

General Terms and Conditions – Concierge Service BGL BNP Paribas World Elite MasterCard

I. INTRODUCTION

These General Terms and Conditions are intended to define the **concierge services** offered by the **Concierge Service** and the respective obligations of the Bank and **Cardholders** with regard to the **Concierge Service**.

II. DEFINITIONS

Bank

- BGL BNP Paribas, whose headquarters is located at 50 avenue JF Kennedy, L-2951 Luxembourg.

Cardholder(s)

- the holder of a BGL BNP Paribas World Elite MasterCard card issued by the Bank.

Concierge Service

- Under these General Terms and Conditions, «**Concierge Service**» refers to the service offered by the **Bank** to **Cardholders** as executed under a subcontract by WHITE CONCIERGE Ltd., the registered office of which is at Worldwide House, Thorpe Wood, Peterborough PE3 6SB, United Kingdom.

Covered Card

- BGL BNP Paribas World Elite MasterCard card issued by the Bank.

III. TERMS AND CONDITIONS OF ACCESS TO THE SERVICES

— ACCESS RIGHTS

The right to access the **Concierge Service** shall take effect on the date that the agreement to take out the **Covered Card** is entered into between the **Bank** and the **Cardholder** and is linked to the validity period of the Card.

Said access right is automatically terminated on the same dates in case of the non-renewal of the agreement or in case of the withdrawal of the card or its use being stopped by the **Bank** or by the **Cardholder**.

The declared loss or theft of the card shall not suspend the access rights.

— CHANGE OF COMMITMENTS

The commitments in these General Terms and Conditions may be subject to change. Any changes shall apply in accordance with the same terms and conditions as those stipulated in the general terms and conditions of the **Covered Card** agreement entered into between the **Bank** and the **Cardholder**.

Cardholders shall be notified of changes by the **Bank** at least two months prior to the effective date.

IV. SERVICES

The **Concierge Service** shall be available 24/7, 365 days a year by phone on +352 27 30 21 33 and by email concierge_en@axa-assistance.lu.

— DESCRIPTION OF THE SERVICE

The **Concierge Service** is at the disposal of the **Cardholder** for carrying out all searches to best meet his requests, particularly in terms of hotels, fine dining, entertainment, transport, travel and searches for luxury items and services.

The **Concierge Service**, after notifying the **Cardholder** of the terms and conditions and methods of executing the services forming the subject of his request, may also, should he wish, in his name and on his behalf,

make reservations or purchase goods or services from third parties in the terms and conditions described below.

Specifically, the **Cardholder** shall have access to the following services:

— 1. Flight information and reservations

The **Concierge Service** can provide the **Cardholder** with the following flight information:

- Flight times of scheduled airlines
- Prices
- Other pricing terms
- Connections

The **Concierge Service** can make recommendations to the **Cardholder**. The **Concierge Service** can make a booking on behalf of the **Cardholder**, issue tickets (including electronic tickets) for most international airlines and make an online booking on behalf of the **Cardholder** using the **Covered Card**.

— 2. Booking car rentals

The **Concierge Service** can provide the **Cardholder** with information, advice and assistance in relation to booking a rental vehicle in most major international destinations, including:

- Location
- Opening times
- Options regarding the removal and the return of the vehicle
- Vehicle type
- Prices
- Insurance

At the request of the **Cardholder**, the **Concierge Service** can make a booking on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 3. Car park information and reservations

The **Concierge Service** can provide the **Cardholder** with information in relation to available parking in the car parks of major cities and airports (which may include reception and valet parking).

At the request of the **Cardholder**, the **Concierge Service** can make a booking on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 4. Reservation of chauffeur-driven vehicles

The **Concierge Service** can provide the **Cardholder** with information on chauffeur-driven vehicles available for airport transfers, meetings, events or for the duration of a stay in several countries and can, at the **Cardholder's** request, make a booking on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 5. Courier service

The **Concierge Service** can provide the **Cardholder** with advice and assistance in relation to the organisation of a courier service (receipt and sending of letters or items), subject to international and/or geographical restrictions. At the request of the **Cardholder**, the **Concierge Service** may pay for the service on behalf of the **Cardholder** using the **Covered Card** where necessary. The **Cardholder** will be responsible for providing the documentation when the envelope is collected (including customs declarations and certificates of insurance).

