



B Traveller – Airport Lounge Access

Terms and conditions

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Please note that reference in this document to 'Qualifying Private Banking customer' means you hold a Private Current Account, Private Current Account Mortgage or a Current Account Tracker with Clydesdale or Yorkshire Bank and have access to a named Private Development Manager.

Welcome to the Airport Lounge benefit provided to you by DragonPass and Assurant. With this benefit you can take advantage of up to 6 visits to participating airport lounges for free, with over 800 airport lounges around the world to choose from. You will also be able to access discounts at participating airport restaurants and spas.

Statement of Benefits

As a Qualifying Private Banking customer, you can:

- Enjoy 6 Inclusive Visits a year to any airport lounge across the DragonPass network. You can view which lounges are available by visiting the B Traveller website or the B Traveller App. A visit means one entry to an airport lounge. For instance, a customer travelling alone could visit an airport lounge a maximum of six times. A customer visiting an airport lounge with a guest would use 2 visits
- Access discounts at selected airport restaurants and spas across the world via the B Traveller App or online at youandb.dragonpasstraveller.com
- Purchase additional airport lounge visits at a reduced cost by using the B Traveller App, online at youandb.dragonpasstraveller.com or over the telephone on **03300 416 514***

How to Access your Benefits

You can access the benefits via the B Traveller App or by using the Membership Card.

To access all the benefits of your Qualifying Account, you will need to activate these via the B Traveller App or online at youandb.dragonpasstraveller.com or over the telephone on **03300 416 514***. The name which you use to register should be consistent with your passport for travel purposes.

To gain access to an airport lounge you will need to present either the physical membership card or your digital card via the App together with your passport or boarding pass.

B Traveller App

The B Traveller App can be downloaded from the Google Play store or Apple App Store by simply searching for 'B Traveller'. This App can be used as a digital membership card for the scheme and used instead of the physical membership card which we send you. The name which you use to register should be consistent with your passport for travel purposes.

For information of the restaurants and spa discounts you can take advantage of you will need to use the App or visit us online at youandb.dragonpasstraveller.com.

Key App Features include;

- Digital membership card which can be accessed within the App
- A full list of the available lounges, spas and restaurants and how to find them
- Information on what visits you've used and how many free visits you have left
- Ability to purchase more visits
- Your Membership renewal date

We would recommend you download the B Traveller App to make the most of the features and discounts available with B Traveller. Using only the physical membership card will mean you cannot access all of the restaurant and spa discounts you would have access to if you used the App.

Membership Card

A Membership card will be posted to you within 7-10 working days of you becoming a Qualifying Private Banking customer. Please note if you are a Qualifying Private Banking customer on 28th November 2016 you will receive your membership card automatically. This is the date that your membership to the Scheme will start.

Your DragonPass membership card allows you access to the lounges across the DragonPass network. To gain access to a lounge you will need to present your DragonPass membership card using either your Digital card via the App or the physical membership card we have sent to you.

You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on **03300 416 514*** (lines open 24 hours a day, 7 days a week). You also need to tell us if you change your name, as the name you use to register with needs to be consistent with your passport for travel purposes.

Complaints and feedback about the airport lounge access scheme can be addressed directly to us on **03300 416 514***, by email at youandb@dragonpasstraveller.com or you can write to us at:

B Traveller Airport Lounge Access
Assurant
PO Box 98
Blyth
NE24 9DL

*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

Conditions of Use

1. Definitions

Words or expressions that have a particular meaning in these Conditions of Use are defined in this section and shall have the same meaning wherever they may appear in these Conditions of Use.

- **“Airport Services”** means the airport lounge access benefit made available by Assurant, including access to airport lounges across the DragonPass network and discounts at selected airport restaurants and spas
- **“Inclusive Visit”** means one entry to an airport lounge per person
- **“Scheme”** means the B Traveller scheme which gives you access to the Airport Services for the duration of your membership whilst you are a Qualifying Private Banking customer
- **“Third Party Organisations”** means the third parties who operate the airport lounges, restaurants and spas which you have access to under the B Traveller scheme

“We”, “us”, “our” or “Assurant” means Lifestyle Services Group Limited¹

¹Lifestyle Services Group Limited t/a Assurant (Company registration number 5114385) whose registered office is at Assurant House, 6-12 Victoria Street, Windsor, SL4 1EN

