Q& A: MEA Cedar Miles PLATINUM

Q1: If I already have a Cedar Miles membership with MEA, will I receive a new MEA membership number with my new Bank Audi MEA Cedar Miles Platinum card?

A1: No you don't get a new membership number.

Q2: If I don't have a Cedar Miles membership with MEA, can I apply for a Bank Audi Cedar Miles Platinum card?

A2: A new Cedar Blue membership card will be created for you with MEA. The MEA Cedar Miles membership kit will be sent to you directly from MEA.

Q3: What type of Cedar Miles membership am I allowed to have once I apply for the MEA Cedar Miles Platinum credit Card?

A3: If you do not have an existing Cedar Miles membership with MEA, a new Cedar Blue membership will be created for you when your MEA Cedar Miles Platinum card is issued. If you are an existing MEA Cedar Miles member, your existing membership status with MEA will be maintained.

Q4: How can I get my Cedar Miles Membership KIT?

A4: MEA will be handling the delivery of the Cedar Miles membership welcome kit provided you have given a full and accurate mailing address.

Q5: In case I already have a Silver, Gold or Platinum Cedar Miles membership, do I have to change them?

A5: No you don't have to change them. You will continue to benefit from the same membership status you have with MEA. Your credit card account will be directly linked to your Cedar miles Membership number as provided on your card application.

Q6: How does the bank know about my Cedar Miles membership?

A6: The bank will ask you to provide your Cedar Miles membership number at the time you apply for your bank Audi MEA Platinum credit card. There is a designated place on the application for providing this number.

Q7: What if I provide an incorrect Cedar Miles membership number?

A7: The bank is not responsible should you provide an incorrect Cedar Miles

membership card number when applying for a Bank Audi MEA Cedar Miles Platinum card.

In the event you know that you have provided us with a wrong Cedar Miles

number on your application, Please contact us on 01/212120 to have this

corrected.

Q8: What are the conditions to be upgraded to the Silver membership?

A8: You should spend a yearly minimum of 35,000\$ of eligible spends on your bank Audi MEA Cedar Miles Platinum credit card per calendar year to be eligible for an upgrade. The upgrade based on card spend will be effective within one month of reaching the Minimum spend threshold.

Q9: When will I be eligible to benefit from the Cedar Silver membership upgrade?

A9: After spending the minimum amount of 35,000\$ of eligible spends on your bank Audi MEA Cedar Miles Platinum credit card; you will be automatically upgraded as per the Cedar Miles membership terms and conditions and as defined by MEA from time to time.

Q10: How do I maintain my Cedar Silver membership?

A10: You should spend a minimum yearly amount of 35,000\$ of eligible spends to maintain your upgraded status. If you failed to spend the minimum requested amount, you might be eligible to maintain your silver membership based on meeting the Silver Tier thresholds as per the MEA Cedar Miles Terms & Conditions

Q11: How can I accumulate Miles on my MEA Cedar Miles membership card by using my Bank Audi MEA Cedar Miles Platinum credit card ?

A11: Whenever you activate your bank Audi MEA Cedar Miles Platinum, credit card you will be eligible to accrue Cedar Miles on eligible spends. Eligible spends include Card Purchases on POS machine or shopping on the Internet (e-commerce Shopping).

ATM, POS cash advance, casino spends, and all other fees and charges charged on the card. are not eligible for Miles earning and will not accumulate Miles on your MEA membership.

Q12: How many Miles can I accumulate on my Bank Audi MEA Cedar Miles Platinum credit card ?

A12: There is yearly cap of 300,000 miles that can be earned on eligible spends per year per account. Once you reach that cap, you will not earn any further miles on your eligible spends on both your primary and supplementary card(s) linked to it.

Q13? How many miles will I receive as a welcome bonus when I apply for the Bank Audi MEA Cedar Miles Platinum Credit card?

