

Priority Pass® Select Terms and Conditions



Effective Date 11/28/2018

Through the Priority Pass Select program, enrolled Zions Bancorporation, N.A. Cardholders will receive 12-month Priority Pass Select membership to access, with their accompanying guests, more than 1200 airport VIP lounges worldwide in more than 120 countries and 400 cities worldwide currently participating in the Priority Pass Select program, regardless of their choice of airline, class of ticket or membership in an airline lounge program. You as the Cardholder agree that by using a Priority Pass Select membership card, you agree to and accept the Priority Pass Select Conditions of Use. Please visit <https://www.prioritypass.com/conditions-of-use> for the current terms. The Conditions of Use are subject to change and will prevail over any other terms and conditions provided to you in relation to your use of the PRIORITY PASS SELECT membership card, with the following additions or exceptions:

- You must be an eligible Zions Bancorporation, N.A. Visa Reserve cardholder to participate. Eligibility for this offer is determined by Zions Bancorporation, N.A.
 - Provided you meet the issuer-determined eligibility requirements, Zions Bancorporation, N.A. will enroll up to four of the Reserve account cardholders (including authorized users) as members in the Priority Pass Select program, without charge of a membership fee. The owners of the Reserve account will determine which four cardholders will be enrolled as members in the Priority Pass Select program. As a Reserve cardholder, you have access to 5 (five) free airport lounge visits per membership year. Each member visit and each accompanying guest(s) visit applies against the free visit allowance. After the free visits have been used, the member's Reserve credit card will be charged a lounge visit fee of \$27 per person per visit for the member and each guest. Lounge benefits, services and facilities differ by location and may only be available at an additional charge.
 - Provided you meet the issuer-determined eligibility requirements, Zions Bancorporation, N.A. will enroll up to four of the Reserve account cardholders (including authorized users) as members in the Priority Pass Select program, without charge of a membership fee. The owners of the Reserve account will determine which four cardholders will be enrolled as members in the Priority Pass Select program. As a Reserve cardholder, you and your guest(s) enjoy complimentary lounge visits. Lounge benefits, services and facilities differ by location and may only be available at an additional charge.
- A renewal notice will be sent by Priority Pass Select to your email address on file approximately 30 days before the expiration of your initial membership. Provided the Priority Pass Select membership benefit is still being offered by Zions Bancorporation, N.A. and the card under which you originally enrolled is still eligible, your membership will be automatically renewed for another year at no additional cost, unless you cancel your membership by calling Priority Pass Select at 855-241-9239 (toll-free in USA/Canada/Mexico) or 469-241-6807 (outside of North America). Once the renewal is processed, a new card with the updated expiration date will be mailed to the address we have for you on file. If the Priority Pass Select benefit is no longer being offered by Zions Bancorporation, N.A. or the card under which you originally enrolled is no longer eligible for the benefit, your membership will not automatically be renewed, but you will be given the opportunity to renew with Priority Pass Select at the applicable retail rate on Priority Pass then current standard terms.
- For access to a participating airport lounge, you must present your Priority Pass Select membership card or, if applicable, its corresponding Digital Membership Card, and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. Note: Presentation of a Reserve credit card will not allow you to gain access into a lounge.
- All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, Zions Bancorporation, N.A. or Visa are or will be liable for any loss to a Member or any accompanying guests, arising from the provision or non-provision of any of the benefits, services and facilities. Lounge benefits, services and facilities differ by location and some may only be available at an

additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member.

- Lost or stolen membership card: You will be required to present a valid Priority Pass Select membership card to access participating lounges. Please report the loss of your card to Priority Pass at 855-241-9239 (toll-free in USA/Canada/Mexico) or 469-241-6807 (outside of North America) who will send you a replacement card. A processing and handling fee may apply to reissue your Priority Pass Select membership card.

Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with Zions Bancorporation, N.A. or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration and when the Priority Pass Select membership card has been signed by the Member.