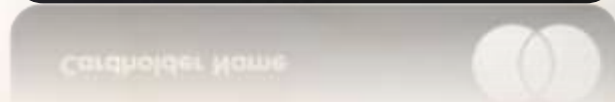


MASTERCARD WORLD DEBIT CARD CORE BENEFITS

Wing Bank



CONSUMER DEBIT CORE BENEFITS OVERVIEW



BENEFIT TYPE	DESCRIPTION
PEACE OF MIND	Mastercard ID Theft Protection (Lite)
TRAVEL	<ul style="list-style-type: none">• Mastercard Travel & Lifestyle Services (MLTS)• Unlimited Airport Lounge Access• One Night Free• Hertz Offers• Pay Now Travel Later• Loyalty Status Match
LIFESTYLE	<ul style="list-style-type: none">• Destination Limo• Mastercard Concierge• One Dines Free• TPC Golf Program• SEA Golf Program
REWARDS & EXPERIENCES	<ul style="list-style-type: none">• Priceless Cities• Priceless Specials

PEACE OF MIND



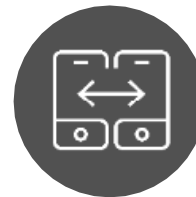
Mastercard ID Theft Protection puts end consumers in control of their identity -proactively monitoring & resolving instances of identity theft.

ID Theft Protection (Lite) allows consumers to save time, hassles and associated out-of-pocket expenses.



Monitors the deep, dark and surface web

Looking for compromised personal information data –National ID, Email Address, Bank Account Details, Credit/Debit Card Numbers.



Provides alerts and full identity restoration services

To consumers upon identity theft incident. Immediate alerts, monthly summary, interactive web portal.

