



PRACTICAL GUIDE

WORLD ELITE
GET MORE FROM YOUR DESTINATIONS



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I.CHARACTERISTICS

A.THE CARD

World Elite Mastercard is an international credit card conceived for Ultra High Net worth Individuals (UHNWI) that allows its holder to benefit from a credit up to the limit of the card. The used credit can be reimbursed in monthly payments that vary between 5%, 10%, 20%, 30%, 50% and 100% of the total amount of use. In addition, World Elite card offers exclusive benefits and high-end services as well as 24/24 concierge services.

The applicable debit interest rates on this card are:

Transaction	Annual debit interest rate
Purchase	18%
Withdrawal	20%

The World Elite card can be used to execute the following transactions:

- Purchases at all merchants displaying the Mastercard logo in Lebanon and abroad
- Withdrawals from any Mastercard ATM network around the world

USEFUL TIP

Upon reception of the card, it is important to append immediately on its back the signature of the cardholder.

CARD VALIDITY

The World Elite card is valid until the last day of the month mentioned on its front side. It will be automatically renewed except notification of the client two months prior to the card expiry date, to allow its holder to benefit from all services continuously.

CARD LIMIT

Upon subscription, the bank defines the card limits; the cardholder expenditures should not exceed the maximum limit of the card. The penalty for exceeding the limit is USD 20 and will be at the cardholder charge. The World Elite card limit depends on the financial capacity of the client, starting USD 30,000.

CAPACITY OF PURCHASE AND WITHDRAWAL

The World Elite card allows its holder to make purchases and withdrawals within the limits of the card as well as daily and weekly parameters. World Elite card purchases and withdrawals parameters are:

Period	Number of purchases	Purchases in USD	Number of withdrawals	Withdrawals in USD
Daily	30	20,000	7	7,500
Weekly	50	100,000	20	10,000

USEFUL TIP

Prior to every important purchase /withdrawal he intends to make. The cardholder should verify with his personal banker that the available balance of the card is sufficient and that the amount is within the limits of the daily and weekly parameters. Modification of weekly or daily parameters may be requested from the personal banker at any time; the modification takes effect in the 24 following hours (working days).

PIN CODE

The PIN code is a security guarantee:

- The PIN code is personal. No one is entitled to ask for it: neither legal authorities, nor SGBL or Mastercard
- The PIN code should be memorized and the document on which it was delivered should be destroyed
- If a PIN code is forgotten, a new one may be requested at SGBL's branch
- The card and the PIN code should never be kept together
- The PIN code is the responsibility of the client and any withdrawal or purchase made following the use of the PIN code cannot be subject to a refund

FEES

Description	Fees
Card price/ Renewal fee	USD 500
Additional card	USD 350
Card replacement	USD 50
Reissue of PIN code	USD 5

B. PAYMENTS, WITHDRAWALS AND SETTLEMENT

Purchases and withdrawals made with the World Elite card, as well as fees and commissions are directly debited from the available balance of the World Elite account.

The minimum due amount depends on the percentage of reimbursement defined with the personal banker upon subscription:

Payment rates	5% Minimum: USD 35	10%,20%,30% or 50% Minimum: USD 50	100%
Settlement	The 25 th of each month		

Steps to follow for payments:

- The World Elite cardholder gives the card to the merchant
- The card is inserted into the chip card reader and the payment is validated by entering the PIN code

COMMISSIONS ON WITHDRAWALS

ATM	Commissions
SGBL ATM	Free of charge
BLF ATM	USD 1
Other(local and international)	1% with a minimum of USD 5

C. CARD MALFUNCTIONING

In the event of card malfunctioning, the card service, available 24/7 on +961 1 489 583, will advise and assist the cardholder to solve the problem in the shortest delays.

D. CARD LOSS OR THEFT

In the event of theft or loss of the World Elite card, or if the card has been retained by the automated teller machine (ATM), it should be stopped immediately:

- The cardholder should call SGBL card authorization centers open 24/7:
 - From Lebanon: 1274 or +961 1 489 583
 - From abroad: + 961 3 477 777 or +961 1 489 583
- The branch should be notified by phone, or fax and a written confirmation should be immediately sent
- A stolen card should be declared to the police. A copy of the theft declaration should be provided to the branch

P.S

- The liability of the cardholder will be saved from all transactions subsequent to the suspension of the card (by notification from the processing center) except for transactions made after the PIN code has been entered
- Replacement costs resulting from the opposition of the card will be at the cardholder's charge
- The cardholder should not try to use his card if found after it loss/theft notification, because it would have been cancelled. It should be destroyed and returned to SGBL branch