— 6. Information and advice on destinations

The **Concierge Service** can provide the **Cardholder** with information about a destination and advice in relation to the requests and preferences of the **Cardholder**. The information provided, where available, shall be as follows:

- Local activities, events and festivals
- Shopping
- Sports and leisure facilities
- Historical and cultural attractions
- Children's activities
- How to get there
- Tourist attractions
- Exchange rates

— 7. Storage of the Cardholder's important documents

The **Cardholder** can ask the **Concierge Service** to store important information which he can easily access later. This may include information such as serial numbers or the numbers of important documents such as passports, driving licences or bank cards. If necessary, (e.g. to report the loss or theft), the **Concierge Service** can provide these to the **Cardholder** at his request. All such information shall be stored in a secure environment. Nevertheless, it is the responsibility of the **Cardholder** to ensure that the information stored is correct and up-to-date.

— 8. Tickets for shows and events

The **Concierge Service** can provide the **Cardholder** with information regarding spaces available for events taking place in the world's major destinations, including VIP packages if necessary. The **Concierge Service** can, at the request of the **Cardholder**, make a reservation or buy tickets on behalf of the **Cardholder**, if necessary using the **Covered Card**, directly from the venue or from the producer or resellers.

— 9. Ferry information and reservations

The **Concierge Service** can provide the **Cardholder** with information on the departure and arrival times of scheduled ferry companies in several destinations. Where possible, at the request of the **Cardholder**, the **Concierge Service** may make a booking on behalf of the **Cardholder** using the **Covered Card** if necessary.

— 10. Contacting a lawyer

The **Concierge Service** can provide the **Cardholder** with information in relation to lawyers in most international countries. This includes information on specialisations, addresses, phone numbers and availability.

At the request of the **Cardholder**, the **Concierge Service** can arrange an appointment on behalf of the **Cardholder** with the specialist concerned. This service is by no means a legal advisory service. The act of providing the name and contact details of specialists shall not constitute a recommendation by the **Concierge Service**.

— 11. Flower deliveries

The **Concierge Service** can provide the **Cardholder** with information, advice and assistance in relation to the delivery of bouquets and floral arrangements from a number of identified suppliers. The service includes the following:

- Selecting bouquets and floral arrangements which may be complemented with sending chocolates or wine (depending on the location)
- Adding a personal message
- Delivery to most international cities
- Information on delivery times
- Price including delivery

At the request of the **Cardholder**, the **Concierge Service** may proceed with the order on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 12. Gift deliveries

The **Concierge Service** can provide advice and assistance to the **Cardholder** in relation to the selection and delivery of a gift from or to major international destinations. The **Concierge Service** can advise the **Cardholder** on the choice of gift, the shipping options, any cultural differences to be taken into account, the price and delivery times. At the request of the **Cardholder**, the **Concierge Service** may proceed with the order on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 13. Information on golf courses

The **Concierge Service** can provide the **Cardholder** with information on major international golf courses :

- Location
- Prices
- Terms of handicap
- Course facilities
- Start times

At the request of the **Cardholder**, the **Concierge Service** can make a booking with the golf course on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 14. Guest lists

The **Concierge Service** may provide the **Cardholder** with information and reserve places and establishments offering a guest list service in many cities including:

- Location
- Contact details
- Prices
- Accepted payment cards

At the request of the **Cardholder**, the **Concierge Service** can make a reservation with establishments on behalf of the **Cardholder** and if necessary, can confirm the reservation using the **Covered Card**.