2. Introduction

- 2.1 The Scheme is provided by Assurant in conjunction with DragonPass International Limited² (“DragonPass”). Clydesdale Bank PLC is not responsible for the operation and running of the Scheme, the airport lounges, restaurants or spas within the Scheme or any of the connected services, vouchers or offers.
- 2.2 These Conditions of Use govern your use of the Scheme and the relationship between you, us and DragonPass. They will apply to you once you have activated your membership of the Scheme.
- 2.3 In this introduction we have set out the conditions which deal with some particularly important features of the Scheme that we would like to bring to your attention. Please read all of the information in these Conditions of Use carefully because we will rely on all of these conditions in our dealings with you.
- 2.4 The Scheme applies to those airport lounges, restaurants and spas participating in it and access to the benefits and facilities are at all times subject to availability. We reserve the right to include and withdraw airport lounges, restaurants and spas from the Scheme entirely at our discretion and without notice. We cannot accept any liability in the event that an airport lounge, restaurant or spa is full or already reserved/allocated and cannot provide you with access.
- 2.5 To gain access to participating airport lounges, restaurant and spa discounts available under the Scheme you must show your passport and/or boarding pass and your valid membership card, either the digital card via the B Traveller App or your physical card.
- 2.6 The number of guests permitted varies from lounge to lounge, as does the policy of individual lounges regarding access for children. Please check with the individual lounges you plan to use prior to travelling to determine their policy on guests and children.
- 2.7 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 space, this means that you may be refused access to a lounge on the basis of a lack of capacity even if the lounge does not look full. Neither we nor DragonPass have any control over the decision of individual airport lounges whether to admit any individual.
- 2.8 If you or any member of your party has any medical problem 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 regret that we cannot accept liability in the event an airport lounge is unable to facilitate special requirements.
- 2.9 We will notify you of any changes to the Inclusive Visits or any of these Conditions of Use in writing or by email communication at least 30 days before they become effective.

²DragonPass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire, WA15 9SD

3. The Scheme

- 3.1 To activate your full membership of the Scheme you must register via the B Traveller App on your smartphone, online at **youandb.dragonpasstraveller.com** or over the telephone on **03300 416 514***. The name which you use to register should be consistent with your passport for travel purposes.
- 3.2 The 'B Traveller App' can be downloaded from the Google Play store or Apple App Store. When you use our website or the Traveller App you will also be subject to their conditions of use and privacy, accessibility and cookie policies which can be accessed via the website (**youandb.dragonpasstraveller.com**) or the App. Please note, the Scheme is designed to work as a digital service through access to the B Traveller App, if you do not download the App this may mean you cannot access all of the restaurant and spa discounts and information you would have access to if you used it.
- 3.3 If you require a replacement card, just get in touch with us and we will arrange for one to be re-sent to your registered address.
- 3.4 By registering for membership of the Scheme you will have access to the 6 Inclusive Visits and various airport restaurant and spa discounts.
- 3.5 The Airport Services are operated by Third Party Organisations. By using the Airport Services you agree to be bound by not just these Conditions of Use but also those of the Third Party Organisations including any opening hours or access restrictions which they have. It is your responsibility to check a Third Party Organisation's conditions of use and/or opening hours and access restrictions before you use the Airport Service. We cannot be liable for any loss or damage you suffer if you fail to comply with the Third Party Organisations' conditions of use.
- 3.6 All users of the Airport Services are expected to conduct themselves in an orderly and acceptable manner and not to 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 will not be entitled to any reimbursement of your Inclusive Visit allowance under the Scheme.
- 3.7 Our responsibility to you is to use reasonable skill and care in selecting our Third Party Organisations. Assurant, DragonPass and Clydesdale Bank PLC 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. We do not give any warranty for any goods or services accessed through, or displayed on, the B Traveller App or connected website.
- 3.8 Nothing in these Conditions of Use 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 cannot be excluded under applicable law.
- 3.9 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 cannot satisfactorily resolve your complaint you can contact us on **03300 416 514***, by email at **youandb@dragonpasstraveller.com** or you can write to us at:
- B Traveller Airport Lounge Access
Assurant
PO Box 98
Blyth
NE24 9DL
- and we will liaise between you and them to try to assist you reaching a resolution, but we have no further liability to you. If you have a complaint about any other aspects of the Scheme please contact us.

