



MEA 10815.2 Announcing Changes to Mastercard's Complimentary Airport Lounge Program in Kuwait, Oman, Pakistan, Qatar, and United Arab Emirates

Type:

Bulletin announcement

Category:

Operations

Audience:

Branded Processor
Issuer
Network Enablement Partner
Processor

Region:

Middle East/Africa

Country or Territory:

Kuwait
Oman
Pakistan
Qatar
United Arab Emirates

Brand:

Mastercard®
Debit Mastercard

Product or service:

Prepaid services

Action indicator:

Informational

Published:

18 March 2025

Effective:

1 April 2025
1 May 2025

Executive overview

Mastercard is introducing changes to the Mastercard complimentary airport lounge program in Kuwait, Oman, Pakistan, Qatar, and United Arab Emirates (UAE).

Effective date details

Date	Details
1 April 2025	Mastercard is introducing changes to its complimentary airport lounge program in Kuwait, Oman, Pakistan, and Qatar.
1 May 2025	Mastercard is introducing changes to its complementary airport lounge program in the UAE.

Customer benefit

As part of the ongoing commitment to deliver long-term value and foster the right consumer behaviors, by making these changes, we aim to encourage responsible usage patterns and enhance the overall experience to create a stronger foundation for lasting mutual benefits.

What Mastercard is doing

Mastercard is introducing changes to its complimentary airport lounge program in Kuwait, Oman, Pakistan, Qatar, and United Arab Emirates. These changes include:

- Introducing a cross-border spend requirement
- Introducing a ceiling in the number of complimentary lounge accesses
- Replacement of complimentary airport lounge program with Flight Delay Pass on Mastercard Titanium cards

Version history

Date	Description of change
3 March 2025	<ul style="list-style-type: none">• Complimentary lounge access prior to meeting spend requirement• Update Mastercard World Elite cap information and effective date for UAE
17 December 2024	Initial publication date

Program description for Kuwait, Oman, Pakistan, and Qatar

Cross-border spend requirement

- Mastercard Platinum, World, World Elite, and other premium cards issued in Kuwait, Oman, Pakistan, and Qatar will be required to spend a minimum of USD 1 (local currency equivalent) in cross-border transactions with their card to enjoy complimentary airport lounge access and dining offers.
- All Mastercard Platinum, World, World Elite, and other premium BINs for these countries will be automatically enrolled into the program effective on 1 January 2025.
- Beginning 1 January 2025 through 31 March 2025, all Mastercard Platinum, World, World Elite cardholders in Pakistan, Qatar, Kuwait and Oman will go through a monitoring period, where their transactions will be checked against a spend requirement of USD 1 in cross-border transaction.
- During the monitoring period, cardholders will continue to enjoy complimentary unlimited airport lounge access as per their card tier. No action is required from cardholders or issuers.
- Any transactions with a minimum of USD 1 (local currency equivalent) made during the monitoring period or beyond will give cardholders access to the airport lounge for 3 calendar months.
- Any cardholder who does not spend a minimum of USD 1 (local currency equivalent) from 1 January to 31 March will have their lounge access benefit limited to one complimentary access for Platinum and World, and two complimentary accesses for World Elite Mastercard, effective 1 April 2025. If after using the complimentary access they still do not make an international transaction, their lounge access will be paused and they will not be able to access the airport lounge unless they make a payment of USD 32 on their Mastercard card. After the lounge has been paused, the cardholder may regain their airport lounge access benefit by spending a minimum of USD 1 (local currency equivalent) on their card on a cross-border transaction. The lounge will then be enabled for three calendar months after the spend is achieved. Complimentary lounge access will be reinstated up to 72 hours of the USD 1 (local currency equivalent) transaction spend.
- Beginning 1 April 2025, cardholders will be invited to register into the program through the Mastercard Travel Pass application, where they will need to register and validate their Mastercard card number. Cardholders who are already enrolled into the Mastercard Travel Pass will only need to confirm their enrollment by re-entering their card number.
- A cross-border transaction is defined as a transaction acquired outside of the issued market. Both card-present and card-not-present (e-commerce) transactions qualify as cross-border spends.
- In addition, beginning 1 April 2025, airport lounge visits will be limited to the yearly caps as outlined in this bulletin announcement.