— 15. Information and booking of trips

The **Concierge Service** can assist the **Cardholder** by suggesting holiday destinations which correspond to his expectations and by booking either separate services for him from different suppliers or packages from tour operators. At the request of the **Cardholder**, the **Concierge Service** may make a booking using the **Covered Card** where necessary.

— 16. Information and booking of hotels and accommodation

The **Concierge Service** can provide the **Cardholder** with information, advice and assistance in relation to the reservation of hotels, villas, apartments and other short-term accommodation, including the following:

- Location
- Type of accommodation
- Services
- Prices
- Arrival and departure times

At the request of the **Cardholder**, the **Concierge Service** can make a booking on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 17. Translation services

The **Cardholder** can have access to a multilingual translation service. Oral translation from or to the main languages spoken is usually available by calling upon one of the employees of the **Concierge Service**.

— 18. Communication of the latest news

The **Concierge Service** can provide the **Cardholder** with the latest news headlines and the latest financial and sports information.

— 19. Lost luggage and items

The **Concierge Service** can assist the **Cardholder** with finding lost luggage from most transport companies.

The **Concierge Service** can contact transport companies, on behalf of the **Cardholder**, and will regularly provide information on the progress of procedures.

The **Concierge Service** can also assist the **Cardholder** with searching for and following up lost items, including contacting third parties on behalf of the **Cardholder** to try to recover the lost item.

— 20. Assistance in case of the loss or theft of a payment card

The **Concierge Service** can help the **Cardholder** in his efforts in case of the loss or theft of his payment cards. The **Concierge Service** will inform him of the steps that need to be taken. This service is not available for store cards.

— 21. Loss or theft of keys

The **Concierge Service** can transfer the **Cardholder** to emergency housing

services in case of the loss or theft of keys in Luxembourg, France, Belgium or Germany.

Outside these countries, the **Concierge Service** can provide the **Cardholder** with information on locksmiths.

At the request of the **Cardholder**, the **Concierge Service** can arrange an appointment with a service provider on behalf of the **Cardholder**.

— 22. Assistance in case of the loss or theft of a mobile phone

The **Concierge Service** can help the **Cardholder** in his efforts in case of the loss or theft of his mobile phone. The **Concierge Service** will inform him of the steps that need to be taken and in the event that the **Cardholder** does not manage to inform his mobile operator, it will endeavour to take steps to report the loss or theft on behalf of the **Cardholder** to the mobile operator. The **Concierge Service** is not responsible for any failure by the mobile operator to take into account instructions given by the **Concierge Service** and any possible consequences.

— 23. Assistance in case of the loss or theft of identity documents

The **Concierge Service** can provide a **Cardholder**, whose identity documents have been lost or stolen, with the phone numbers, addresses and opening times of the nearest Consulate or embassy and advice on the procedure to follow to replace the identity documents. The **Concierge Service** will also try to contact, on behalf of the **Cardholder**, the family or friends of the **Cardholder** so that they can assist by providing copies of documents required by the embassy or consulate.

— 24. Medical information

The **Concierge Service** can provide the **Cardholder** with information such as the addresses, phone numbers and opening times of doctors, hospitals, dentists and pharmacies in most countries, and where such information is available, specific equipment, medical specialisations and languages spoken.

— 25. Identification and booking of meeting rooms

The **Concierge Service** can provide the **Cardholder** with information, advice and assistance with booking meeting rooms and offices in several countries, and may, at the request of the **Cardholder**, make the booking on behalf of the **Cardholder** using the **Covered Card** where necessary.

— 26. Sending messages

The **Cardholder** may ask the **Concierge Service** to send a brief message to a friend, family member or acquaintance by phone, fax or email. Up to six contact attempts will be made every hour from a pre-set time. In case of failure, the **Concierge Service** will inform the **Cardholder** by a predetermined method.

— 27. Train information and reservations

The **Concierge Service** can provide the **Cardholder** with information on the departure and arrival times of scheduled rail companies in several destinations. Where possible, at the request of the **Cardholder**, the **Concierge Service** may make a booking on behalf of the **Cardholder** using the **Covered Card** if necessary.

