

# Terms and Conditions of IN Pay LoungeKey Additional Service

An Additional Service of the IN Pay Platinum Card and the IN Pay Platinum Metal Card is LoungeKey, which provides access to airport lounges and special offers worldwide, regardless of the class you fly in. The following terms and conditions explain the LoungeKey Additional Service in detail.

## LoungeKey Additional service

LoungeKey Additional Service allows the Cardholder to enter the lounges of airports covered by the LoungeKey programme and use the services offered there in accordance with the LoungeKey Terms of Use, which are available at <https://www.LoungeKey.com/inpay>. By using the LoungeKey Additional Service, the Cardholder agrees to the LoungeKey Terms of Use, which may be changed by the service provider at any time.

## Visiting LoungeKey lounges

Upon entering the lounges of airports participating in the LoungeKey programme, the Cardholder must present the Card related to LoungeKey, their boarding pass and their identity document at the request of the staff. Upon entering the lounge, the Card is registered and the Cardholder is requested to sign the registration. The terms and conditions for visiting and using the offers of airport lounges covered by the LoungeKey programme can be found on the LoungeKey programme website <https://www.LoungeKey.com/inpay> or in the LoungeKey mobile app.

## Fee

Visiting the lounges is free of charge for holders of the IN Pay Platinum Metal Card, but subject to a fee for the Cardholder's companion. For holders of the IN Pay Platinum Card and their companions, lounge visits are subject to a fee. We deduct the lounge visit fee from the Credit Limit of the Card, according to the Price List. For more information on LoungeKey service fees, please visit <https://www.LoungeKey.com/Inpay> and view our Price List.

## Other important information

We may change these Terms and Conditions at any time, including by suspending the provision of the LoungeKey Additional Service, without your or the Cardholder's prior consent.

Capitalised terms are as defined in the Terms and Conditions of the IN Pay Payment Solution Contract and the General Terms and Conditions of Inbank AS.

## Settlement of complaints

Any inquiries, complaints, disputes and questions concerning the LoungeKey programme should be addressed to us.

We are not responsible for the services provided in the lounges of the airports covered by the LoungeKey programme. If there are any problems with these services, the Cardholder should contact the LoungeKey service provider directly at [operations@LoungeKey.com](mailto:operations@LoungeKey.com).

Our goal is to offer you a quality Service. If you are dissatisfied with our Service or support, please notify us in accordance with the Procedure for Resolution of Complaints available on our Website. Submit your complaint to us in the form of your choice (orally, in writing or electronically) using our Contact Details. Please detail the circumstances of your dissatisfaction in the complaint as precisely as possible and attach any documents to support your complaint.

We will attempt to settle any differences by negotiations. If the negotiations fail, you as a consumer have the right to apply to a court or the Consumer Protection and Technical Regulatory Authority (Pronksi 12, 10117 Tallinn, phone 620 1700) or its Consumer Disputes Committee (phone 620 1920, email [avalduis@komisjon.ee](mailto:avalduis@komisjon.ee)) to defend your rights. Relevant information can be found at [www.ttja.ee](http://www.ttja.ee). Complaints arising from a distance contract can be lodged at [ec.europa.eu/odr](http://ec.europa.eu/odr). Court disputes are settled in the court of our location, unless otherwise agreed between the Parties or provided by the law.

Inbank AS is a credit institution and our business is the provision of financial services. We are supervised by the Financial Supervision Authority of Estonia (Sakala 4, 15030 Tallinn, [www.fi.ee](http://www.fi.ee), phone 668 0500).