A: You will receive 3,000 Miles once your application is approved and your card is issued. The Welcome Miles are offered in the first year of joining only and upon successful payment of the annual membership fee that will be charged when the card is issued. If Annual membership fee is not paid or not charged by the bank, you will not be eligible to receive the introductory welcome bonus.

Q14? How many Miles will I earn on eligible spends on my Bank Audi MEA Cedar Miles Platinum Credit card?

A14: You will earn 1 Mile for every 1 Dollar of eligible spend as long as you are within the yearly maximum cap of earned miles per year which is 300,000 for your card account (Primary and supplementary cards combined).

Q15: How can I redeem my Miles?

A15: The redemption of the Miles is only made thru MEA. Bank Audi can't assure availability of seats and accordingly we recommend you plan your redemptions early.

However, and if you could not find a reward seat on the available day, you can always benefit from the MEA Maxi Reward Feature that enables you to redeem your miles to book any available seat on any MEA Flight. The number of miles required to benefit from this feature will be calculated according to the origin, destination, an date of your flight and as per the Terms and Conditions set by MEA.

Q16: Will the redeemed tickets cover taxes?

A16: No, taxes are not covered with Miles redemption, it should be settled separately.

Q17: What are the benefits of the Cedar Silver membership?

A17: The benefits of the Cedar Silver membership are:

At Reservation: Priority Waiting List At The Airport (Services available in Beirut Airport and at certain airports) Priority Check-in Priority Boarding Priority Standby (meaning if the member arrives at airport and he has no reservation, he will be put on the priority standby at the airport) Priority Baggage and tag handling (on MEA flights only) Extra Baggage Allowance: Weight concept: 10 kgs.(if the luggage allowance on the ticket is based on Kilograms than the member is entitled for 10 additional Kgs) Piece concept: 1 piece of 23 Kgs.(if the luggage allowance on the ticket is based on Piece than the member is entitled for one additional piece of 23 kgs max) Airport Lounges Access: In Beirut Cedar Lounge + 1 guest or direct family members. Tier Bonus: 25% additional Tier Bonus (non- qualifying Miles)

Q18: Once I receive my Cedar Silver membership upgrade, will I get it for life?

A18: If you have not managed to spend the minimum amount of \$ 35,000 on your Bank Audi MEA Cedar Miles Platinum credit card per calendar year, you might be downgraded to Cedar Blue membership if you do not meet the Tier threshold as set be MEA Cedar Miles for Cedar Silver Membership.

Q19: Can I combine my Miles collected from my trips (Travel Qualifying miles) and my Miles earned from my Bank Audi MEA Cedar Miles Platinum card? Can those combined maintain my Cedar Silver membership?

A19: No. You cannot combine your Qualifying Miles (Qmiles) earned from MEA or SkyTeam Flights with your non-qualifying Miles earned from eligible spends on your card. To maintain your Cedar Silver membership, you need to meet either of the below:

- 1- Yearly eligible spend of 35,000\$/ Account on your Bank Audi MEA Cedar Miles Platinum credit cards (Primary and supplementary combined)
- 2- Or you meet the Cedar Silver threshold as earned from your travel flights with MEA or SkyTeam being a frequent traveler with MEA

Q20. How can I enroll in the Cedar Miles loyalty program?

A20: If you are qualified to receive the Bank Audi MEA Cedar Miles Platinum cobranded card and meet the credit card terms & conditions you are automatically enrolled in the Cedar Miles Loyalty Program with a new Cedar Blue membership number.

You can also apply directly with MEA.

Q21. I saw your campaign and I am an existing Bank Audi MEA Cedar Miles Platinum Credit card holder from Bank Audi. Can you tell me what is my current Cedar Miles membership status?

A21. As a bank, we only have your Cedar Miles number that you have provided us with to link to your card. If you do not know your current membership status with MEA, kindly contact MEA to inquire as we don't have access to this information.

Q22. If I am already holding the Cedar Silver membership card, do I get more benefits?