Premium cards issued in Kuwait, Oman, Pakistan, and Qatar where this requirement will apply to include, but are not limited to:

Premium cards

MCW: World Mastercard Card	MKG: Digital World Elite Flex
MDH: World Debit Mastercard Embossed	MPL: Platinum Mastercard
MDP: Debit Platinum Mastercard	MWE: World Elite Mastercard Card
MDW: World Elite Debit Mastercard	MWP: Mastercard World Prepaid
MKB: Digital Platinum Debit Flex	TNW: World Mastercard-Immediate Debit
MKC: Digital World Debit Flex	WPD: World Prepaid Debit
MKE: Digital Platinum Flex	
MKF: Digital World Flex	

Introducing a limit in the number of complimentary lounge accesses

Lounge access and dining offers for the Mastercard, Platinum, World, and other premium cards will be capped for cards issued in Kuwait, Oman, Pakistan, and Qatar, effective 1 April 2025.

Pakistan, Qatar, Kuwait, and Oman lounge access cap description

Card	Lounge and dining offer cap
Mastercard Platinum	Six airport lounge visits or dining offers per calendar year*
Mastercard World	12 airport lounge visits or dining offers per calendar year*
Mastercard World Elite	No caps

*A calendar year is defined as the period starting from 1 January to 31 December in any given year; however, for 2025, the calendar date will be from 1 April to 31 December.

At the beginning of each calendar year, cardholders of the Mastercard Platinum and Mastercard World cards will receive one complimentary lounge access before they meet the spend requirement. Cardholders of World Elite will receive two complimentary lounge access before they meet the spend requirement. Additional lounge accesses up to the yearly cap will be unlocked once the spend requirement is met.

Replacement of complimentary airport lounge program with Flight Delay Pass on Mastercard Titanium cards

Cardholders of the Mastercard Titanium cards issued in Kuwait, Oman, Pakistan, and Qatar, will no longer be part of the Mastercard airport lounge program. This will be effective on 1 April 2025.

Instead, Mastercard Titanium cardholders will enjoy the airport lounge through the Flight Delay Pass program. Through this program, cardholders will preregister their upcoming flight details at least 2 hours before the flight departure time, and in the event the flight experiences delays, cardholders will be issued with a pass to access the airport lounge.

Further details regarding the Flight Delay Pass program will be shared through your Account Managers and market product leads.

Titanium cards issued in Kuwait, Oman, Pakistan, and Qatar where this change will apply, include but are not limited to:

Titanium cards

MCT: Titanium Mastercard
MET: Titanium Debit Mastercard

Program description for UAE

Cross-border spend requirement

- Mastercard Platinum, World, World Elite, and other premium cards issued in the UAE will be required to spend a minimum of USD 1 (local currency equivalent) in cross-border transactions with their card to enjoy complimentary airport lounge access and dining offers.
- All Mastercard Platinum, World, World Elite, and other premium BINs for these countries will be automatically enrolled into the program effective on 1 February 2025.
- Beginning 1 February 2025 through 30 April 2025, all Mastercard Platinum, World, World Elite cardholders in the UAE will go through a monitoring period, where their transactions will be checked against a spend requirement of USD 1 in cross-border transaction.
- During the monitoring period, cardholders will continue to enjoy complimentary unlimited airport lounge access as per their card tier. No action is required from cardholders or issuers.
- Any transactions with a minimum of USD 1 (local currency equivalent) made during the monitoring period or beyond will give cardholders access to the airport lounge for 3 calendar months.
- Any cardholder who does not spend a minimum of USD 1 (local currency equivalent) from 1 February to 30 April will have their lounge access benefit limited to one complimentary access for Platinum and World, and two complimentary accesses for World Elite Mastercard, effective 1 May 2025. If after using the complimentary access they still do not make an international transaction, their lounge access will be paused and they will not be able to access the airport lounge unless they make a payment of USD 32 on their Mastercard card. After the lounge has been paused, the cardholder may regain their airport lounge access benefit by spending a minimum of USD 1 (local currency equivalent) on their card on a cross-border transaction. The lounge will then be enabled for three calendar months after the spend is achieved. Complimentary lounge access will be reinstated up to 72 hours of the USD 1 (local currency equivalent) transaction spend.
- Beginning 1 May 2025, cardholders will be invited to register into the program through the Mastercard Travel Pass application, where they will need to register and validate their Mastercard card number. Cardholders who are already enrolled into the Mastercard Travel Pass will only need to confirm their enrollment by re-entering their card number.
- A cross-border transaction is defined as a transaction acquired outside of the issued market. Both card-present and card-not-present (e-commerce) transactions qualify as cross-border spends.
- In addition, beginning 1 May 2025, airport lounge visits will be limited to the yearly caps as outlined in this bulletin announcement.

