



**DRAGONPASS
PREMIER+**

Welcome to the **Airport Lounge**
benefit provided to **You** by
Assurant and DragonPass.

Please read the following carefully as this will give You
information about what is provided as part of this Membership.



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Benefits included with this Membership

- Enjoy 6 Free Passes per account holder, allocated each year on your Account Anniversary which can be used in exchange for access into over 1000+ Airport Lounges and the use of vouchers worth £15, €15 or \$20 USD at selected Airport Restaurants across the DragonPass network.
- Pre-Book via the App and Website, certain Airport Lounges for £5 per person per visit. Please see section 4 (Airport Lounge Access & Pre-Booking) for more information.
- Purchase additional Airport Lounge Passes for You and Your guests at a discounted rate. Please see section 3 (Membership) below for additional information.
- Discounts & Vouchers at selected Airport Restaurants across the world. Please see sections 6 (Restaurant Discounts) & 7 (Restaurant Vouchers) for more information.
- Enjoy discounted rates on a variety of Spa treatments at selected Airport Spas & Nail Bars.
- 24/7 Customer support via 0330 041 6514* or via Support@dragonpasspremierplus.com, which can also be found via vm.dragonpasspremierplus.com Website and DragonPass Premier+ App.

How to access Your benefits

To make the most of Your Airport Services benefit, We would recommend You create an account via the DragonPass Premier+ App or, online at vm.dragonpasspremierplus.com. There You can view all of the benefits listed above, get the most up to date information as well as manage Your Membership online. The DragonPass Premier+ App can be downloaded from the Google Play or Apple App Stores.

This App provides access to an online Membership card, and a physical Membership card will also be provided within 5-7 days of You opening Your Qualifying Private Account. We will send this out to You automatically upon receiving Your information from Virgin Money and it can also be used for accessing Your benefits.

Definitions

Words or expressions that have a particular meaning, (as defined in this section) shall have the same meaning wherever they may appear in the Terms & Conditions.

- “Account Anniversary” means the date You opened Your Qualifying Private Account
- “Additional Passes” means any passes You buy over and above Your Free Passes
- “Airport Services” means the airport lounge access benefits made available by Assurant, which includes access to airport lounges, discounts and vouchers for selected airport restaurants and access to discounted treatments at selected spas and nail bars at participating airport outlets
- “App” means the DragonPass Premier+ App
- “DragonPass” means Assurant’s partner company who provide these Airport Services under this Scheme
- “Free Pass(es)” means the allowance you get on your Account Anniversary which can be used for either entry to an airport lounge; or one restaurant voucher to the value of £15.00, €15 or \$20 USD
- “Membership” means having access to DragonPass through Your Qualifying Private Account with Virgin Money, which provides the benefits listed above and allows access to the Airport Services
- “Qualifying Private Account” means Private Current Account, Flexible Repay Private Account, Rapid Repay Private Account, or a Current Account Tracker with Virgin Money and You have access to a named Private Manager



- “Scheme” means the Airport Services Scheme which gives You access to the Airport Services for the duration of Your Membership as part of Your Qualifying Private Account
- “Third-Party Organisations” means the third parties who operate the Airport Lounges, Restaurants, Spas and Nail bars which You have access to under the Scheme
- “Virgin Money” means Clydesdale Bank PLC (trading as Virgin Money), unless stated
- “We”, “Us”, “Our” or “Assurant” means Lifestyle Services Group Limited (trading as Assurant), unless stated
- “Website” means vm.dragonpasspremierplus.com
- “You”, “Your” means the Qualifying Private Account holder(s)