— 28. Restaurant information and reservations

The **Concierge Service** can provide the **Cardholder** with advice on restaurants in several international destinations and will endeavour to provide feedback and guideline prices on selected restaurants. The **Concierge Service** can check availability and make a booking on behalf of the **Cardholder** directly with the restaurant or through a booking portal.

— 29. Travel information and advice

The **Concierge Service** may provide the **Cardholder** with the following information before or during a trip:

- Weather forecast
- Identity documents required
- Visas required
- Real-time information on flights departing from and arriving at major airports
- Addresses and phone numbers of consulates and embassies
- Public holidays
- Languages spoken
- Time zone
- Local practice and customs

— 30. Other Concierge Services

The **Concierge Service** may assist the **Cardholder** with any other service not listed, subject to the following:

- Availability of the information needed to complete the request
- Existence of a supplier who is able to supply the goods or the service requested by the **Cardholder**
- Ability to reserve the goods or services required on behalf of the **Cardholder**

———— V. TERMS AND CONDITIONS AND METHODS OF EXECUTION

SERVICES ORDERED FROM THIRD PARTIES

Services may be ordered from external suppliers by the **Concierge Service** in the name and on behalf of the **Cardholder**, under a mandate given by the latter to the **Concierge Service**, subject to acceptance by the **Cardholder** to pay the cost of said services using his **Covered Card**.

No service shall be commissioned before a verbal or written agreement is obtained, depending on the amount, from the **Cardholder** on the purpose and the price of the request. The **Cardholder** is in any case free to choose external suppliers as part of the service.

In any event, the cost of services commissioned in the name and on behalf of the **Cardholder** from external suppliers (such as the cost of tickets, flowers, gifts, etc.) as well as all related costs (such as booking fees, cancellation fees or fees in relation to changes made to bookings, delivery fees, insurance, taxes, foreign exchange differences, etc.) shall remain his responsibility.

The **Cardholder** therefore expressly authorises the **Concierge Service** to debit from his bank account, using his **Covered Card**, the total cost of said services, possibly adjusted in accordance with changes in exchange rates and for this purpose, the **Cardholder** expressly authorises the **Concierge Service** to give his **Covered Card** number, the expiry date and the security code to suppliers agreed by the **Cardholder**, via any means of communication including the telephone, internet, email or fax, in accordance with international safety standards on the communication of information in relation to bank cards.

Thus, the execution of services commissioned from external suppliers is subject to the general terms and conditions and the rates charged by those suppliers, to which the **Cardholder** is contractually bound when he agreed to the proposed service.

In the event that the supplier does not accept payment by bank card, the **Concierge Service** may pay the price of the service upfront to the supplier using other means of payment. In this case, the **Cardholder** authorises the **Concierge Service** to be refunded the amount in euros

or its corresponding value in euros as well as any costs associated with changes in exchange rates or other payment methods by debiting it from his bank account using the **Covered Card**.

AUTHENTICATION OF THE APPLICANT

The **Concierge Service** reserves the right to carry out an authentication procedure of the applicant of any request.

QUOTES

In some cases, depending on the amount, prior to the start of an order of services from suppliers, the **Concierge Service** shall send the **Cardholder** a written proposal from the **Concierge Service** along with, where appropriate, quotes from the suppliers specifying the cost and the terms and conditions of executing the service. All documents thus sent must be returned by fax, post or email in accordance with the stipulations on the documents, signed and bearing the mention «good for agreement» by the **Cardholder** prior to the execution of requests by the **Concierge Service**.

In case of the cancellation of the request by the **Cardholder** after receipt by the **Concierge Service** of the quote accepted by the **Cardholder**, the administration fees and the cost of services already executed or in the process of being executed by external suppliers, according to their general terms and conditions, shall remain due by the **Cardholder** and shall be debited in accordance with the terms and conditions stipulated above.

