

Standard Chartered Bank

Building No. 180, Government Avenue
Manama 315
Tel: 17 223 636, Fax: 17 225 001

Branches

Manama (Main Branch)

Building No. 180, Government Avenue
Manama 315
Tel: 17 223 636, Fax: 17 225 001

Budaiya

Najibi Centre, Building No. 3
Saar Avenue, Saar 515
Tel: 17 690 088, Fax: 17 690 016

Hidd

Lulu Hypermarket, Building No. 166
Road No. 3, Block 109
Tel: 17 343 388, Fax: 17 344 476

West Riffa

Al Haneen Plaza, Building No. 767
Road No. 1221, Block 912
Tel: 17 771 744, Fax: 17 777 181



Standard Chartered Falconflyer Visa Credit Card Service Directory

24 hour Phone Banking 17 531532

Licensed by the Central Bank of Bahrain
as a Conventional Retail and a Wholesale bank



sc.com/bh | Here for good



Dear Standard Chartered Falconflyer Visa Cardholder,

Marhaba!

You have made the correct choice!

Congratulations on your selection and welcome to the “Power of One”. Your Falconflyer Visa Credit Card is brought to you jointly by Standard Chartered and Gulf Air, two of the most reputed and respected names in the Banking and Airline industry.

Designed to deliver the best value

The Falconflyer Credit Card brings you the best in class benefits from banking and aviation. There are three product variants to select from. Each offering distinct benefits which appeal to our entire spectrum of customers – those who have just started their working careers to the well established professionals and senior executives. The Falconflyer Visa Credit Card offers the following benefits*:

Falconflyer Power of One

1. Automatic enrolment into the Falconflyer program. Enjoy being a frequent flier via your Credit Card.

Falconflyer Rewards

1. Earn Miles for all retail spends on your Credit Card. Redeem Miles for air tickets on Gulf Air
2. Miles on Credit Card activation

Falconflyer Travel

1. Up to 20% discount on Gulf Air flights
2. Complimentary Airport Lounge Access*
3. Complimentary Upgrade on activation of Credit Card*
4. Dedicated check-in counter*
5. Complimentary excess baggage*
6. Guaranteed seats on Gulf Air flights*
7. Personalized Luggage Tags*

Falconflyer Peace of Mind

1. Complimentary Purchase Protection and Extended Warranty

Falconflyer Banking Convenience

1. 24 hours Phone Banking service
2. Online Banking
3. Utility Bill payments
4. Free SMS Alerts

Contents

For better understanding and more information

The benefits mentioned are a summary. A detailed explanation is provided in the following sections. It is essential you read these carefully to get the best out of the Falconflyer Visa Credit Card in your wallet. Of course, you can contact us anytime via the 24 hour Phone Banking service on +973 17531532. You can also email your queries and feedback to eService.Bahrain@sc.com

Thank you for choosing Standard Chartered & Gulf Air

We sincerely hope and wish that our Falconflyer Visa Credit Card will enrich your life and bring you and your family the best the world has to offer!




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Before Using Your Standard Chartered Falconflyer Visa Credit Card

- Please read the Credit Card Services Directory for detailed information on benefits, pricing & charges, do's & dont's and customer service details.
- Your credit card is sent to you in a **"Blocked"** status. This is to protect against any misuse while in transit. Please call our 24 hour Phone Banking service on 17 531532 to activate your card.
- Sign with a ballpoint pen on the signature panel on the reverse of your card to prevent any possible misuse.
- Your Personal Identification Number (PIN) can be generated by calling our 24 hour Phone Banking service on 17531532. Do not write your PIN and keep it with your credit card and never disclose it to anyone.
- You can change your PIN by calling our 24 hour Phone Banking service on 17531532 or at any Standard Chartered Bank ATM in Bahrain. Please use this facility to select a PIN of your choice which is easy to remember.
- Set-up Online Banking and eStatement facilities.
- Intimate any changes in your particulars recorded with us, such as change of address, telephone numbers, as soon as possible.
- Quote your 16 digit credit card account number in all correspondence and payments.
- For further information, please call 17 531532 or email us at eService.Bahrain@sc.com

Overview of Falconflyer Visa Credit Card Benefits

The Standard Chartered Falconflyer Visa Credit Card has three variants: Blue, Silver and Gold. Each product variant has a set of basic benefits and some unique benefits designed to suit specific needs. The appended table summarizes the benefits at a glance. Please do read the detailed explanation of each benefit for clarity on eligibility, fulfilment and terms and conditions.