Terms and Conditions

1. Introduction

- 1.1 In this introduction We have set out the conditions which deal with the features of the Scheme that We would particularly like to bring to Your attention. Please read all of the Terms and Conditions carefully because We will rely on all of them in Our dealings with You.
- 1.2 The Scheme applies to participating airport lounges, restaurants, spas and nail bars and access to the benefits and facilities is at all times subject to availability. We reserve the right to include and withdraw airport lounges, restaurants, spas and nail bars from the Scheme entirely at Our discretion and without notice. We cannot accept any liability in the event that an airport lounge, restaurant, spa or nail bar is full or already reserved/allocated and can't provide You with access unless You have pre-booked.
- 1.3 To gain access to participating airport lounges, restaurants, spas and nail bars available under the Scheme, You must show Your passport and/or boarding pass and Your valid Membership card, either the digital card via the App or Website, or Your physical card. Please note, for discounts, vouchers and offers available you can use Your physical card, but some restaurants or spas either need to see the QR code or code which can be obtained via your online account on the App or Website.
- 1.4 The number of guests permitted varies from lounge to lounge as does the policy of individual lounges regarding access for children. Please check the App, Website or call Us on 0330 041 6514* for information on the individual lounges that You plan to use prior to travelling to determine their policy on guests and children.
- 1.5 At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate a limited amount of space for pre-booked entry, this means that unless You have pre-booked the lounge for £5 per person and arrive at the correct time, You may be refused access on the basis of a lack of capacity even if the lounge doesn't look full. Neither We, nor DragonPass have any control over the decision of individual airport lounges whether to admit any individual. Please refer to section 4 (Lounge Access & Pre-Booking), 4.8, for more information regarding admission for pre-bookings.
- 1.6 If You or any of Your party has any medical conditions or disability which may affect Your access to an airport lounge, We recommend that You check with the individual lounge prior to travelling to see whether they can facilitate any special requirements You may have. We can support you with any special requirements by contacting Us on 0330 041 6514* and We will obtain the relevant third-party contact information for you. We regret that We can't accept liability in the event an airport lounge is unable to facilitate special requirements.
- 1.7 Virgin Money will notify you of any changes to your free lounge passes per year or any of these Terms and Conditions 30 days before they become effective.



2. The Scheme

- 2.1 The Scheme is provided by Assurant in partnership with DragonPass. Virgin Money is not responsible for the operation and running of the Scheme, the participating airport lounges, restaurants, spas or nail bar vouchers or offers.
- 2.2 These Terms and Conditions govern Your use of the Scheme and the relationship between You, Us and DragonPass.
- 2.3 To activate Your Membership online You must register via the DragonPass Premier+ App on Your smartphone or online via the vm.dragonpasspremierplus.com Website. The name which You use to register must match Your bank details and Your passport for travel purposes. If the name on Your passport is different from the name which is registered for Your Qualifying Private Account, please contact Us before You use Your Membership card, You can contact Us on 0330 041 6514* or via email at Support@dragonpasspremierplus.com.
- 2.4 When You use the App or Website, You will also be subject to their Terms of Use and Privacy, Accessibility and Cookie Notices all of which can be found on the Website or App, as applicable. Please note, the Scheme is designed to be a digital service via the App or Website, but can also be used in conjunction with the physical card to access the benefits of the Airport Services via Your Membership. If You don't download the App or access the Website You won't have access to some of the discounts, offers and information regarding lounges, restaurants and spas that is available under the Scheme. If you are unable to access the App and/or Website, Our contact centre will be able to assist you as much as they can.
- 2.5 If You register via the App or the Website, this will give You access to Your online Membership card. However, We will also automatically send You a physical Membership card within 5-7 working days of You opening Your Qualifying Private Account.
- 2.6 As a user of the Scheme You'll have access to the Airport Services and Free Passes as part of Your Qualifying Private Account. Section 3 (Membership) below explains how many Free Passes You are entitled to, when Your Membership starts and when it ends.
- 2.7 The Airport Services are operated by Third-Party Organisations and it's Your responsibility to check a Third-Party Organisation's Terms and Conditions and/or opening hours and access restrictions before You use the Airport Service. The opening hours and access restrictions are available under the lounge details on the App & Website, but if you contact Us on 0330 041 6514*, We will provide you with the necessary information to view Third-Party's Terms and Conditions We cannot be liable for any loss or damage You suffer if You fail to comply with the Third-Party Organisations' Terms and Conditions.
- 2.8 All users of the Airport Services are expected to conduct themselves in an orderly and acceptable manner and should not disrupt the enjoyment of other users. If in the opinion of any member of staff or other representative of a Third-Party Organisation, Your behaviour or that of any member of Your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask You to leave. In those circumstances We will have no liability to You, and You won't be entitled to any reimbursement of Your Free Pass allowance and any monetary value incurred under the Scheme.
- 2.9 Our responsibility to You is to use reasonable skill and care in selecting Our Third-Party Organisations. Assurant, DragonPass and Virgin Money are not liable to You or any third party for any losses of any nature incurred by You/them in relation to the standard, quality or provision of service or products by the Third-Party Organisations or their employees or agents; Your own acts or omissions or the acts of other users of the Airport Services.
- 2.10 Nothing in these Terms and Conditions does, nor is intended to, exclude or limit Our liability for death or personal injury resulting from Our negligence; fraudulent misrepresentation; or any other liability which can't be excluded under applicable law.



