arrangements (or other incidental expenses) made in connection with redeeming or taking advantage of any reward tickets will be the sole responsibility of the Cardholder/Ticketholder.
- The Bank, MEA and the participating airlines are not responsible for replacing lost, stolen, or mutilated MedMiles rewards tickets. However, at the discretion of the airline and subject to applicable fees and each airline's regulations, lost, stolen or expired tickets may be replaced.
- The Bank reserves the right to modify or cancel any rewards chart at any time.
- To the extent permitted by applicable law and subject to any provisions in these Terms and Conditions which limit our liability, we will not be liable to you or any third party for any incidental, indirect, consequential, special, punitive or exemplary damages of any kind whatsoever arising from or in connection with the MedMiles Program, miles, MedMiles reward tickets, including, without limitation, lost revenues, loss of profits or loss or interruption of business. In no event shall

we be liable to you for any delay in or failure to perform due to causes beyond our control, including, without limitation, any act of God or any act or omission of a third party.

- Every effort has been made to ensure that the information contained in the MedMiles website is correct. Our bank is not responsible for errors or omissions and reserves the right to correct any error and to refuse redemptions where incorrect information has been included on the website.
- The sections under the heading Limitation of Liability and Additional Terms in these Terms and Conditions will survive termination of your participation in the MedMiles Program.

## **USE OF INFORMATION**

- The Bank may, at any time, disclose information about a Cardholder's account to third parties in order to administer and service your MedMiles Program account and manage any benefits in which you are enrolled.
- The Cardholder agrees to waive the Banking Secrecy by allowing the Bank to disclose names and addresses of Cardholders with third parties to facilitate the fulfillment and delivery of MedMiles reward tickets.
- The Cardholder acknowledges that the Bank has the right to announce the names of Cardholders who receive rewards from the MedMiles program, the number of miles earned and the type and amount of MedMiles reward tickets received.

## **MISCELLANEOUS**

- By applying to BankMed MedMiles co-branded credit card, the Cardholder irrevocably authorizes MEA to open a Cedar Miles account in his name in case he/she does not already have one.
- The Cardholder irrevocably relieves the Bank from the Banking Secrecy responsibility regarding the sharing of his personal information with Middle East Airlines or any Service Provider or any third party, and this is for the purpose of creating a Cedar Miles account in his name, or for any other purpose in relation to the Card or the MedMiles program.
- MedMiles Rewards Program Terms and Conditions do not amend or revoke any of the provisions of the terms and conditions that govern the Card which shall remain applicable.
- All questions or disputes regarding eligibility for the MedMiles Program or the eligibility of miles for earning or redemption of MedMiles rewards will be resolved by us at our sole discretion.
- The headings to each section of these Terms and Conditions are added for convenience and do not change the meaning of any provisions of these Terms and Conditions.
- These Terms and Conditions will be governed by the laws of the Republic of Lebanon.
- Any abuse of the program conditions or any misrepresentation of any information provided by the Cardholder to BankMed may result in the termination of the Cardholder membership in the MedMiles program.
- In case redeemed reward tickets were unused, expired, or lost, redeemed MedMiles cannot be reclaimed.
- Special treatment/conditions in relation to infants, children, and adults depend(s) on MEA's and/or the participating airlines' regulations.