

FREQUENTLY ASKED QUESTIONS

About the Service

Q. What is SmartDelay?

A. SmartDelay is a unique service that offers complimentary airport lounge access in the event of a flight delay.

Q. How does it work?

A. You register your flight with the SmartDelay service before travelling. If the airline announces a delay that meets or exceeds the qualifying delay threshold, you will receive a LoungeKey™ voucher that provides access to a lounge at the airport where you are delayed. LoungeKey™ gives you access to a network of over 1000 of airport lounges worldwide.

Q. Can more than one person receive the complimentary airport lounge access?

A. Yes, the service is available to the main passenger and up to 4 additional passengers on the same flight. The names of the additional passengers must be entered as part of the registration journey and all passengers will receive their own individual lounge voucher.

Q. Does this service cost me anything?

A. No, this is a complimentary service to ease any disruption to our cardholders travel plans.

Q. How is a delay calculated?

A. Delays are based on 'gate' delay reporting from airlines and airports to FlightStats (our third party flight data tracker). Should FlightStats report a qualifying delay the system will issue the lounge vouchers. SmartDelay is built to track almost all major commercial airline flights, but there are limitations against airlines/airports that do not report data regularly. Charter airlines are not supported.

Registering your flight

Q. Which flights can I register?

Q. You can register any flight from an airport where a LoungeKey™ lounge is available, and if the airline accurately reports the delay to FlightStats. If you try to register a flight that does not meet these conditions, the system will inform you of this and you will not be able to register. Each flight of a journey with multiple connections requires its own registration.

Q. When can I register my flight?

A. You can register at any time once a flight has been scheduled (typically up to 364 days in advance) and prior to the flight's actual departure time.

Q. Is registration only available via the website?

A. Currently registration is only offered via the website which is accessible via desktop or mobile.

Q. Can I change my registration details after registration is complete?

A. No, you will have to cancel your existing registration and re-register with the new details. Please note that cancellation and registration prior to the flight's actual departure time will not be allowed.

Q. If I register myself and an additional passenger, can my additional passenger utilise the benefit without me being physically present at the lounge?

A. All vouchers will be sent to you, you may then choose to send it to your registered additional passengers, who will be able to access the lounge, with or without your physical presence, as long as they have the lounge pass with them.

Q. Why can't I find my flight?

A. SmartDelay is built to track almost all major commercial airline flights, but there are limitations against charter airlines or airlines/airports that do not report data regularly. Please refer the section for How is a delay calculated?

Q. Why would my registration fail?

A. Flight registration will fail if any of these things happen:
You try to register a flight after the flight's actual departure time.
There are no lounges which are part of the LoungeKey™ network available at the airport you are departing from.
Flight data is not available for the airline/flight. Please refer the section for How is a delay calculated?

Q. What personal information will be captured and stored during registration?

A. During registration the following information will be captured and stored in secure servers:
Cardholder and accompanying passenger names
Cardholder email address
Cardholders mobile number
Flight number
Flight departure location, date and time
Flight arrival location, date and time

Q. What name format should I use to register my flight?

A. Please use the same name format you used to book your flight. This is required to ensure the name on your lounge pass matches the name on your boarding pass. These will be validated at the point of entry to the lounge.

Who is Eligible?

Q. Who is eligible for this benefit?

A. SmartDelay is provided to selected cardholders. The benefit is available to the main passenger and up to 4 additional passengers.

Cancelling registrations

Q. Can I cancel a flight registration?

A. Yes – you can cancel a registration before the flight's actual departure time. If you wish to amend your existing registration you must first cancel and then re-register no later than the flight's actual departure time. To cancel and re-register online, please refer to the email confirming your registration details.

Q. I have deleted the registration confirmation email, how do I cancel my registration?

A. Please contact the Customer Service team via the available options found here

Airport Experience & Lounge Passes

Q. What if the delay at the airport does not match the information provided by the airlines?

A. The lounge passes can only be issued if the airline accurately reports the delay to FlightStats. If this does not occur, the delay is not captured to trigger the system to issue the lounge passes.

Q. Under what delay circumstances are lounge passes not provided?

A. There is no restriction on permissible circumstances for a delay. Lounge vouchers will be provided as long as a flight is formally reported by the airline as a qualifying delay within a 24-hour period. Flights that are cancelled or rescheduled for the next day (24 hours after the flight's scheduled departure time) will not be deemed as delayed and will be handled by the airline directly via their own compensation process.