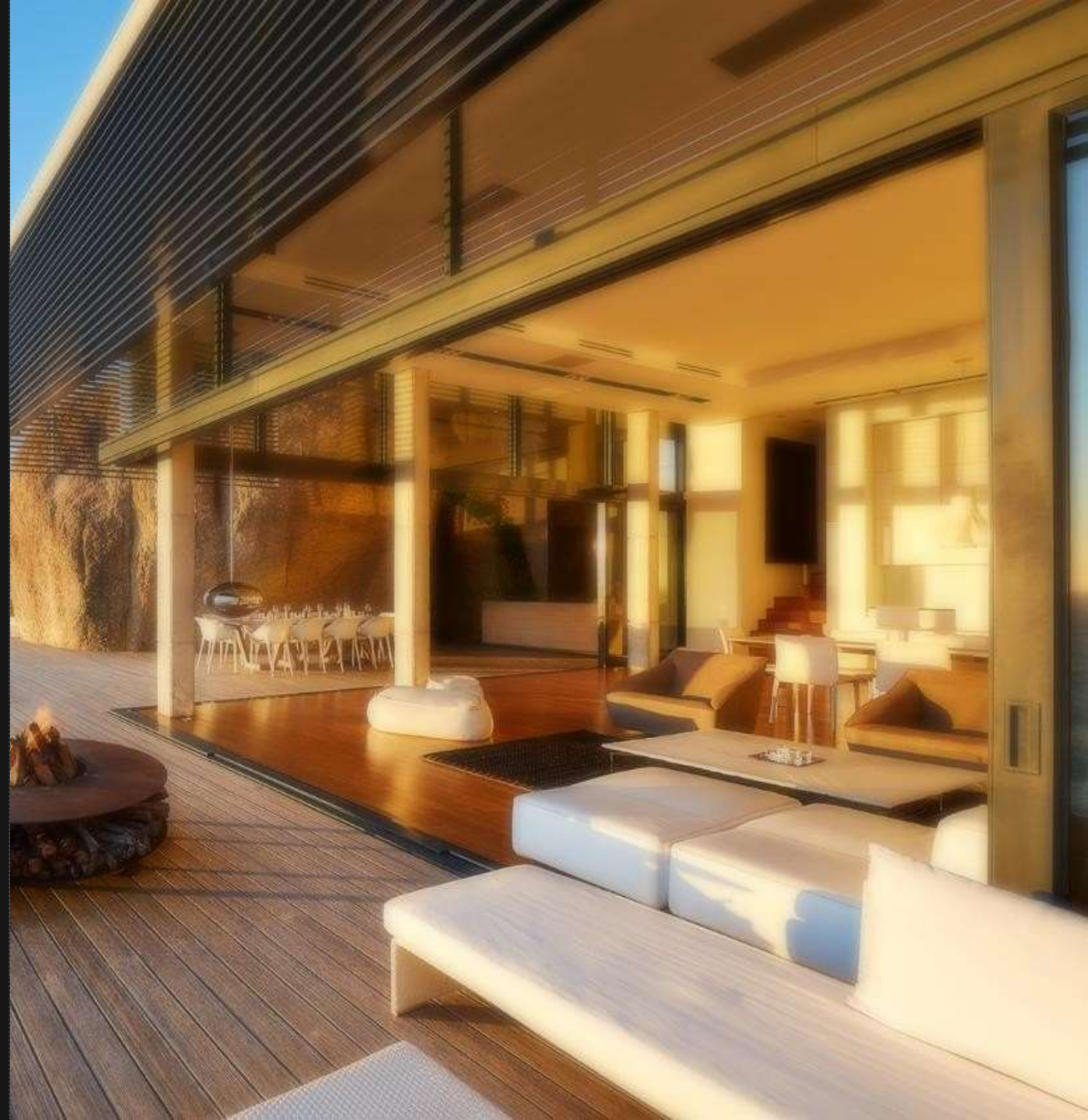


Secure

Data shared by consumers stored using highest levels of security –encryption, tokenization, split databases etc.

Travel

- Mastercard Travel & Lifestyle Services (MLTS)
- Mastercard Airport Lounge Access
- Mastercard Airport Concierge
- One Night Free
- Hertz Offers
- Pay Now Travel Later
- Loyalty Status Match





Mastercard Travel and Lifestyle Services (MTLS)

Enjoy a wide array of curated global offers and experiences

Luxury Hotels & Resorts Hotel Stay Guarantee Lowest

Hotel Guarantee Air Program (World only)

Car Rental Program (World only) Cruise Program (World only)

Vacation Packages (World only)

Details of each program are provided in the following slides.

Booking can be made using their Mastercard through the Mastercard Travel & Lifestyle Services program online or concierge. Certain terms, conditions and exclusions apply. For full details, see travel.mastercard.com.

Luxury Hotels and Resorts



Where luxury accommodation meets outstanding privileges.

Access to a curated collection of 2,500+ properties¹ that offer the ultimate in luxury and benefits, all just a click away at travel.mastercard.com:

- Complimentary breakfast for two daily
- Special amenities (varies by property) valued up to USD100
- Room upgrade, subject to availability
- Early check-in, subject to availability
- 3pm late check-out, subject to availability

Hotel Stay Guarantee



The practical assistance you want. The peace of mind you need.

The Hotel Stay Guarantee provides you with the peace of mind and practical assistance you want for a worry-free stay. In the event of a problem with your hotel accommodation¹, a lifestyle manager will liaise directly with the hotel on your behalf to address and rectify the issue.

Lowest Hotel Rate Guarantee



Your guarantee of great value accommodation.

With the Lowest Hotel Rate Guarantee, you can book with confidence knowing you will get an attractive price when you book any stay at a qualifying prepaid hotel through Mastercard Travel & Lifestyle Services. In the event that you find the same room type at the same property on the same dates at a lower price, you will be refunded the difference in cost.

Air Program



Simplicity and savings for highflyers.

Commercial Flight program allows you to travel in comfort and style while saving up to 15% on standard fares. The Air Program applies to all classes of service and will take you to numerous destinations around the world.

Participating airlines include Cathay Pacific, Etihad, Air New Zealand and more.



Car Rental Program

Enjoy more convenience, greater savings and accelerate privileges with Mastercard.

Car Rental Program delivers a range of powerful benefits with leading car rental providers. Receive up to 25% off rented vehicles with National Car Rental, Avis Budget Group and more

Booking can be made using their Mastercard through the Mastercard Travel & Lifestyle Services program online or concierge. Certain terms, conditions and exclusions apply. For full details, see travel.mastercard.com.

Cruise

The finest trips aboard the finest ships.

Journey aboard some of the world's leading cruise lines— such as Avalon and Oceania – and receive exclusive savings and benefits with Mastercard.

In addition to shipboard credits of up to USD 300* per cabin on selected sailings, you will also qualify for a complimentary 1-night hotel stay either before or after your cruise.