Falconflyer Power of One			
	Falconflyer Visa Blue	Falconflyer Visa Silver	Falconflyer Visa Gold
1. Automatic enrolment into the Falconflyer program. Enjoy being a frequent flier via your Credit Card.	Yes	Yes	Yes

Falconflyer Rewards			
1. Earn Miles for all retail spends on your Credit Card. Redeem Miles for air tickets on Gulf Air	Yes	Yes	Yes
2. Miles on Credit Card activation	Yes	Yes	Yes

Falconflyer Travel			
1. Up to 20% discount on Gulf Air flights	Yes	Yes	Yes
2. Complimentary Airport Lounge Access	NA	Yes	Yes (cardholder plus 1 Guest)
3. Complimentary Upgrade coupons on activation of Credit Card	NA	Yes-1	Yes-2
4. Dedicated check-in counter	NA	NA	Yes

Overview of Falconflyer Visa Credit Card Benefits (contd...)

Falconflyer Travel (contd...)			
5. Complimentary excess baggage	NA	One extra piece of 15 Kg	One extra piece of 23 Kg
6. Guaranteed seats on Gulf Air flights	NA	Yes	Yes
7. Personalized Luggage Tags	NA	Yes-1	Yes-2

Falconflyer Peace of Mind			
1. Complimentary Purchase Protection and Extended Warranty	Yes	Yes	Yes

Falconflyer Banking Convenience			
1. 24 hours Phone Banking service	Yes	Yes	Yes
2. Online Banking	Yes	Yes	Yes
3. Utility Bill Payments	Yes	Yes	Yes
4. Free SMS alerts	Yes	Yes	Yes

Understanding the Falconflyer Visa Credit Card Benefits

Falconflyer Power of One

1. Automatic enrolment into the Falconflyer program. Enjoy being a frequent flier via your Credit Card.

The Standard Chartered Falconflyer Visa Credit Card allows you instant membership / enrolment into the Gulf Air's Falconflyer Program. Your Credit Card is linked to the associated Falconflyer tier and your Falconflyer Membership number is embossed on the card.

Till the time your Credit Card is active and in use, you will continue to enjoy all the benefits of the Falconflyer without having to carry two plastics. Your Standard Chartered Falconflyer Visa Credit Card is the only card you need to carry. No worries about being downgraded or having to accumulate flights to retain your frequent flier status.

Just remember to use your Falconflyer Visa Credit Card for all your transactions and keep flying Gulf Air. We promise, your Travel will only become easier and more rewarding!

Enjoy... the Power of One!

Falconflyer Rewards

1. Earn Miles for all retail spends on your Credit Card.

Redeem Miles for air tickets on Gulf Air.

Use your Falconflyer Credit Card for all retail transactions in Bahrain, while travelling abroad or for Online / Internet Purchases. Each transaction awards you Miles. Accumulated Miles can be redeemed for Gulf Air flights.

Remember, you earn Miles whenever you use your Standard Chartered Falconflyer Visa Credit Card. Why use cash or any other Credit Card? You can fly for free... faster.

Miles awarded per BD 3 of retail spend

Retail Spend	Falconflyer Visa Blue	Falconflyer Visa Silver	Falconflyer Visa Gold
Domestic (BD transactions)	2	3	4
Foreign (Non BD Transactions)	2	4	6

The Miles are awarded for all spend as per your monthly billing cycle and transferred to your Falconflyer Account with Gulf Air at the end of the calendar month. Any cancellations or reversals of transactions are adjusted accordingly.