Q. If a flight is cancelled or rescheduled for the next day, can a customer still utilise the benefit?

A. Lounge vouchers will be provided as long as a flight is recognised as being delayed by a qualifying delay

within a 24-hour period. Flights that are cancelled or rescheduled to the next day (24 hours after the flight's scheduled departure time) will not be deemed as delayed and will be handled by the airline directly via their own compensation process.

Q. Why would I not receive an airport lounge voucher, even when I'm entitled to?

A. This might happen if the system cannot trigger the lounge voucher at the time of the delay. This could be due to network or other system problems. But once we have rectified the error, you will be issued with a lounge voucher that you can use for a future visit, valid for up to six months.

Q. Are children allowed in the lounge?

A. Each individual lounge has its own policies on the admission of children. To check the policies of a specific lounge, please visit <https://loungefinder.loungekey.com/Pass>

Q. How will I receive my lounge voucher?

A. When you are entitled to an airport lounge voucher, the system will send you an SMS notification along with an email with a PDF file attached.

If you have registered travel companions, you will receive multiple PDF attachments in a single email, each PDF being a lounge voucher for each passenger. Each PDF contains a LoungeKey™ voucher with a unique QR code that provides access to the participating lounges at your airport.

You may choose to forward the lounge vouchers to your additional passengers so that they can access the lounge without your physical presence.

At the lounge, you/your travel companions must present the QR code in the PDF for entry.

Q. How do I find the lounge at the airport?

A. The email containing the lounge voucher will contain instructions for locating the available lounges in the airport. There is also a link to the LoungeKey lounge finder on the LoungeKey™ voucher itself, which you can click to look up lounge details such as location and access conditions of the lounges.

Q. How do I gain access to the lounge at the airport?

A. You must present the QR code you received in your email for entry. You may also be required to present your boarding pass and passport for verification.

Q. How can I find out about lounge policies and services?

A. Each individual lounge has its own policies and services. To find out more about a lounge, you can search online at <https://loungefinder.loungekey.com/Pass>.

Q. Do I need to register for a child?

A. Each individual lounge has its own policies on the admission of children. Please check the policies of the lounges at the airport you are flying from to determine whether you should register for your child. You can refer to lounge information online at <https://loungefinder.loungekey.com/Pass>.

If the lounge does not accept children, please do not register your child as he/she will not be accepted, as per the lounge regulations.

If the lounge allows entry for children under two years old without payment, you will not need to register the child.

Q. What happens if my lounge voucher doesn't work or is invalid?

A. Please contact the Customer Service team via the available options found here.

Q. Can my lounge voucher be re-sent if I accidentally delete the email/attachment?

A. A deleted email cannot be resent. Please contact the Customer Service team via the available options found [here](#).

Q. Can more than one person enter a lounge on the same lounge voucher?

A. Each individual registered passenger is issued with an individual lounge voucher, which holds encoded information directly related to him/her. This lounge voucher is for his/her use and is strictly non-transferable.

Q. How do my accompanying passenger get their vouchers?

A. All vouchers are issued directly to you and will be sent to the registered email address. An SMS is also sent to the registered mobile number notifying you to check your email.

You may choose to forward the lounge vouchers to your additional passengers so that they can access the lounge without your physical presence.

Q. When am I eligible for the lounge voucher?

A. You will be eligible for the lounge voucher when the following conditions have been met:

You have registered the flight before your actual departure time.

A qualifying delay is announced for your flight by the airline.

Access to a lounge which is part of the LoungeKey™ network is available at your airport terminal when the delay occurs.

Q. Why was I denied entry to a lounge?

A. You and/or your additional passengers might be denied entry to a lounge, even with the lounge vouchers, if any of the following happens:

The lounge is closed when the delay occurs. In this case, please approach alternative lounge/s if available.

The lounge is already at full capacity. In this case, please approach alternative lounge/s if available.

The passenger name on the boarding pass does not match the name on the lounge voucher. Unfortunately, in this case, no alternative offer will be available.

You or a member of your group does not meet the lounge terms and conditions (such as minimum age, or dress code). In this case, please approach alternative lounge/s if available.

Q. For how long will my lounge voucher be valid?

A. Once issued to a passenger, each lounge voucher will be valid for 24 hours.

Cardholder communications

Q. What should I do if I don't receive my confirmation email?

A. Please contact the Customer Service team via the available options found [here](#)

Q. Can I change my email address after registration has been submitted?

A. Once you submit a registration you cannot change any of the details. Instead, please cancel the registration and re-register.