* Based on double occupancy . Minimum cruise spend \$3,000 (per booking). One night stay up to the value of \$250 which must be booked via Mastercard Travel & Lifestyle Services at the same time as the cruise. A more expensive room may be booked and the \$250 credit would be applied as a contribution to your total hotel stay. In the event of a cancellation, the cost of the hotel will be deducted from the refund if it is a non-refundable hotel booking. This offer be used in combination with any current offers run by the cruise line that may appl

Booking can be made using their Mastercard through the Mastercard Travel & Lifestyle Services program online or concierge. Certain terms, conditions and exclusions apply. For full details, see travel.mastercard.com .





Vacation Packages

Enriching your every travel experience.

Take your travel experiences to the next level with Vacation Packages. Offering an extensive choice of escorted tours and travel packages that will enhance any trip, it also delivers savings of up to USD 500 from Funjet, Swain Destinations, Globus/Monograms, Villas of Distinction and more.

Booking can be made using their Mastercard through the Mastercard Travel & Lifestyle Services program online or concierge. Certain terms, conditions and exclusions apply. For full details, see travel.mastercard.com.



Unlimited Airport Lounge Access

The One Night Free program comprises a series of individual deals from leading luxury hotel brands.

Each offers a complimentary night's luxury accommodation – as well as additional value-adding benefits.

To qualify, simply book the minimum consecutive night stay requirement with Mastercard.

Find Plaza Premium Lounge access via [link](#).



One Night Free

The One Night Free program comprises a series of individual deals from leading luxury hotel brands.

Each offers a complimentary night's luxury accommodation – as well as additional value-adding benefits.

To qualify, simply book the minimum consecutive night stay requirement with Mastercard.

Access One Night Free program via [link](#).



Hertz Car Rental

Take the high road with Hertz.

With a network that spans approximately 10,000 locations in 150 countries, Hertz can provide you with high quality vehicles that meet all your car rental needs – for business or pleasure.

In addition, with Mastercard you will enjoy:

- 10% discount on all car groups with minimum one-day (excludes Hertz Collections)
- Complimentary Hertz Gold Plus Rewards membership and enjoy expedited service, faster reservations and special offers

Terms and conditions apply.



Pay Now Travel Later

Stay in control with your future travel plans.

Book your next business or leisure trip in advance with confidence as you can fly later with the flexibility of a 1-time free waiver to change your travel dates within a 1-year travel validity

Terms and conditions apply.



A romantic scene in a hotel room. A man and a woman are embracing in front of a large window. The man is wearing a dark jacket and jeans, and the woman is wearing a bright yellow top and dark pants. The room has wood-paneled walls and a white bed with a black suitcase in the foreground. The sun is shining through the window, creating a warm, golden glow.