II.ADVANTAGES

A.INSURANCE, ASSISTANCE AND SECURITY PROGRAMS

Insurances	Limits
Personal accident insurance	Up to USD 1,00,000
Emergency medical evacuation and repatriation	Up to USD 2,000,000
Medical emergency expenses	Up to USD 1,000,000
Baggage loss	Up to USD 3,000
Baggage delay	USD 500
Missed connection	USD 500
Trip cancellation	Up to USD 7,500
Trip delay	USD 500
Daily In-Hospital cash benefits	USD 100 per day
Trip Curtailment	Up to USD 7,500
Protection against property damage to rental cars	Up to USD 50,000
Towing of the vehicle	Up to USD 100
Vehicle drop off charges	Up to USD 100

INSURANCE DIGITAL CLAIM

The World Elite cardholder may at any moment, in case of any inconvenience, file a claim on www.mcpeaceofmind.com

PURCHASE PROTECTION

Purchase Protection provides coverage for loss of a covered purchase due to accidental damage or theft occurring within 180 days from the date of purchase. Coverage includes up to USD 5,000 per claim and maximum of USD 10,000 over a 1 year period.

B.LUXURY SERVICES, OFFERS AND LOYALTY PROGRAM

VIP LOUNGES

The Mastercard World Elite card offers its Ultra High Net Worth cardholders access to more than 850 VIP lounges at airports around the world by mentioning "Lounge Key program". For more information, please visit the mobile application "Mastercard for you".

PRIORITY PASS

Priority Pass, a free of charge card offered with the World Elite card, gives its holder access to a large network of VIP lounges at airports worldwide.

Steps to follow:

- The cardholder goes into the VIP lounge at the airport
- Presents his Priority Pass card to access the lounge

P.S

Exclusively for World Elite cardholders: SGBL offers 3 free accesses per year to Beirut Cedar Lounge with one accompanying guest.

The charge per visit for the cardholder and for any guest is USD 27.

For more information, please visit www.prioritypass.com.

MASTERCARD AIRPORT CONCIERGE

Personal reception and escort service at selected airports (for departures and arrivals) with 15% discount in addition to connections at more than 400 airports worldwide.

QATAR AIRWAYS PRIVILEGE CLUB

The World Elite cardholder can also benefit of the following services with the "Premium Memberships of Qatar Airways Privilege Club":

- Unlimited access (with a free guest) in more than 600 "oneworld" airport lounges
- Allocation of excess baggage
- Accelerated reward points
- Guaranteed availability of space

CLEARTRIP

The World Elite cardholder can benefit from a 10% discount on international flights with "Cleartrip". For more information, please visit www.cleartrip.com.



CONCIERGE SERVICES

The World Elite card will assist the cardholders with its concierge service available 24H/7 to ensure every step goes smoothly and give them the opportunity to access a wide range of benefits.

The cardholder should call World Elite concierge service:

- From Lebanon: +961 1 426 801 / 855-489-5455 (Toll free number)
- From abroad: +1-669-272-1239

CAREEM

The World Elite cardholder can book a ride with "Careem" taxi and have his own personal driver take him where he needs to go. The cardholder can choose the car type that suits his taste, reserve on the spot or schedule for a later pick up and enjoy the comfort of the ride.

To enjoy a first ride for free and three 20% discounted rides monthly, the cardholder has to download "Careem" application through IOS or Google Play, and book the ride with his World Elite card.

P.S

- For the first free ride:
 - A ceiling of USD 10 is set (only for new clients)
 - The cardholder should enter a promo code "MC1RIDE"
- For the 20% discounted rides, the cardholder should enter a promo code "MASTERCARD"

BOINGO

Provides access to the world's largest Wi-Fi provider; unlimited usage at over 1 million locations, including restaurants, cafes, stadiums, transportation hubs and inflight through Wifi.boingo.com or Boingo wi-Finder mobile application. The cardholder can register on sgbl.boingo.com

BUY 1 GET 1 OFFERS

Buy 1 Get 1 offers are available on the "Mastercard for you" and "Buy 1 Get 1" mobile applications.

"My US" PREMIUM SHIPPING

Unlimited offers and promotions in transportation services and personal shopper services of goods purchased from the United States at reduced rates and express delivery.

PRICELESS CITIES

Multiple discounts through Priceless Cities are available on the "Mastercard for you" mobile application or www.priceless.com.