Q. What do I need to access my lounge passes?

A. Your lounge voucher will be delivered to your registered email address and mobile number. To access your lounge voucher, you will need a mobile device that is able to download and open PDF attachments. Please note that data roaming charges would apply if you utilize your data service.

Q. Will I be notified before the lounge passes are sent to me?

A. A SMS will be sent to you at the registered mobile number to inform you that the lounge passes will be sent to you.

Limitations & feedback

Q. Why doesn't SmartDelay support all flights worldwide?

A. Not all airlines provide timely and accurate flight tracking data which is necessary for SmartDelay to trigger compensation and issue lounge vouchers. Additionally, not all airports have an available lounge in the LoungeKey™ network. As such, SmartDelay restricts registrations for airlines/airports that do not provide reliable tracking data and airports that do not have an available lounge. This is done to ensure the best possible experience for cardholders.

Q. Why didn't I receive my lounge voucher when my flight was delayed?

A. The airline must report the information correctly via our 3rd party data provider, FlightStats. If they do not accurately report the delay, then SmartDelay cannot track the delay or issue the lounge voucher.

Q. I am entitled to a lounge voucher, but I haven't received it. Can I still be issued one?

A. Please contact the Customer Service team via the available options found here. It may not be possible to issue you one immediately, but another may be provided for future use.

Q. Why didn't I receive my lounge voucher when my flight was cancelled?

A. Airlines have processes for flight cancellations. These are not reported as delays, and hence are not covered by the program. Please approach your airline directly in such situations.

Q. Why can't I edit my existing registration?

A. SmartDelay is designed with a simple process for flight registrations. To make changes on your existing flight registration, please cancel via the cancellation link found in your confirmation email and re-register the flight with new details. Please note this will only be allowed prior to the flight's actual departure time.

Q. Why can't I register a flight?

A. Flight registration will fail if any of these things happen:

You try to register a flight after the flight's actual departure time.

There are no lounges which are part of the LoungeKey™ network available at the airport you are departing from.

Flight data is not available for the airline/flight. Please refer the section for How is a delay calculated?

Q. Why was I denied entry to a lounge?

A. You and/or your additional passengers might be denied entry to a lounge, even with the lounge vouchers, if any of the following happens:

The lounge is closed when the delay occurs. In this case, please approach alternative lounge/s if available.

The lounge is already at full capacity. In this case, please approach alternative lounge/s if available.

The passenger name on the boarding pass does not match the name on the lounge voucher. Unfortunately, in this case, no alternative offer will be available.

You or a member of your group does not meet the lounge terms and conditions (such as minimum age, or dress code). In this case, please approach alternative lounge/s if available.

Q. How do I provide feedback or complaints?

A. Please contact the Customer Service team via the available options found here.

<https://visa.smartdelay.com/contact/MCB>

Q. How is a Delay calculated?

A. Easing Flight Delay Frustration in an Instant

In the event of a major flight delay, you will receive complimentary access to selected airport lounges worldwide, where you can relax in comfort while waiting for your flight.

TERMS & CONDITION

For detailed terms and conditions please visit the following link:

https://d3pyhjnt15kcs.cloudfront.net/Landing/Content/PDF/TermsAndConditions/Visa/Terms_MCB-en-GB.pdf

T&Cs are pasted here as well for CC

TERMS OF USE

Please read these terms and conditions carefully before registering for SmartDelay™.

Parties to SmartDelay

SmartDelay is provided on behalf of MCB Limited Bank (“Client”) by LoungeKey Limited and its affiliates. By entering into this agreement, you agree that you are legally capable of entering into a binding contract and you are at least 18 years old. You also agree with our privacy policy found here.

Eligibility

To access this service, you must register for SmartDelay at the following address:

[<https://visa.smartdelay.com/MCB>]

SmartDelay is provided at our discretion and only selected scheduled flights are eligible for registration

How to use SmartDelay

You will become eligible for SmartDelay if you register your flight before your actual departure time or at the time the flight delay is announced. We reserve the right not to provide SmartDelay if you fail to accurately register your details or the details of your travel companion[s]. The departure of your flight will be monitored by our flight tracking system. Subject to successful prior registration and lounge availability, SmartDelay will provide you and up to 4 travel companion[s] with airport lounge access via email in the event that our flight tracking system identifies that your flight is delayed by more than 60 minutes (the “Delay Threshold”). You will also receive an SMS to notify you of such emails. Access to the email account you provided at registration and the ability to display your lounge access email is a condition of use of SmartDelay.