- 2.11 If You have any complaints or feedback about the standard, quality or provision of any of the Airport Services, You should contact the relevant Third-Party Organisation directly. If they can't satisfactorily resolve Your complaint, You can contact Us on 0330 041 6514* (lines open 24 hours a day, 7 days a week), by email to Support@dragonpasspremierplus.com, or You can write to Us at:

DragonPass Premier+ Airport Lounge Access
c/o Assurant
PO Box 98 Blyth
NE24 9DL

and We'll liaise between You, DragonPass and any Third-Party Organisations to try to assist You in reaching a resolution. If You have a complaint about any other aspect of the Scheme, please contact Us.

3. Membership

- 3.1 Your Membership to the Scheme starts on the date You open Your Qualifying Private Account and continues until Your Qualifying Private Account is closed. Your Membership will automatically renew each year on the anniversary date that You opened Your Qualifying Private Account.
- 3.2 Each Qualifying Private Account holder will be issued with a physical Membership card and a welcome email. This will display the unique Membership number that can be used to create Your Membership online via the App or Website. This also means that each account holder will have an allowance of 6 Free Passes with the account, which can be used against airport lounge access and use of restaurant vouchers. Your allowance is renewed on Your Account Anniversary date as stated above, unused passes have no cash or monetary value and cannot be carried over into another Membership year. See section 4 for details.
- 3.3 You can purchase Additional Passes, over and above Your annual allowance of 6 Free Passes per account holder, for a discounted rate via the App (DragonPass Premier+), or the Website (vm.dragonpasspremierplus.com). Information regarding the cost can be found on the FAQs page as these can be subject to change.
- 3.4 Your 6 Free Passes, along with any Additional Passes You purchase, can be used by You and Your accompanying guests with 1 pass being used for each person, e.g. access to a participating airport lounge for You, Your partner and 2 children would use 4 passes or using a restaurant voucher would use up 1 pass for £15, €15 or \$20 off at selected restaurants.
- 3.5 Should You close Your Qualifying Private Account, Your Membership will be immediately cancelled and You'll no longer be entitled to any remaining Free Passes. Any Additional Passes which You have purchased and any pre-booking fee which You may have paid will be cancelled and refunded automatically and you will receive email confirmation of when this has been done, but if you want to check the progress you can do so by contacting Our customer service team on 0330 041 6514* or Support@dragonpasspremierplus.com. Section 4 (Airport Lounge Access & Pre-Booking) below explains the conditions that need to be met in order to be eligible for a refund on pre-bookings.
- 3.6 The Scheme forms part of Your Qualifying Private Account and Your Membership of the Scheme continues until You close the account.
- 3.7 If You change Your name, You must tell Virgin Money as soon as possible and before You next use Your Membership. Please allow up to 72 working hours for name changes to take effect with Us. The name on Your passport must match the name on Your Qualifying Private Account and the name on Your Membership card for travel purposes. If the name on Your passport is different from the name which is registered for Your Qualifying Private Account, please contact us before You use Your Membership card. You can contact Us on 0330 041 6514* or via email at Support@dragonpasspremierplus.com.



- 3.8 You must tell Us as soon as possible if You lose Your physical Membership card or cannot access to Your online Membership card on the App or Website, You can do this by contacting Us on 0330 041 6514*.

4. Airport Lounge Access & Pre-Booking

- 4.1 Participating airport lounge staff will record Your details and communicate them to DragonPass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.
- 4.2 Please note that any food and drink, including alcoholic drinks, provided as part of Your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge. We recommend that You contact the individual lounge in advance of Your travel if You or any member of Your party has any dietary requirements. You can do this by contacting Us on 0330 041 6514* and we will co-operate with DragonPass to obtain the necessary information.
- 4.3 It's Your responsibility to ensure You and Your guests arrive at the departure gate on time and board Your flight in good time. There is no obligation on the lounges to provide flight information or announcements.
- 4.4 Certain airport lounges can be pre-booked for a cost of £5 per person per visit via the DragonPass Premier+ App or the vm.dragonpasspremierplus.com Website.
- 4.5 To check if the airport lounge You intend to visit can be pre-booked in advance, please check the App or the Website, where You'll be able to select the lounge and check if pre-booking is available at Your desired time of travel.
- 4.6 If You wish to pre-book Your Lounge access You must do so at least 72 hours before You intend to visit. To pre-book just visit our Website or the App, follow the steps online and the selected number of passes will be removed from Your account at the time You make the booking.
- 4.7 If You need to cancel Your booking entirely or just amend the date or time of Your visit You'll need to cancel and re-book Your pre-booked lounge access. You can do this either using the App or visit Our Website or by calling Us on 0330 041 6514* or emailing Support@dragonpasspremierplus.com. As long as You cancel any pre-bookings no later than 72 hours before the visit, Passes (Free or Additional) will be credited back to Your account and the booking fee will be refunded into the account where payment was taken. For cancellations made with less than 72 hours' notice, clause 4.9 below will apply.
- 4.8 When arriving at the airport lounge it's important that You arrive on time; if You arrive later than the pre-booked time then it will be at the discretion of the lounge as to whether they can still allow You access and for how long.
- 4.9 If You don't attend the lounge, are refused access to the lounge because You have arrived later than Your pre-booked time or You cancel Your pre-booking less than 72 hours in advance of the visit You will not receive a refund of Your pre-booking fee and You'll be deemed to have used Your Free Pass(es). Where You've purchased an Additional Passes over and above Your annual allowance and pre-booked that visit, neither Your Additional Passes fee nor Your pre-booking fee will be refunded.
- 4.10 Facilities and amenities in lounges will vary, and at certain times may be limited. We nor DragonPass have no responsibility and are not able to control the provision of facilities within individual lounges. If You require more information, please refer to the terms set by each individual lounge. You can do so by contacting Us on 0330 041 6514* and We will provide you with the necessary information to view Third-Party's Terms and Conditions.