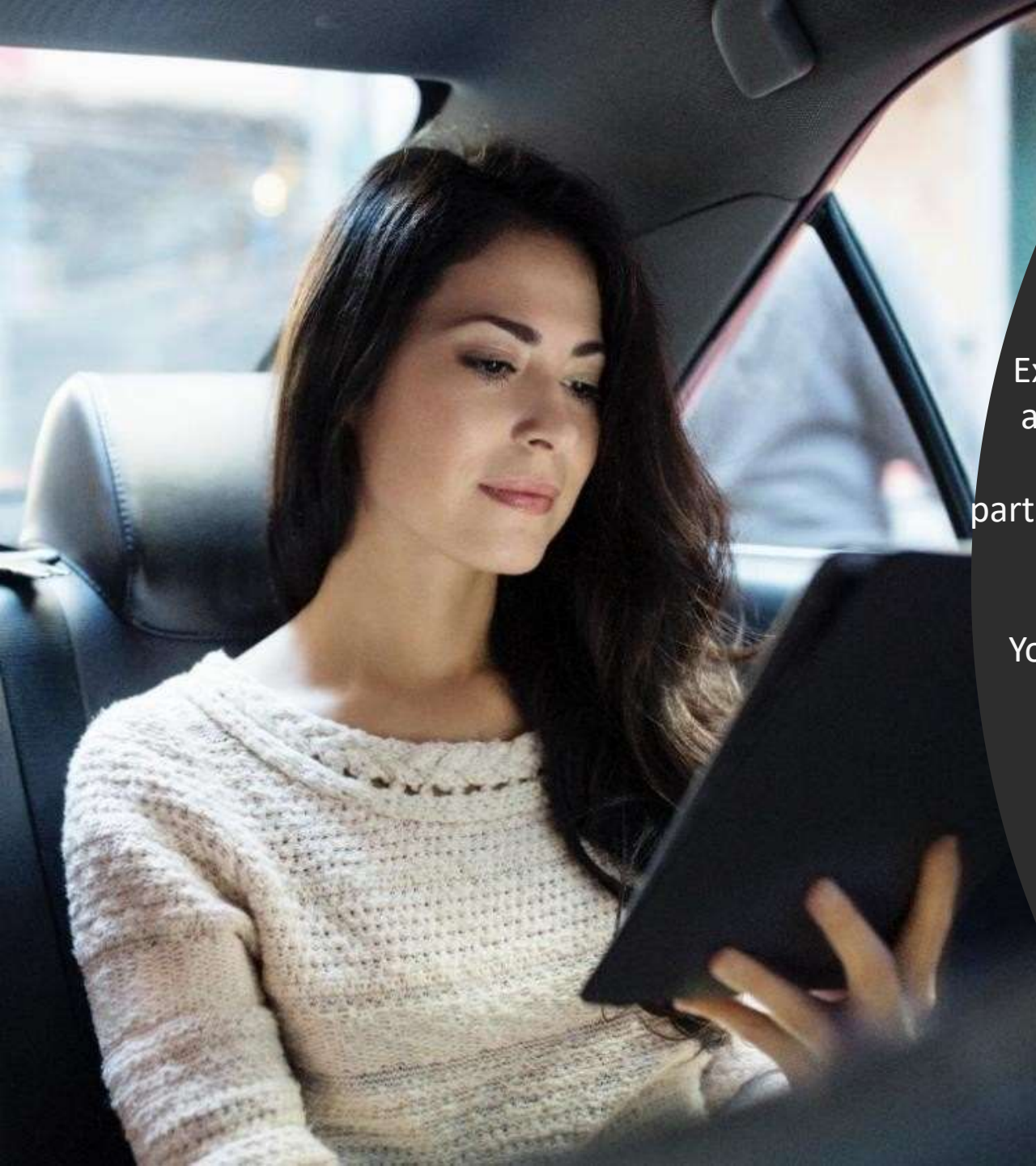
Loyalty Status Match

Privilege knows no bounds with Mastercard's Loyalty Status Match Program, your passport to amazing benefits and deals with luxury hotel and resort partners all around the world. With fast track and/or complimentary loyalty status match membership, you will enjoy additional value adds such as room upgrades, priority check-in, late check-out and much more, wherever your travel takes you..

Lifestyle

- Destination Limo
- Mastercard Concierge
- One Dines Free
- TPC Golf Program
- SEA Golf Program