Understanding the Falconflyer Visa Credit Card Benefits (contd...)

Redemption of Miles

Accumulated Miles can be redeemed for Gulf Air tickets via Gulf Air Falconflyer Redemption Process. The redemption is governed by the Gulf Air Falconflyer Program. Do keep an eye out for special offers on redemptions.

Only 6000 miles are required to start redeeming for Gulf Air Tickets. You can effectively start earning free tickets every 3 months*. Please note that Miles have a limited validity and expire on a rolling basis. Taxes and other charges are to be paid by the cardholder for redemption tickets.

*: Based on a simulated calculation of BD 1000 per month of retail spend in foreign currency on a Falconflyer Gold Credit Card.

2. Miles on Credit Card activation

We will help you get started by crediting your Falconflyer account with Miles as soon as you activate your Falconflyer Visa Credit Card.

Falconflyer Visa Blue: 1200

Falconflyer Visa Silver: 1800

Falconflyer Visa Gold: 2400

Call 17531532 to activate. You can also select a PIN as per your choice at the same time.

Falconflyer Travel Benefits

1. Up to 20% discount on Gulf Air flights:

It is our endeavour that your Credit Card should give you relevant and best value for your money. Only on your Falconflyer Visa Credit Card, get an all year round, 15% discount on Economy Class Tickets and 20% discount on Falcon Gold Tickets. Reservations can be made via Gulf Air Sales offices, Worldwide Contact Centre (WWCC) or over Gulf Air website online. You can purchase tickets in Freedom and Friendly travel class for yourself, your family or friends. Payment must be made using the Standard Chartered Falconflyer Visa Credit Card. Please use promotion Code "GFSCBCOBCCY" for Economy class & "GFSCBCOBCCJ" for Falcon Gold ticket purchase via Gulf Air website online.

Please note, this benefit is not available if tickets are booked through Non-Gulf Air sales channels like travel agents, travel websites or partner airlines / code share flights. Discount is on the Base Airfare. Discounts are not available on Jeddah and Medina destinations. Please note that one or more promotions cannot be clubbed together.

2. Complimentary Airport Lounge Access:

Falconflyer Visa Gold and Silver Cardholders can enjoy complimentary Airport Lounge access at over 40 Gulf Air and Partner Airport Lounges. Gulf Air boarding pass and your Falconflyer Visa Credit Card are required for access.

Falconflyer Visa Gold Cardholders are allowed to bring in one accompanying guest.

Please see Annexure 1 for List of Airport Lounges.

Note: The complimentary access is provided on a best effort basis and is subject to the specific terms and conditions of the concerned lounge. This includes number of hours, access and charges for guests, children and any dress code / capacity restrictions. For more details and latest list please visit ([link to http://www.gulfair.com/english/ontheground/pages/lounges.aspx](http://www.gulfair.com/english/ontheground/pages/lounges.aspx))

3. Complimentary Upgrade coupons on activation of Credit Card:

Falconflyer Visa Gold

2 Complimentary upgrade coupons (each coupon is valid for one upgrade sector only) on activation of card (Y,H,M,L,B,K,X,Q,V,E) through World Wide Call Centre and GF outlets at least 24 hours before travel. Upgrades are not applicable on bookings that include connecting flights and if there are any fees or charges to the original ticket it will continue to apply and should be paid at the time of issuing the upgrades.

Falconflyer Visa Silver

1 Complimentary upgrade coupon (upgrade is valid for one sector only) on activation of card (Y,H,M,L,B,K,X,Q,V,E) through World Wide Call Centre and GF outlets at least 24 hours before travel. Upgrades are not applicable on bookings that include connecting flights and if there are any fees or charges to the original ticket it will continue to apply and should be paid at the time of issuing the upgrades.

Falconflyer Travel Benefits (contd...)

4. Dedicated check-in counter

No more standing in queues to check in for your Gulf Air flights. Falconflyer Visa Gold Card allows you access to a dedicated counter for fast, easy and smooth check-in for your Gulf Air flights.