5. Spas & Nail Bars

- 5.1 You may use Your Membership to enjoy discounts on selected spa treatments at participating airport spas or nail bars.
- 5.2 To view a list of participating spas and nail bars please visit the DragonPass Premier+ App or the vm.dragonpasspremierplus.com Website. Please note that the discounts on treatments available are subject to change without notice so please check before You travel.
- 5.3 Each spa or nail bar reserves the right to operate under their specific Terms and Conditions with relation to passenger health and medical conditions, e.g. pregnancy may reduce range of treatments on offer. Age, behaviour, single sex party groups, party size and treatment exclusions may apply. It's Your responsibility to check the restrictions and policies of the spa or nail bar before Your treatment. Contact Us on 0330 041 6514* and We will provide you with the necessary information to view Third-Party's Terms and Conditions.
- 5.4 It's Your responsibility to allow enough time for the treatment prior to boarding Your flight.

6. Restaurant Discounts

- 6.1 You are able to claim discounts at participating airport restaurants by using Your Membership. To view a list of participating restaurants and available offers please visit the App (DragonPass Premier+) or the Website (vm.dragonpasspremierplus.com). Where a restaurant offers a discount, the App and Website will display the percentage amount off (e.g. 10% off). Offers and participating restaurants are subject to change without notice so please check before You travel.
- 6.2 Each restaurant reserves the right to operate under their specific Terms and Conditions in terms of menu availability, dress code, behaviour, single sex party groups, total party size and food/ drink exclusions.
- 6.3 The discount may not be used with any other promotions or offers the participating restaurants may be offering. Also, they cannot be used with restaurant vouchers to receive a greater value off food & beverages.
- 6.4 You may only use an airport restaurant discount at the same restaurant once in any 24-hour period.

7. Restaurant Vouchers

- 7.1 You can download restaurant vouchers via the App or the Website by using Your Membership. These vouchers will use up 1 Pass (Free) per use and can be used against food and beverages in participating airport restaurants. The value applicable (£15, €15 or \$20 USD) and any restrictions on how the value may be applied can be found under the "Restaurant Details" section on the App and the Website. However, they cannot be solely used against beverages.
- 7.2 The voucher must be presented before You place Your order as well as prior to paying the bill, either the digital version available from the App or the Website or a printed copy.
- 7.3 Each restaurant voucher will deduct one of Your Free Passes from Your annual Membership allowance once used.
- 7.4 Restaurant vouchers can only be used by the account holder and are non-transferable and non-refundable. Only one voucher can be used per transaction/bill.
- 7.5 Restaurant vouchers have a usage limit to one voucher every 5 hours regardless of the restaurant type.
- 7.6 Should the purchase total come to less than the value of the voucher then no change will be given. Should the total be more than the voucher value then You will be liable to pay the difference. Vouchers have no equivalent cash value and cannot be exchanged for cash.



- 7.7 The voucher cannot be used in conjunction with any other offers, entitlements, discounts, vouchers or promotions. Use of the voucher is subject to availability and does not guarantee access or table reservations at a participating restaurant. Access to the restaurant is at the restaurant's sole discretion. We shall not be held liable if Your chosen restaurant is unavailable.
- 7.8 To view a list of participating restaurants please visit the App or the Website. Where a restaurant offers a voucher, the App and Website will display the value amount off (e.g. £15 off). Participating restaurants are subject to change without notice so please check before You travel.