Open invoices shall be drawn up in the name of the **Cardholder** and shall be sent to him directly by the suppliers or the **Concierge Service**.

— EXCLUSIONS

1. Services included within the scope of a regulated profession (e.g. estate agent, travel agent, etc.),
2. Any request which does not observe the administrative or legal constraints specific to each country,
3. Any unlawful request or a request which may breach the right to privacy,
4. All searches involving areas contrary to public policy or to accepted principles of morality,
5. Any request for a voicemail or conference call service,
6. Any searches which could be considered to be a market study or a quote comparison service,
7. All deliveries of goods for resale or commercial purposes,
8. All requests requiring intervention in a country in a state of civil or foreign war, notorious political instability or suffering peoples' movements, riots, acts of terrorism, reprisals, restrictions to the free movement of people or goods, strikes, explosions, natural disasters, nuclear explosions or any other case of force majeure,

The execution of the services is subject to all international transport regulations and national laws, including in relation to customs and ethics.

———— VI. LIABILITY – LIMITS

The **Concierge Service** is bound by an obligation of resources and cannot be held responsible for any failure to meet the request of the **Cardholder** or for any consequences that may arise.

In all cases, the services can only be organised subject to administrative and legal constraints specific to each country.

In addition, the **Concierge Service** cannot be held liable for any consequences arising from the execution of services or the communication of card numbers, or the sale of products by suppliers, who are solely liable for the execution of their own services vis-à-vis the **Cardholder**. Therefore, the suppliers and retailers are solely responsible for the warranty of the items sold and the quality of the services supplied as part of the **Concierge Service**. Any complaints arising therefrom

may nevertheless be directed to the **Concierge Service** which shall be responsible for forwarding them to the suppliers concerned.

Similarly, the **Concierge Service** cannot be held liable for a failure to execute certain services in the event of refused payment via a bank card as some countries and/or retailers do not accept this type of payment.

The **Concierge Service** cannot be held liable for failures to execute the services as a result of cases of force majeure, including events such as civil or foreign wars, riots, notorious political instability, acts of terrorism, reprisals, restrictions to the free movement of people or goods, strikes, explosions, natural disasters, nuclear explosion or delays in the execution of the services as a result of the same causes.

The **Concierge Service** cannot be held liable for delays and/or failures to obtain administrative documents such as entry and exit visas, passports, customs declarations, etc. needed for the organisation of certain services, including the transportation of the **Cardholder** within or outside the country in which he is located or his entry into the country or for the shipment of certain products requested by the **Cardholder** or for delays in the execution of the services as a result of the same cause.

_____ VII. PERSONAL INFORMATION

Personal information about a **Cardholder** collected during the execution of the **Concierge Service** is intended solely for that purpose. Access to this information is limited to those who need it as part of their job within the **Concierge Service**.

As a **Cardholder** and user of the **Concierge Service**, unless otherwise stated by you, you agree to the storage and processing of your personal information for the execution by the **Concierge Service** of the services performed under these General Terms and Conditions, and to such information being given to the suppliers involved in the execution of the services.

In the absence of your agreement, the **Concierge Service** may be unable to execute the services.

In any case, you have the right to access, change, correct and delete information concerning you in accordance with the applicable law. To exercise this right, please contact: P/O [BGL BNPP] WHITE CONCIERGE Ltd., Worldwide House, Thorpe Wood, Peterborough PE3 6SB, United Kingdom.

_____ VIII. APPLICABLE LAW

These General Terms and Conditions shall be construed and executed in accordance with Luxembourg law. Any dispute arising from these General Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Luxembourg.

CONCIERGE SERVICE TELEPHONE NUMBER
PLEASE CONTACT WHITECONCIERGE AT +352 27 30 21 33
(AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK)

ALTERNATIVELY YOU CAN EMAIL OUR SERVICE

BGL_EN@AXA-ASSISTANCE.LU