5. Complimentary excess baggage (over and above the allowance printed on ticket):

We all want to travel light. Yet, we know there are occasions when you are travelling with family or have an exigency and need a higher baggage allowance. Falconflyer Visa Silver card allows extra one piece up to 15 kgs of extra baggage when travelling on Gulf Air flights. Falconflyer Visa Gold card allows extra one piece up to 23 kgs. To avail of the benefit, please show your Falconflyer Visa Credit Card at the time of check-in. Please note there may be flight / destination specific restrictions and this automatic allowance is not available on Non-Gulf Air flights, including Code Share partners.

6. Guaranteed seats on Gulf Air flights:

We all want to travel light. Yet, we know there are occasions when you are travelling with family or have an exigency and need a higher baggage allowance. Falconflyer Visa Silver card allows extra one piece up to 15 kgs of extra baggage when travelling on Gulf Air flights. Falconflyer Visa Gold card allows extra one piece up to 23kgs. To avail of the benefit, please show your Falconflyer Visa Credit Card at the time of check-in. Please note there may be flight / destination specific restrictions and this automatic allowance is not available on Non-Gulf Air flights, including Code Share partners.

7. Personalized Luggage Tags

Falconflyer Visa Silver and Falconflyer Visa Gold Cards will be supplied personalised luggage tags for easy baggage recognition and more efficient baggage handling. 1 set of tags for Falconflyer Silver and 2 sets for Falconflyer Gold shall be processed within 3 – 4 weeks of your Credit Card being delivered. The tags shall be sent directly to your mailing address.

Falconflyer Peace of Mind

1. Purchase Protection

Please click

<https://cardholderbenefitsonline.com> for detailed information on the exclusions and terms & conditions and claims procedure for the above insurance service.

2. Extended Warranty

Please click

<https://cardholderbenefitsonline.com> for detailed information on the exclusions and terms & conditions and claims procedure for the above insurance service.

Please note:

1. Purchase Protection and Extended Warranty is provided via an agreement between Visa CEMEA & the Insurance Company
2. Cover applicable only when the purchases are paid using Standard Chartered Falconflyer Visa Credit Card.
3. Claims will be assessed as per the existing policy as on date of claim processing. Claim processing and payment will be directly between the cardholder and the Insurer and the Bank will not be responsible for any delays or claim outcome.

Falconflyer Banking Convenience

24-hour Standard Chartered Customer Service

If you have any queries and need information on any promotion or feature, you can call us on 17 531532 at anytime, day or night, from wherever you may be.

Phone Banking Service**

Experience the convenience of 24 hour Phone Banking services on 17 531 532 to get access to your credit card account. You can use this service to check your available credit limit, payment due date, get statements through fax/mail or change your Telephone Identification Number in a few easy steps on your phone.

Online Banking Service**

Since saving time is your priority, we give you the convenience of Online Banking service. In addition to accessing all the information on your Visa Falconflyer credit card online from anywhere in the world such as statements, latest transactions and card balance, you can also pay your credit card dues, or mobile bill payments.

* APR-Annual Percentage Rate (subject to change)

** Services available on request requiring customer sign up

Paying Your Falconflyer Visa Credit Card Dues

If you have a Standard Chartered Account

- 1. Standing Instructions:** You can avail of our standing instruction facility to debit your bank account monthly for payment of your credit card bill. You can choose any percentage from 5% to 100% of the current statement balance and any date between the statement date and the payment due date.
- 2. Account Transfer:** You can instruct us to debit your account by giving details on the payment coupon. This payment coupon can either be mailed to or deposited in any of the Standard Chartered branches in Bahrain.
- 3. Payment through phone:** You can pay through our Phone Banking by calling 17 531 532 using your Telephone Identification Number (TIN).
- 4. Payments through Online Banking:** You can make your payment online through Online Banking services. You need to subscribe for an Online Banking ID and password in order to have this payment option.