8. General Terms

- 8.1 We do not give any warranty for any goods or services accessed through, or displayed on, the App or the Website.
- 8.2 All discounts and vouchers available under the Scheme are only valid for the named person on the Membership card and any guests travelling with them at the time and cannot be assigned to a third-party. Discounts, vouchers and benefits cannot be applied retrospectively and there is no cash alternative.
- 8.3 Severability. If any court or competent authority decides that any of the provisions of these Terms and Conditions are invalid, unlawful or unenforceable to any extent, the term will, to that extent only, be severed from the remaining terms, which will continue to be valid to the fullest extent permitted by law.
- 8.4 Force majeure. We will not be liable or pay You compensation if Our contractual obligations to You are affected by any event which We, DragonPass or a Third-Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to war, threat of war, civil strife, terrorist activity and its consequences or the threat of such activity, riot, the act of any government or other national or local authority, including industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster, adverse weather conditions and all similar events outside Our or their control.
- 8.5 Third-Party Rights. A person who is not party to these Terms and Conditions shall not have any rights under or in connection with them under the Contracts (Rights of Third Parties) Act 1999.
- 8.6 Law and jurisdiction. These Terms and Conditions shall be interpreted in accordance with and governed by English law and You and We both agree that the English courts will have exclusive jurisdiction in the event of any dispute or claim except that if You are a resident of Northern Ireland, You may also bring proceedings in Northern Ireland and if You are a resident of Scotland, You may also bring proceedings in Scotland.

Data Privacy Notice

Lifestyle Services Group Limited are part of the Assurant, Inc. group of companies. The details here provide a summary of how We collect, use, share, transfer and store Your information. For Our full Data Privacy Notice please visit Our Website by visiting vm.dragonpasspremierplus.com or contact Our Data Protection Officer PO Box 98, Blyth, NE24 9DL or by emailing dataprotectionofficer@assurant.com

Information that We collect from You

We collect a variety of personal information about You including Your name, address, contact details and date of birth in order that We can provide the benefits of this service.

Using Your information

The main reason We collect Your personal information is to enable You to use the benefits of the service and in order that We can advise You of any changes to it. You can choose whether or not You



provide this information to Us, but if You decide not to do so, We will be unable to provide the benefits under these 'Terms and Conditions'.

We will also use Your information where We feel there is a justifiable reason for doing so for example: carrying out research and analysis to improve Our services; and recording and monitoring calls.

Sharing Your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to Us for the purpose of performing tasks that directly relate to the above-described purposes. Your personal information will also be disclosed to public bodies and organisations in order to satisfy Our legal obligations, where required.

Where We send Your personal information

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer Your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or We have taken all reasonable steps to ensure the company has suitable standards in place to protect Your information.

How long We keep Your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable law or regulation.

Your rights

You have a number of rights in relation to the information We hold about You, these rights include but are not limited to: the right to a copy of Your personal information We hold; object to the use of Your personal information; withdraw any permission You have previously provided and complain to the Information Commissioner's Office at any time if You aren't satisfied with Our use of Your information.

For a full list of Your rights please refer to the full Data Privacy Notice which can be found on our App and Website.

Please note that there are times when We won't be able to delete Your information. This may be as a result of fulfilling Our legal and regulatory obligations or where there is a minimum, statutory, period of time for which We have to keep Your information. If We're unable to fulfil a request, We'll always let You know Our reasons.

Assurant is a trading name of Lifestyle Services Group Limited (Company registration number 5114385) whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN, DragonPass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire WA15 9SD

The DragonPass Premier+ benefit and Website is managed on behalf of Clydesdale Bank Plc (Registered in Scotland. Registered no. SC001111. Registered Office: 30 St. Vincent Place, Glasgow, G1 2HL. Trading as Virgin Money.) by DragonPass International Ltd, a company registered in England and Wales with company registration number 8643888 having its registered office at 173a, Ashley Road, Hale, Altrincham, Cheshire, WA15 9SD and Assurant. Assurant is a trading name of Lifestyle Services Group Limited, a company registered in England and Wales with company registration number 5114385 having its registered office at Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

Virgin Money is not responsible for the operation and running of the airport lounge access scheme or the airport lounges within the scheme.

* 03 numbers cost no more than a national rate call and are included in 'inclusive minutes' for mobiles. Call charges will vary depending on Your phone provider. If You are unsure of Your call charges, We recommend contacting Your provider before calling us. To maintain a quality service, We may monitor and record phone calls