A22. You will get other benefits related to your Miles earned through the Bank Audi MEA Cedar Miles Platinum credit card such as:

- 1 extra Mile on <u>www.mea.com.lb</u> or MEA mobile app purchases when using your card for the purchase of your tickets or reward tickets. Offer valid from June, 2018 to June, 2019.
- You can earn extra Miles by requesting supplementary cards to be issued under your account for direct family members.

Q23. I am not a new Bank Audi MEA Cedar Miles Platinum cardholder, what should I do to benefit from the Cedar Silver membership upgrade?

A23.As a Bank Audi MEA Cedar Miles Platinum cardholder you will have to spend 35,000\$ of eligible spends on your card per calendar year to be benefit from the upgrade to a Cedar Silver membership. Upgrade will happen upon meeting the minimum yearly spend threshold.

Q24. When will the upgrade from Cedar Blue membership to Cedar Silver take place?

A24. When starting the campaign, the upgrade to **Cedar Silver** will apply to existing Bank Audi MEA Cedar Miles Platinum cardholders who met the 35,000\$ threshold of eligible spending/year based on their previous year or current year card spends. Upgrade will happen during July 2018 and cardholders who were upgraded will receive a communication from Bank Audi and MEA upon upgrade.

If you are a new Bank Audi MEA Cedar Miles Platinum cardholder; you will be eligible for the upgrade during this year upon meeting 35,000\$ of eligible spends on your card account. You will be notified of the upgrade by bank Audi and MEA when you have met the minimum spend criteria.

Q25. How many supplementary cards can I request on my card?

A25. There is no limitation on the number of supplementary cards that can be linked to your primary card account subject to meeting card Terms and conditions as set by the bank.

Q26. What is the annual membership fee on the supplementary cards?

A26. The annual membership fee on the supplementary card is USD 90 per card per year.

Q27. Will I earn welcome bonus on supplementary cards?

A27. No, you will not earn welcome Miles on supplementary cards. Only the Primary account holder will earn welcome Miles during the first year of joining as a bank Audi MEA Cedar Miles Platinum credit card holder.

Q28. Can I provide a different Cedar Miles membership for the supplementary card(s) that I want to issue on my card account?

A28. No, Supplementary cards when Issued will be linked to the same Cedar Miles membership of the Primary card account holder.

Q29. If I cancel my Primary Bank Audi MEA Cedar Miles Platinum card, what will happen to my supplementary Card(s) linked to my accounts?

A29. If the Primary Card account is cancelled; all supplementary cards linked to it will be automatically cancelled.

Q30. I saw an ad offering additional 3000 miles of welcome bonus when applying for the Bank Audi MEA Cedar Miles Platinum card, can I know more?

A30: for a limited period only, if you apply for a new **Bank Audi MEA Cedar Miles** Platinum card during the campaign period running from June 2018 till end of July 2018, you will benefit from an extra 3000 Bonus miles on top of the standard welcome bonus of 3000 Miles that comes with the card for the first year. Please be mindful that welcome miles are only granted for Primary Cards only upon payment of the applicable Annual membership fee for the first year. The annual membership fee will be billed in the first statement after the card account is set up.

Q31. If I cancel my Primary Bank Audi MEA Cedar Miles Platinum card with Bank Audi, will I still benefit from the upgraded Cedar Silver status with MEA?

A31. If your MEA Platinum card is canceled with Bank Audi, your membership Number with MEA will not be cancelled, however, your upgraded Silver membership status based on Card spend might be impacted if you do not meet the Cedar Miles Terms and Conditions for Silver membership threshold as defined by MEA Cedar Miles from time to time.

MEA will be notified that your card with bank Audi is cancelled upon cancellation with the bank.

Q32. When will Miles earned on my card account be transferred to my Cedar Miles Membership card?

A32. Miles earned on the card account will be transferred to the card member's Cedar Miles account within a period of 3 working days from the statement date for the respective billing/statement period.

Q33. What happens to miles earned on a supplementary card?

A33. All miles earned on eligible spends on supplementary cards will be transferred to the Cedar Miles account of the primary credit card holder under which the supplementary card is issued.