If you don't have a Standard Chartered Account

- 1. Cash Payments:** You can deposit cash at any Standard Chartered branch in Bahrain. Please do not send cash by post.
- 2. Cheque Payments:** You can either mail your cheque or deposit it at any of our branches in Bahrain. Please mail your payments well in advance to allow enough time for the mail to reach us and for your cheque to be cleared, before your payment due date.
 - Make all cheques crossed and payable to 'Standard Chartered Bank Cards'.
 - Make sure you have written your 16-digit credit card number and your name on the reverse of the cheque.
 - Please do not staple the cheque.
- 3. Payments through Cash Deposit Machines (CDMs):** You can deposit cash using Cash Deposit Machines at select Standard Chartered branches in Bahrain at any time. For list of branches, please refer back cover page.

Please note:

- Make sure your credit card payment covers at least the minimum amount due.
- Ensure that if your due date falls on a Friday or a public holiday your payment reaches us on the working day prior to the bank holiday, allowing sufficient time for the cheque to clear.



Know Your Falconflyer Visa Credit Card Statement

Know Your Falconflyer Visa Credit Card Statement (contd...)

1. Statement of Account means the monthly statement sent to you showing particulars of your transactions and current balance payable to the bank.

2. Statement Date is the date on which statement is generated. All transactions received and posted till this date from the previous statement will appear in this statement.

3. Payment Coupon is the slip to be used for making payments. Complete this carefully. Please mention your card number on the slip or coupon.

4. Payment Due Date is the date on or before which your payment should reach the bank.

5. Card Account Number is a reference number of the credit card account(s) issued to you by the bank.

6. Current Balance means the total debit balance outstanding on the credit card account on the statement date.

7. Minimum amount due will 1% of the outstanding principal and 100% of all installments, fees, charges and interest; or it will be BD10, whichever is higher. Outstanding principal would include the accumulated unpaid balances of credit card transactions carried out either at point of sale, through ATM cash withdrawal or through a revolving credit product. Credit Card installments would cover the installments of any installment-based products availed on your credit card. The minimum amount due will need to be paid by the Payment Due Date to avoid late payment charges.

8. Individual Payment Amount is the amount you wish to pay for each of the credit card accounts for this statement.

9. Total Payment Enclosed is the sum total of all the payments you are enclosing.

10. Credit Limit is the maximum debit balance permitted by the bank for all your credit card accounts (the primary card and the supplementary cards)

11. Previous Balance shows the amount that was billed in the previous statement.

12. Purchases is the sum of all purchase transactions made and posted in your credit card account from the previous statement date till current statement date.

13. Cash Advances is the sum of all cash advances taken and posted in your credit card account from the previous statement date till current statement date.

14. Interest/Charges is the sum of all charges including but not limited to fees, finance charges, additional expenses, legal cost etc., posted in your credit card account from the previous statement date till the current statement date.

15. Payments is the sum of all payments received in your credit card account from the previous statement date till the current date.

16. Credits is the sum of all credits, including but not limited to reversals, posted in your credit card account from the previous statement date till current statement date.

17. Date is the date on which the corresponding credit card transactions are undertaken/posted to your credit card account.

18. Description is the detail of all transactions (purchases, cash advances, charges, credits, payments, etc.) made and posted from the previous statement date till current statement date.

19. Currency/Amount indicates the currency and value of the credit card transactions.

20. Amount is a list of all transaction amounts against each payment, purchase, cash advance or credit. All foreign transactions will automatically be converted to billing currency.

Standard Chartered Falconflyer Visa Credit Card Do's & Dont's

Do's

- Do activate your card by calling 17 531532 before you start using your card.
- Do report loss/theft/damage of your credit card immediately so that we can cancel your credit card and issue a new credit card.
- Do retain your copy of the charge slip for all transactions till they are reflected in your credit card statement.
- Do take care when giving out your credit card number on the internet. For your protection, we advise that you use only those websites that offer you an encryption option.
- Do call and inform us if travelling abroad. This will help us to ensure you can continue using your card while on travel.
- Do destroy the old credit card by cutting it into two halves upon receiving your new credit card on renewal.
- Do bring any irregularities to the notice of the bank immediately.