We and you will rely solely on our flight tracking system to determine if you have become eligible for airport lounge access. You accept that we do not warrant the accuracy of the flight tracking system and you will not rely on it to track your flight departure time. SmartDelay will be provided to you and 4 travel companion/s on the same day of your flight travel. It cannot be used on any other day of your travel. Only the named individual including travel companion[s] in the SmartDelay email confirmation will be eligible to airport lounge access. SmartDelay is provided to you and your travel companion[s] on a non-transferable, non-refundable and nonchargeable basis. By accessing the airport lounge, you and your travel companion[s] agree to abide by the rules and policies of the lounge. You and your travel companion[s] acknowledge that additional dining options and business or conference facilities available to lounge guests may be subject to additional charges. You and your travel companion[s] will remain solely liable for such charges. We will not be held liable for such charges howsoever rising.

You expressly accept all conditions of use that are applicable to the Service (“Conditions of Use”) provided by us. Our terms and conditions for lounge access can be found here:

<https://loungefinder.loungekey.com/pass/conditions-of-use>

Where applicable, by accessing the airport lounge, you agree to abide by the rules and policies of the lounge.

Price and Payment

This service is free.

Liability

If we fail to comply with these terms and conditions, we shall only be liable for the retail value of the lounge access. We will not be liable for losses that result from our failure to comply with these terms and conditions that fall into the following categories:

- loss of income or revenue.
- loss of business.
- loss of profits; or
- loss of anticipated savings.

We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these Terms that is caused by an Event Outside Our Control. An Event Outside Our Control means any act or event beyond our reasonable control, including without limitation, strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks.

Nothing in this agreement excludes or limits our liability for:

- liability for death or personal injury caused by our negligence
- fraud or fraudulent misrepresentation
- any breach of the obligations implied by section 12 of the Sale of Goods Act 1979 or section 2 of the Supply of Goods and Services Act 1982; or
- any other matter for which it would be illegal for us to exclude or attempt to exclude our liability.

Where you use the services of any participating airport lounge, any losses or liability arising out of, or in connection with using such lounge shall be the liability of the participating lounge. We will not participate in any dispute between you and any participating lounge. We do not give any warranty for any goods services accessed through the participating lounges.

You agree that you will defend and indemnify Collinson Service Solutions Limited, us, and our companies, directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable legal fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of SmartDelay by you, except that such indemnification shall not extend to acts of gross negligence or wilful misconduct by the indemnified parties.

Term and Cancellation

The term of this agreement will end, and the service will be revoked if your card is cancelled.

Notices

You accept that communication with us will mainly be electronic. For contractual purposes, you agree to this electronic means of communication and you acknowledge that all contracts, notices, information and other communications that we provide to you electronically comply with any legal requirement that such communications be in writing. This condition does not affect your statutory rights. You should be aware that access to your email may subject to local Internet access charge depending on your own individual arrangements for Internet access. You agree that you will be solely responsible for any expenses incurred for your access to SmartDelay service.

Right to Amend and Revoke This Agreement

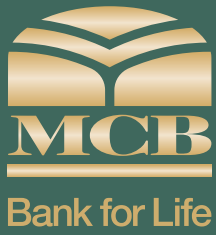
We have the right to amend or terminate this agreement with immediate effect at any time.

The Cardholder Service

If you have a complaint about any aspect of the Service, please contact: customerservice@visa.smartdelay.com Upon receiving your complaint, we will confirm a final response or let you know when a final response can be expected. Our aim is to get it right, first time every time. If we make a mistake we will try to put it right promptly.

Other Important Terms

We may transfer our rights and obligations under these Terms to another organisation, and we will always notify you in writing if this happens, but this will not affect your rights or our obligations under these Terms. This contract is between you and us. No other person shall have any rights to enforce any of its terms.



Signature

Each of the paragraphs of these Terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

If we fail to insist that you perform any of your obligations under these Terms, or if we do not enforce our rights against you, or if we delay in doing so, that will not mean that we have waived our rights against you and will not mean that you do not have to comply with those obligations.

If we do waive a default by you, we will only do so in writing, and that will not mean that we will automatically waive any later default by you. These terms are governed by English law. You and we both agree to submit to the exclusive jurisdiction of the English courts.