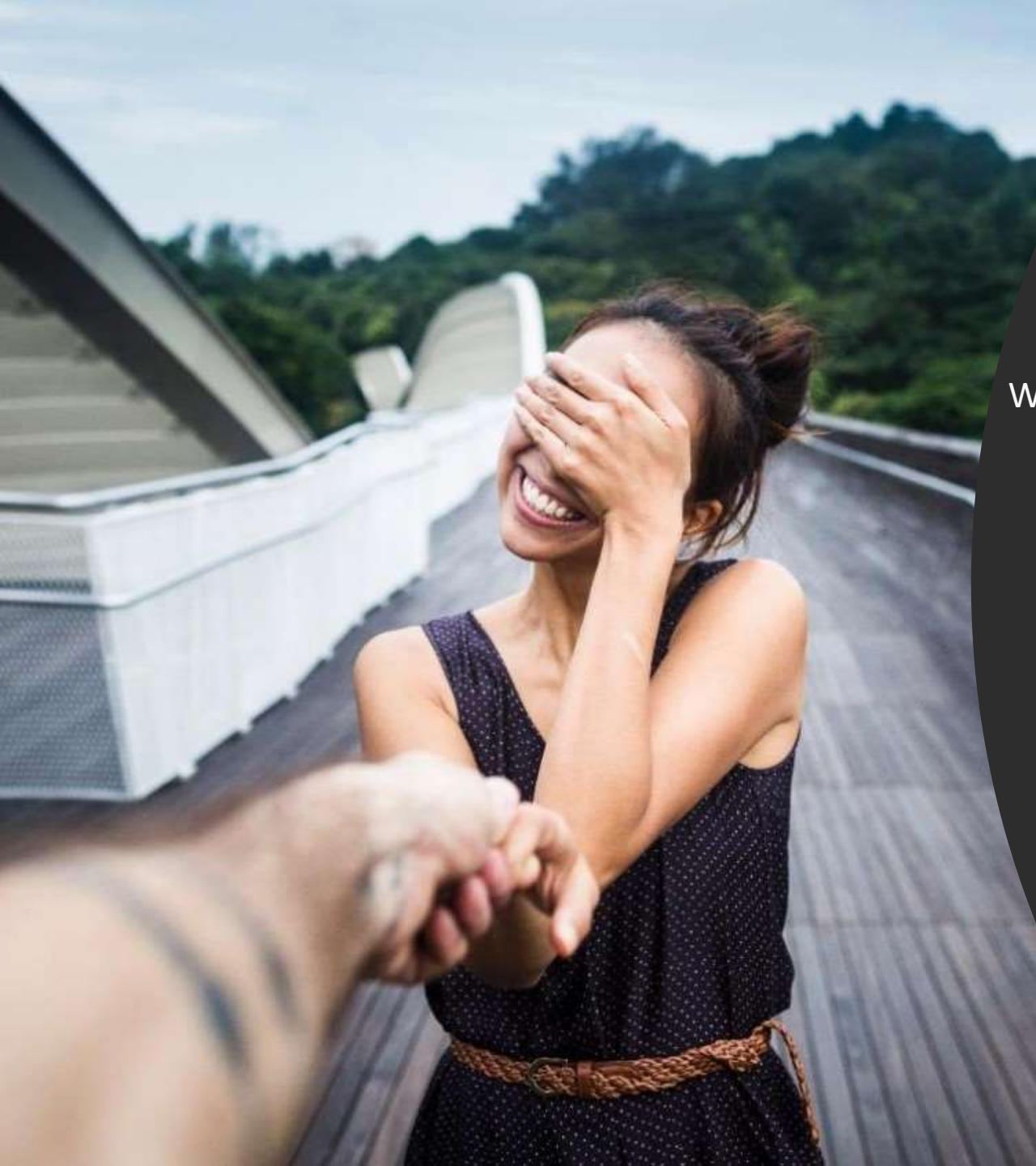
Mastercard® Airport Limo provided by DragonPass

Arrive at your destination rested and recharged.

Experience a better way to travel between city centre locations and the airport. The Mastercard Airport Limo service provides preferential rates on first-class ground transportation from participating airports in Asia Pacific, Europe and the United States to city centre locations – and vice versa.

You will be met at the airport by your dedicated chauffeur, who will escort you to the limousine and drive to your designated destination.

Booking must be made through the Mastercard Airport Limo by DragonPass services program via online. Certain terms, conditions and exclusions apply. For full details, see <https://travelwithus.mastercard.com/#/>. For more information, please contact your Mastercard account representative



Mastercard® Concierge

Expert advice and tailored support at your service.

Whenever you need assistance in planning a business or leisure trip, the Mastercard Concierge is on hand to help with personal, seamless live chat available 24/7 via travel.mastercard.com or simply a phone call away.

With multiple communication channels, you now have access to a wealth of travel planning and lifestyle services wherever you may be. Your passport to creating experiences from what life has to offer – from reserving the chef's table for a special anniversary to lining up a celebrity guest for your child's birthday celebration.



Benefit requires issuer opt-in and additional fee applies. Subjected to markets terms and conditions and may vary across markets.

For more information, please contact your Mastercard account representative.





One Dines Free

Great meals deserve great company.

Whatever your budget or taste in cuisine, and whether you're buttoned up formal or dressed down casual, a good meal is one worth sharing.

Enjoy one complimentary main course when dining at partner restaurants across major cities in Asia Pacific.

Access One Dines Free program via [link](#) Eligible Cards:

All Mastercard issued in Asia Pacific Offer Locations include:

- Hong Kong
- India
- Indonesia
- Japan
- Philippines
- Singapore
- Thailand
- Vietnam

Terms and conditions apply





TPC® Golf

Gain VIP access to some of the world's most famous golf courses.

Enjoy the golf experience of a lifetime with the chance to tee-off and play on the world-famous TPC® golf courses where the PGA TOUR® professionals play.

In addition, you can enjoy the following exclusive privileges:

- TPC Private Club Access
- TPC Resort VIP
- PGA TOUR Player Experience

Access the list of offers through [thislink](#).

Terms and conditions apply.