Premium cards issued in the UAE where this requirement will apply to include, but are not limited to:

Premium cards

MCW: World Mastercard Card	MKG: Digital World Elite Flex
MDH: World Debit Mastercard Embossed	MPL: Platinum Mastercard
MDP: Debit Platinum Mastercard	MWE: World Elite Mastercard Card
MDW: World Elite Debit Mastercard	MWP: Mastercard World Prepaid
MKB: Digital Platinum Debit Flex	TNW: World Mastercard-Immediate Debit
MKC: Digital World Debit Flex	WPD: World Prepaid Debit
MKE: Digital Platinum Flex	
MKF: Digital World Flex	

Introducing a limit in the number of complimentary lounge accesses

Lounge access and dining offers for the Mastercard, Platinum, World, and other premium cards will be capped for cards issued in the UAE effective 1 May 2025.

United Arab Emirates lounge access cap description

Card	Lounge and dining offer cap
Mastercard Platinum	Four airport lounge visits or dining offers per calendar year*
Mastercard World	Eight airport lounge visits or dining offers per calendar year*
Mastercard World Elite	14 airport lounge visits and dining offers per calendar year*

*A calendar year is defined as the period starting from 1 January to 31 December in any given year; however, for 2025, the calendar date will be from the effective date to 31 December.

At the beginning of each calendar year, cardholders of the Mastercard Platinum and Mastercard World cards will receive one complimentary lounge access before they meet the spend requirement. Cardholders of World Elite will receive two complimentary lounge access before they meet the spend requirement. Additional lounge accesses up to the yearly cap will be unlocked once the spend requirement is met.

Replacement of complimentary airport lounge program with Flight Delay Pass on Mastercard Titanium cards

Cardholders of the Mastercard Titanium cards issued in the UAE will no longer be part of the Mastercard airport lounge program. This will be effective on 1 May 2025.

Instead, Mastercard Titanium cardholders will enjoy the airport lounge through the Flight Delay Pass program. Through this program, cardholders will preregister their upcoming flight details at least 2 hours before the flight departure time, and in the event the flight experiences delays, cardholders will be issued with a pass to access the airport lounge.

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Further details regarding the Flight Delay Pass program will be shared through your Account Managers and market product leads.

Titanium cards issued in the UAE where this change will apply, include but are not limited to:

Titanium cards

MCT: Titanium Mastercard
MET: Titanium Debit Mastercard

Issuer responsibility

- No technology development is required.
- Issuers must inform their eligible cardholders about these changes to the Mastercard airport lounge program.
- Issuers may use the marketing toolkits that Mastercard made available to create their cardholder communication materials. All editable materials in English and Arabic are available on the Mastercard Marketing Center for issuers to download.
- Primary and supplementary cardholders must register their individual Mastercard cards on the Mastercard Travel apps and meet the spend threshold of USD 1 (local currency equivalent) individually to continue unlimited lounge access.
- Both cardholders must also show individual QR codes at lounges to avoid guest charges.
 - The primary cardholder must not add supplementary cardholders under their profile in the app to avoid lounge access issues, and supplementary cardholder must create their own profile on a separate phone.
- Account status inquiry (ASI) authorization:
 - The BINs and PANs that cardholders will use to register for the Mastercard Travel Pass app will be validated for eligibility using a USD 0 or USD 0.50 ASI authorization at registration stage and each time a cardholder accesses a lounge. The issuer must whitelist DragonPass merchants to avoid USD 0 or USD 0.50 ASI declines and ensure the BINs that are being enrolled on the Mastercard Travel Pass app support CNP, mail order/telephone order (MO/TO), and electronic commerce (e-commerce) transactions to support the ASI authorization.
 - Issuers also need to ensure they are correctly responding to the ASI authorization call, which will determine whether the airport lounge approves or declines cardholder access.
- Issuers who have signed an optional lounge agreement to offer a customized lounge offering, in addition to the complimentary airport lounge access offered by Mastercard, will be required to sign an addendum by 1 April 2025. Failure to do so will lead to the termination of the optional lounge agreement.