FREE "BLACK MEMBERSHIP" AT GLOBAL HOTEL ALLIANCE

Free "Black membership" providing benefits through GHA of 33 hotel brands with more than 500 luxury hotels in 76 countries around the world.

CHIC OUTLET SHOPPING VILLAGES

The cardholder will get the chance to access a worldwide luxury shopping program in 9 shopping villages in Europe.

WORLD ELITE LUXURY SHOPPING PRIVILEGES

World Elite cardholders will benefit from a luxurious shopping experience in Spain, United Kingdom and France with:

- 10% discount on purchases that can be redeemed back in store
- In-door shopping experience
- Personal shopper services

SPA OFFERS

The World Elite cardholder will get pampered at over 50 spectacular spas worldwide at Fairmont Hotels & Resorts, Swissôtel Hotel & Resorts and Raffles Hotels & Resorts.

LUXURY SERVICED APARTMENT DISCOUNTS

Up to 15% discount on World Elite cardholder stay at prime luxury serviced apartments, which includes:

- Onefinestay: over 2,500 properties across London, New York, Paris, Los Angeles, Milan, French Riviera and more
- Grosvenor House Dubai
- Oakwood: over 2,500 properties across eight countries in Asia Pacific, including China, Japan, Thailand and India

P.S

For luxury apartment's reservations, the World Elite cardholder should simply call World Elite Concierge to find out all the details he needs.

"FIVE STARS MEMBERSHIP" WITH HERTZ

The World Elite cardholder will enjoy special privileges and benefits, such as:

- Bypassing the rental queue at many of the world's busiest airports

- Guaranteed one car class upgrade at participating locations
- Faster returns with Hertz instant return
- Up to 15% off best publicly available rates at participating Hertz locations worldwide
- Free additional driver (spouse/domestic partner for Gold Plus Rewards Members)

STARWOOD HOTELS & RESORTS FREE COMPLIMENTARY HOTEL NIGHTS

With the World Elite Card, the cardholder can find additional free stays at "Starwood Hotels & Resorts" in Europe, the Middle East and Africa in more than 175 hotels on www.spg.com/Mastercard.

SONEVA

The World Elite cardholder will enjoy a mesmerizing stay in Thailand's most luxurious and refined locations with offers tailored to satisfy his expectations:

- Two complimentary nights for two in a one bedroom villa at Soneva Fushi or Soneva Kiri
- Sonu's picnic at Soneva Fushi or private cinema experience at Soneva Kiri

DUBAI OPERA

Access to front row seating and other complimentary benefits at the Dubai opera for World Elite cardholders:

- Access to premium seating, namely the 20 seats in the first 10 rows, reserved exclusively for World Elite cardholders
- Complimentary valet parking
- Complimentary refreshment
- Complimentary memorabilia
- Access to ticket pre-sales for selected shows

LVV EXCLUSIVE OFFER

Upon presenting his World Elite card at the reception area of "La Vallée Village", the cardholder will benefit from an exclusive offer including:

- Hands free shopping
- Two VIP cards with 10% discount to use in 6 different boutiques in the Village
- Round trip private car with driver from central Paris to LVV by booking on ChicLounge@LaValleeVillage.com
- Access to VIP Lounge with refreshments
- A souvenir
- Free WiFi

SUPER REWARDS

While purchasing with his World Elite card, the cardholder will collect Super Rewards points and can redeem them for anything, anytime and anywhere around the world:

- USD 1 spent with World Elite in Lebanon = 2 Super Rewards points collected
- USD 1 spent with World Elite abroad = 3 Super Rewards points collected

N.B

For more detailed information about World Elite services and offers, please visit the "Mastercard for you" mobile application.

C. EXPENSES CONTROL AND TRACKING

Many means are available for expenses control and tracking:

SMS SECUSPEND

This service allows the cardholder to immediately track his card transactions:

- SMS track of card transactions at any time
- Alert in case of fraudulent use of card (theft or loss) in order to stop it immediately

In fact, the cardholder receives an SMS after each executed transaction which allows him to detect any attempt of fraudulent transaction. This service is free of charge with the World Elite card.

REMOTE BANKING SERVICES

The eSGBL online banking service and the SGBL mobile application allow the tracking of expenses made with the World Elite card.

MONTHLY CARD STATEMENT

A free monthly card statement is available at the branch at the end of each month to allow the cardholder to track all payment and withdrawal transactions made with the World Elite card in Lebanon and abroad.

P.S

Payment receipts should always be kept in order to compare them with the monthly card statement.