



Terms and Conditions for the Complimentary Airport Lounge Access for eligible BDO American Express Cardmembers in PAGSS International Lounges:

1. Airport lounge access to the PAGSS International Lounges located in the International Departures Area of NAIA Terminals 1 and Terminal 3* is available to eligible active BDO American Express® Basic and Supplementary Cardmembers in good credit standing (“Airport Lounge Access Program”).

*Access to PAGSS International Lounge in NAIA Terminal 3 will be available until April 30, 2025. Lounge will be closed by May 1, 2025 for rehabilitation works.

2. Acceptance and use by Cardmembers and their guest(s)/travel companion(s), as applicable, of the NAIA Terminals 1 and 3 PAGSS International Lounges are subject to the availability and the respective policies of the Lounges.
- a. The Cardmember, and guest(s)/travel companion(s), is entitled a maximum of four (4) hours stay in the Lounge upon lounge registration. In excess of four (4) hours, the Cardmember shall be charged PHP100 per head for every additional one (1) hour which will be paid using the Cardmember’s BDO American Express Card.
 - b. A Cardmember will only be allowed to avail of the complimentary lounge access ONCE within a 24-hour period, starting from the time of entry. In case there is a flight delay or for any reason, lounge re-entry of the Cardmember will be charged to the Cardmember, even if the Cardmember has not fully utilized the four-hour lounge access maximum stay.
 - c. Only children age five (5) years old and below (with or without seats) are allowed to enter the airport lounge free of charge and will not be counted as guest of the Cardmember.
3. Below is the free lounge access entitlement for Cardmembers of each eligible BDO American Express Card.

Card Type	Complimentary Access Eligibility	
	Until May 31, 2025	Starting June 1, 2025
The Platinum Card® by American Express	Cardmember + 1 guest	Cardmember + 1 guest
American Express® Platinum Credit Card	Cardmember + 1 guest	Cardmember only
American Express® Explorer™ Credit Card	Cardmember only	Cardmember only

In excess of the complimentary lounge access allocation per Card type, the Cardmember has to settle the Lounge Access Fee with their BDO American Express Card.

4. To avail of the complimentary airport lounge access, the following procedures shall be observed:
- a. The Cardmember must present the following to the PAGSS designated frontliner/s:
 - i. Active and unexpired eligible BDO American Express Card
 - ii. Boarding Pass with same day boarding
 - iii. Passport
 - b. PAGSS designated frontliner/s shall validate that Cardmember is the one redeeming the complimentary lounge access by matching the name on the eligible BDO American Express Card, same day Boarding Pass, and Passport
 - c. Card will be swiped at POS for Php 1.00 which will immediately be reversed
 - d. PAGSS designated frontliner shall fill-out the Card Member Tracking Data
5. Cardmember consents to the collection, use, processing, and storage of the following information relating to the Cardmember by availing of the complimentary lounge access privilege:
- a. Date and Time of Entry to the lounge
 - b. Location of PAGSS International Lounge visited (NAIA Terminal 1 or 3)
 - c. Cardmember’s First and Last Name (based on passport and BDO American Express Card)
 - d. First 6 digits and last 4 digits of eligible BDO American Express Card
 - e. Name of One (1) Free Guest/Travel Companion (for eligible card types)

- f. Signature of Cardmember (must be the same as what is on the back of the eligible BDO American Express Card presented)

The foregoing information will be collected by PAGSS International Lounges when it fills out the Card Member Tracking Data and shall be shared with BDO. BDO and PAGSS shall process, use and store the information collected for the purpose of the administration and implementation of the Airport Lounge Access Program and in accordance with their respective data privacy policies

6. The airport lounge access privilege cannot be used in conjunction with other promotional offers of American Express and/or BDO. It is also not convertible to credit, cash, other services, or goods.
7. The Cardmember agrees that BDO is neither responsible for nor guarantees the availability of the operations of PAGSS International Lounges located in NAIA Terminals 1 and 3. The Cardmember agrees to hold BDO free and harmless, as well as indemnify BDO, from any and all liabilities, claims, damages, suits of whatever nature, arising out of or in connection with their availment of the services of the PAGSS International Lounges located in NAIA Terminals 1 and 3.
8. BDO reserves the right, at its sole discretion and without need of consent or prior notice, to amend the Terms and Conditions or any part thereof at any time and for whatever reason it may deem proper, and shall be binding upon the Cardmember. Cardmember shall be notified of the implementation of amendments through publication or other means of communication, electronic or otherwise. Cardmember may opt to not avail of the airport lounge access privilege if they are not amenable with the amendments to the terms and conditions of the Airport Lounge Access Program or if Cardmember has any other claims about the amendments, including not having been informed of the amendments.
9. Fraud and abuse relating to the use and availment of the complimentary airport lounge access privilege, as reasonably determined by BDO, may result in forfeiture of the Cardmember's eligibility for the Airport Lounge Access Program.
10. By availing of the Airport Lounge Access Program, Cardmember accepts and is deemed to have accepted all the Terms and Conditions set forth herein, as may be amended, notwithstanding any contrary provision in any related document or instrument. Likewise, the Cardmember and their guest(s)/travel companion(s) shall abide by the terms and conditions governing the access to and use of the PAGSS International Lounges located in NAIA Terminals 1 and 3.
11. The Terms and Conditions Governing the Issuance and Use of the American Express Credit Cards shall form an integral part of these Terms and Conditions, as well as any and all amendments thereof, or supplements thereto. In case of questions or dispute related to the Airport Lounge Access Program and the Terms and Conditions of said program, the same shall be resolved and/or subject to the final decision of BDO.

American Express is a trademark of American Express.
These Cards are issued by BDO pursuant to a license from American Express.

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas: <https://www.bsp.gov.ph>.
For inquiries and concerns, please reach us through <https://www.bdo.com.ph/consumer-assistance>.
The BDO, BDO Unibank, and other BDO-related trademarks are owned by BDO Unibank, Inc.
All Rights Reserved

Revised as of April 2025