Data protection

Issuer represents and warrants that; (i) in relation to the processing of personal data for the purposes in the context of the program, it acts as a data controller (ii) it provides relevant information and/or privacy notices to the data subjects and relies on a valid legal ground for each processing purpose, including obtaining data subjects' appropriate consent if required and any necessary consents, authorizations, permissions or approvals for the data processors to provide the services, and (iii) Issuer is solely responsible on ensuring the lawfulness of personal data processing; including but not limited, obtaining, processing, transferring, hosting location, deletion of personal data etc. The Data Processing Agreement (DPA) currently located at Data Processing Agreement | Mastercard Data & Services (<https://www.mastercardservices.com/en/about/data-processing-agreement>) will apply to the Processing of Personal Data subject to Privacy and Data Protection Law (as these terms are

defined in the DPA), including but not limited to the enrollment and eligibility monitoring of Cardholders into the Program

Legal disclaimer

MRS Terms and Conditions: Mastercard, either directly or through a Mastercard supplier, may provide the Services described in the Bulletin Announcement to facilitate loyalty rewards and benefits programs. In connection with these Services, Mastercard operates a proprietary software system known as the Mastercard Rewards Services ("MRS"). MRS includes, but is not limited to, the software and peripherals developed and designed by Mastercard for the purpose of maintaining data relating to rewards and benefits loyalty program(s) and tracking activity in cardholder' accounts where their transactions will be checked against a spend requirement in cross-border transaction.

Enrollment Data: For Mastercard to provide its rewards services, The following categories of information (collectively, "Client Data") may need to be captured, used to populate, and be maintained in MRS for the Services: (i) information relating to each Cardholder's participation in such Rewards Program ("Enrollment Information"), including, but not limited to, name, address, phone number and email address; (ii) transactional information (iii) any other relevant data determined by Mastercard in its reasonable discretion for the performance of Services. Client shall update Enrollment Information from time to time, and Mastercard may rely on the accuracy of all Enrollment Information.

Client acknowledges and agrees that Mastercard may use Client Data, including Transaction Data, for the purposes of performing its obligations under this. In addition, Client authorizes Mastercard to use Client Data to (i) conduct internal analyses of Client Data, (ii) develop and improve existing and future products and services offered to third parties, (iii) operate, build and improve algorithmic models for internal use or in support of the Services, (iv) perform security and risk management, including monitor and prevent fraud, (v) aggregate and anonymize information, and prepare and furnish reports of such aggregated and anonymized information, provided that such reports do not identify Client or any Data Subjects, and (vi) for other purposes for which consent has been provided by the Cardholder's to whom the Client Data relates.

In addition, Client acknowledges and agrees that Mastercard may review and analyze Client Data relating to periods up to twenty-four (24) months prior to the effective date of an engagement for the purpose of preparing and furnishing compilations, analyses, and other reports for participating and prospective Merchants or for use by Mastercard or Mastercard's affiliates, provided that such compilations, analyses, or other reports do not identify Client or a Cardholder whose transactions were involved in the preparation of the compilation, analysis, or report. In addition, Client agrees that Mastercard may process Client Data, including Personal Information, as permissible by applicable law and/or the Mastercard Rules.

The Mastercard Rules ('the Rules'), which issuers have previously acknowledged apply to selected Mastercard card products listed above, shall also apply to the provision of Mastercard Travel Pass (powered by Dragon Pass) as part of these products. The provision of Mastercard Travel Pass as a benefit shall be deemed an Activity by each issuer under the Rules.

The Rules may be found here: <https://www.mastercard.us/content/dam/mccom/global/documents/mastercard-rules.pdf>. If any issuer does not agree to the application of the Rules to the provision of Mastercard Travel Pass to themselves (or the important disclaimer below), they shall immediately refrain from enabling and/or communicating the Mastercard Travel Pass benefit for and to their cardholders and notify Mastercard immediately of their decision.

Issuers' enjoyment of this benefit (whether by issuers or cardholders) shall be deemed acceptance of the application of the Rules to it (and the disclaimer below) and the terms of this Announcement. Issuer owns the contractual relationship with its cardholders for the cardholder benefits which issuer enables and offers to its eligible cardholders as part of its card value proposition.

Notwithstanding cardholder responsibility to comply with terms of use of cardholder benefits, issuer agrees to take full legal responsibility for all aspects of the benefits it offers its cardholders, including with respect to: (a) entering into appropriate terms and conditions of use (and data privacy terms) with its cardholders for the enablement of this benefit for its cardholders, including any necessary consents, as may be necessary or as are required by law in its jurisdiction; and (b) any other legal or regulatory requirements which it may be necessary for issuer to comply with in its jurisdiction from time to time (including impacting on the enablement of benefits for cardholders and the marketing and promotion of associated offers to cardholders). Mastercard accepts no liability (to issuers or their cardholders) for any failure by issuers participating in the availability of this benefit to comply in full with any of the above.

Questions and complaints

Customers with questions about the information in this bulletin announcement should contact Global Customer Service using the contact information on the Technical Resource Center.

For any complaints, cardholders should contact their card issuer, which should then forward all complaints to loyalty_support@mastercard.com