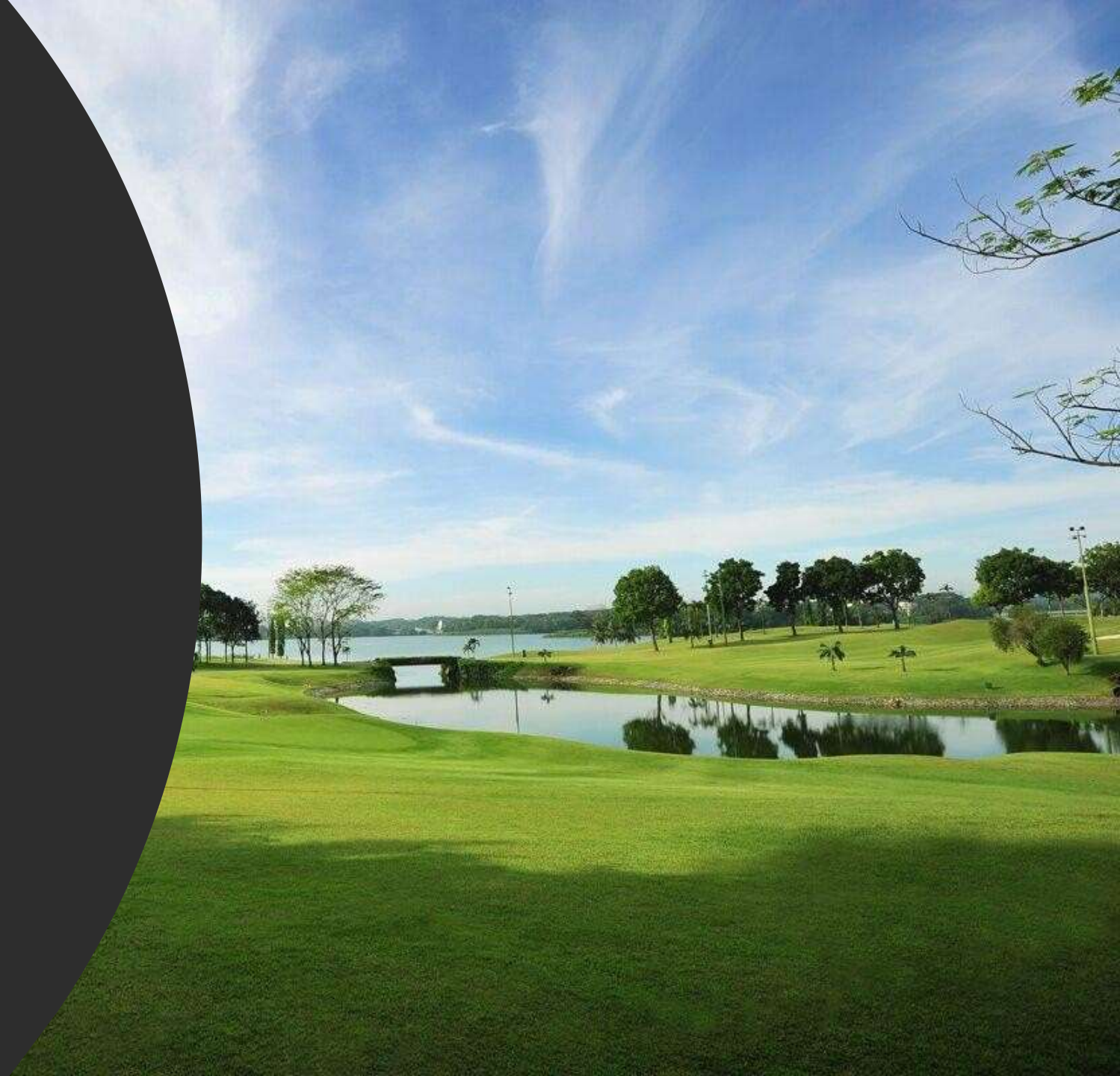
Mastercard Southeast Asia Golf

50% off green-fees

Enjoy the freedom to play on any of our world-class courses courtesy of Mastercard. As a World Mastercard® cardholder, you will enjoy the following privileges:

- 50% off green fees at 42 premium golf clubs

Terms and conditions apply.