4. Membership

- 4.1 Membership of the Scheme is annual.
- 4.2 The membership year is defined as the date from which you become a Qualifying Private Banking customer and the period of 365 days thereafter.
- 4.3 Membership will be automatically renewed provided you continue to be a Qualifying Private Banking customer.
- 4.4 You have an allowance of 6 Inclusive Visits per membership year. Your allowance is renewed each membership year, unused visits have no cash or monetary value and cannot be carried over into another membership year.
- 4.5 All Qualifying Private Banking customers will be issued with a physical membership card. This means that each customer will receive 6 Inclusive Visits.
- 4.6 Your 6 Inclusive Visits can be used by you and your accompanying guests with 1 Inclusive Visit being used for each person, e.g. access to a participating airport lounge for you, your partner and 2 children would use 4 Inclusive Visits.
- 4.7 Should you stop being a Qualifying Private Banking customer, your membership will be immediately cancelled and your Inclusive Visit allocation removed. Any pre-paid additional airport lounge visits which you have purchased and not used will be refunded to you.
- 4.8 If you stop being a Qualifying Private Banking customer, you will not be entitled to any cash equivalents or a reduction in the monthly fee.
- 4.9 If you change your name you must tell Clydesdale Bank or Yorkshire Bank as soon as possible and before you next use your membership card. Please allow up to 72 hours for name changes to take effect. Your name should be consistent with your passport for travel purposes. You will need to order a new membership card with your new name on. To do this you must call us on **03300 416 514*** (lines open 24 hours a day, 7 days a week).
- 4.10 You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on **03300 416 514*** (lines open 24 hours a day, 7 days a week).

5. Airport Lounge Access

- 5.1 Additional lounge visits can be purchased via your B Traveller App, or by calling us on **03300 416 514***.
- 5.2 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.
- 5.3 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.
- 5.4 It is your responsibility to ensure that you and your guests arrive at the departure gate on time and board the flight. There is no obligation on the lounges to provide flight information or announcements.
- 5.5 Certain airport lounges can be pre-booked by calling us on **03300 416 514***, more information can be found below:
 - To check if the airport lounge you intend to visit can be pre-booked in advance please go to **youandb.dragonpasstraveller.com** or call us on **03300 416 514***
 - To pre-book your lounge access you need to call us on **03300 416 514*** at least 72 hours before you intend to visit.
 - When arriving at the airport lounge it is 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.
 - To amend or cancel your pre-booked lounge access call us on **03300 416 514***, providing at least 72 hours notice.
 - When you pre-book we will remove the selected amount of visits from your account at the time that you make your booking. If you do not attend the lounge without notifying us or provide us with less than 72 hours notice of cancellation, the visits will still be removed from your inclusive visits. If you cancel the pre-booked visit by giving us at least 72 hours notice, the visit(s) will be credited back to your account at the time that you cancel.

6. Spas

- 6.1 To view a list of participating spas please visit: **youandb.dragonpasstraveller.com**. Here you will also find details of the treatments available at each spa. Please note that the discounted treatments available at participating spas are subject to change without notice so please check before you travel.
- 6.2 Each spa 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 is your responsibility to check the restrictions and policies of the spa before your treatment.
- 6.3 It is your responsibility to allow enough time for your treatment prior to boarding your flight.

7. Restaurants

- 7.1 Members are able to claim discounts at participating airport restaurants. To view a list of participating restaurants please visit **youandb.dragonpasstraveller.com**. Here you will also find details of the offers available at each restaurant. Offers and participating restaurants are subject to change without notice so please check before you travel.
- 7.2 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.
- 7.3 The discount may not be used in conjunction with any other promotions or offers the participating restaurants may be offering.

8. General Terms

- 8.1 All discounts available under the Scheme are only valid for the named person on the membership card and cannot be assigned to a third-party. Discounts or benefits cannot be applied for retrospectively and there is no cash alternative.
- 8.2 If any of the provisions of these Conditions of Use are deemed to be invalid, unlawful or unenforceable to any extent by any court or competent authority, the provision will, to that extent only, be deemed severable and shall not affect the other provisions of these Conditions of Use.
- 8.3 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 the consequences or the threat of such activity, riot, the act of any government or other national or local authority, industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster, adverse weather conditions and all similar events outside our or their control.
- 8.4 A person who is not party to these Conditions of Use shall not have any rights under or in connection with them under the Contracts (Rights of Third Parties) Act 1999.
- 8.5 These Conditions of Use will prevail over any other terms and conditions provided to you in relation to the use of B Traveller.
- 8.6 To the extent permissible by local law or regulation, these Conditions of Use shall be interpreted in accordance with and governed by English law and you agree to submit to the non-exclusive jurisdiction of the English Courts to resolve any dispute. If you live in either Scotland or Northern Ireland you may choose the law and jurisdiction of Scotland or Northern Ireland (as appropriate) if you wish to do so.

Data Privacy Policy

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 Policy please visit our website by visiting the B Traveller website youandb.dragonpasstraveller.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 this service agreement.

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.

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 are not satisfied with our use of your information.

For a full list of your rights please refer to the full Data Privacy Policy.

Please note that there are times when we will not 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 are unable to fulfil a request, we will always let you know our reasons.

For details on how CYBG will handle your information, please refer to CYBG's Fair Processing Notice at cbonline.co.uk/privacy and also at ybonline.co.uk/privacy.

youandb.co.uk

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