Rewards and Experiences

- Priceless Cities
- Priceless Specials

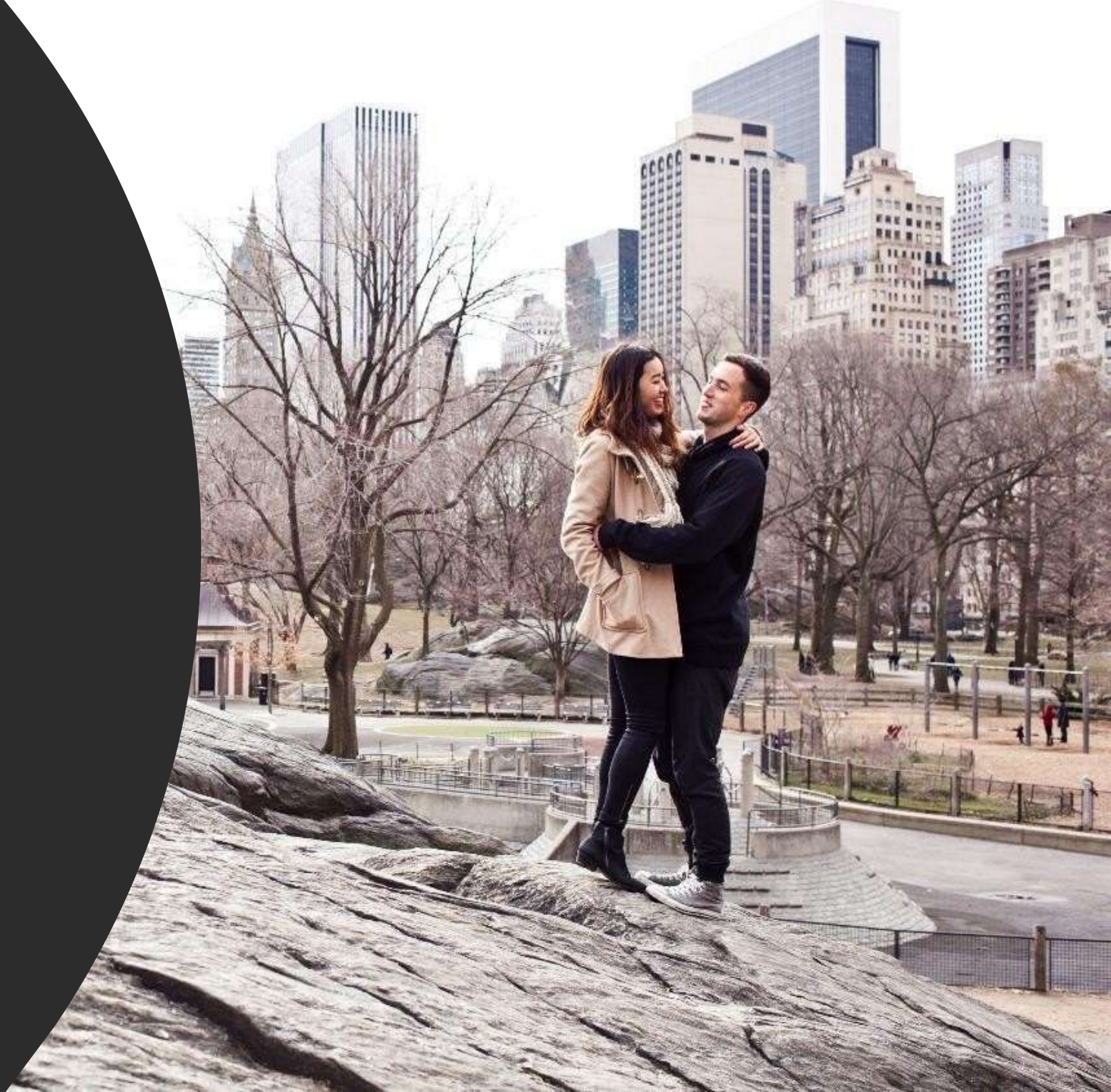


Priceless Cities

Connecting you to exclusive experiences and special-access events around the world.

Priceless Cities offers a curated collection of highly sought-after experiences in more than 40 major destinations worldwide.

Offering the promise of an unforgettable moment, each Priceless Cities experience is designed to surprise and delight, from an unforgettable dining experience from 50 meters above overlooking Dubai, to a one-of-a-kind wilderness adventure of spotting leopards in their natural habitat in Yala National Park.



Priceless Specials

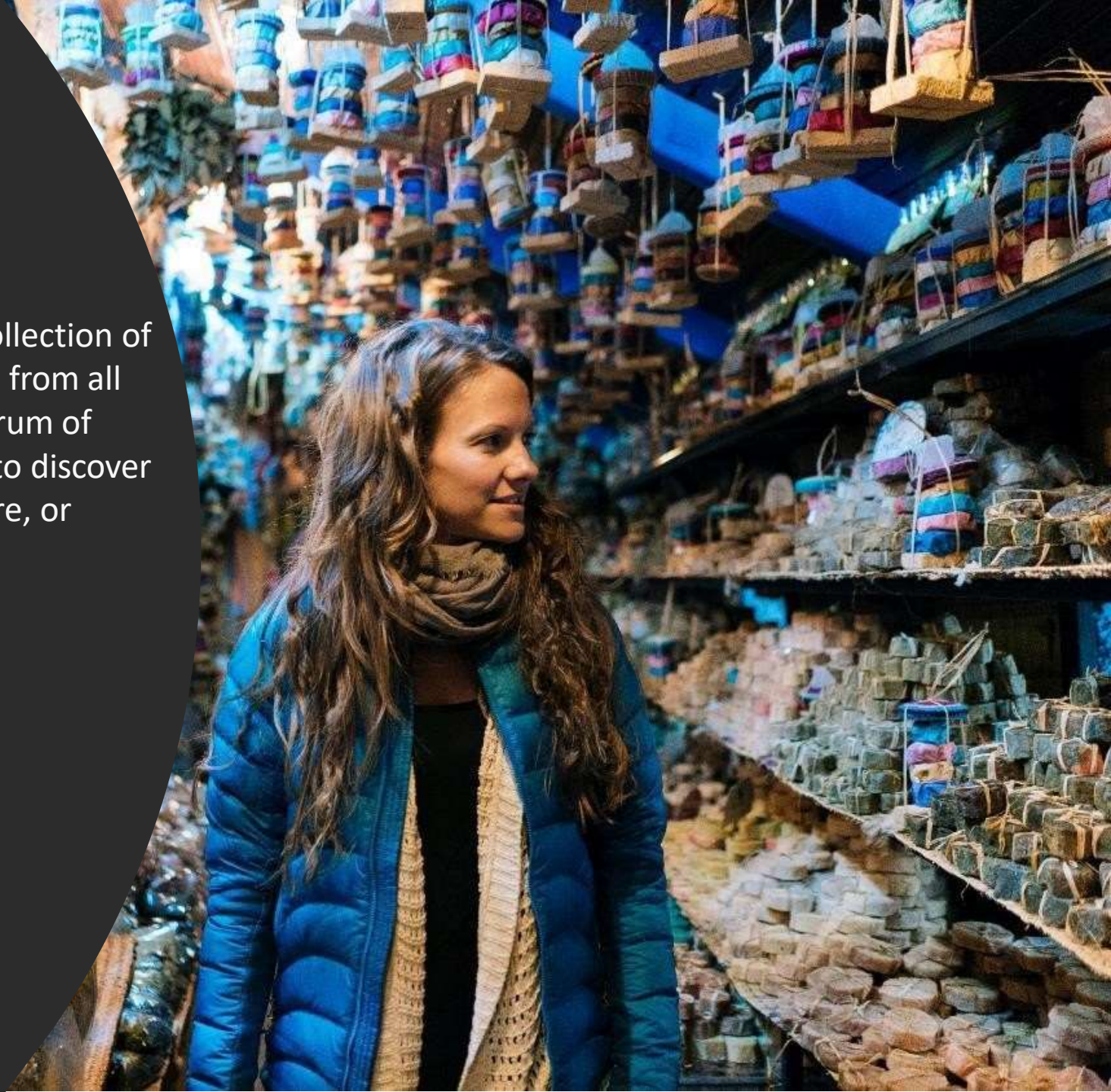
Making everyday moments that much more special.

Dive into Priceless Specials and discover a curated collection of everyday offers and benefits that have been sourced from all over the world for you to enjoy. Spanning the spectrum of activities and interests, Priceless Specials allow you to discover your next priceless moment no matter where you are, or what you are passionate about. Categories include:

- Arts and Culture
- Shopping
- Culinary
- Sports
- Entertainment
- Travel

Offers can be accessed via: specials.priceless.com.

Terms and conditions apply.





Wing Bank

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THE WORLD LOOKS DIFFERENT TO EVERYONE