Dont's

- Don't let your credit card be taken out of your sight at any merchant establishment to prevent possible misuse. After use, ensure that the credit card is returned to you.
- Don't bend your credit card or leave your credit card exposed to sunlight.
- Don't scratch the magnetic strip on the back of your credit card. It is a sensitive encoded surface, which needs special care.
- Don't place two credit cards with magnetic strips together face-to-face.
- Don't leave your credit card near a television or any electrical/electronic gadgets, which have a continuous magnetic field.
- Don't disclose your credit card account number to anyone without a reason. You will need to refer to it whenever you need information about your credit card or when you send us payments.
- Don't write your PIN/TIN on your credit card or keep it with your credit card.

For detailed Credit Card Terms and Conditions please click <https://www.sc.com/global/av/bh-credit-card-terms-10-30.pdf>

Falconflyer Visa Credit Card Terms And Conditions

"The following terms & conditions are applicable for your Falconflyer Visa Credit Card.

1. The Standard Chartered Falconflyer Visa Credit Card

- I. The Standard Chartered Falconflyer Visa Credit Card ("Co-Brand") is the property of Standard Chartered Bank. The following Terms and Conditions (T&C) are in addition to the Credit Card Agreement Terms and Conditions.
- II. The Co-Brand is in partnership with Gulf Air Falconflyer program and Standard Chartered Bank, Bahrain.
- III. The Co-Brand is available in three variants – Blue, Silver and Gold. Each variant is linked to the corresponding Falconflyer tier. You can visit www.standardchartered.com/bh for more details.

2. Use of the Co-Brand

- I. The Co-Brand combines a Credit Card and the Gulf Air Falconflyer Card combined into one, giving you the 'Power of One'.
- II. A Co-Brand cardholder may no longer carry their Falconflyer Card when travelling. The Co-Brand combines the benefits of a Standard Chartered Bank Credit Card and a Falconflyer Card. It will contain a Falconflyer Number and will give you access to many travel benefits which otherwise would have required you to carry the Falconflyer Card.

3. Linking of the Falconflyer Number and Miles Management

- I. The Co-Brand application requires you to share your existing Falconflyer Relationship Number (Falconflyer Number), if applicable. In case you do not have one or have provided an incorrect Falconflyer Number in the application form, Gulf Air will check and correct or generate a new Falconflyer Number which will be linked with the Co-Brand. The Bank will not be liable for any incorrect association of your Falconflyer Number and the Co-Brand.
- II. Gulf Air Falconflyer Miles (Miles) will be awarded on retail spends on the Co-Brand. The Miles awarded will be transferred to your Falconflyer account with Gulf Air. The transfer will be for all Miles accrued during your monthly billing cycle. The transfer will be at the end of the calendar month.
- III. The Falconflyer Number and the Miles transferred will appear on your Falconflyer account online at www.gulfair.com
- IV. Once the Falconflyer Miles have been awarded, it will be governed by the Gulf Air Falconflyer Terms and Conditions (T&C). Use the appended URL to access directly <http://www.gulfair.com/English/ffp/Documents/English-FFP-Guide.pdf>
- V. The Gulf Air miles are valid for a fixed time. The Miles expire on a rolling over basis from the date of awarding. Example, Miles awarded in January 2013 will be valid only till end of December 2015.
- VI. Any queries regarding end of period balance, accrual, expiry, transfers and redemptions have to be made directly with Gulf Air via their offices and online channels. The Co-Brand monthly Credit Card statement will only contain information regarding your Co-Brand Transactions and not contain any information on Miles carried forward, earned or redeemed.
- VII. The Miles awarded will vary based on the Co-Brand Variant.
- VIII. The Cardholder can claim retrospective Miles as per the process laid down by Gulf Air. The Bank will only entertain queries on the Co-Brand card use and Miles accrued thereof.

Falconflyer Visa Credit Card Terms And Conditions (contd...)

- IX. Any reversals or cancellation of transaction will result in a corresponding action on Miles.
- X. By virtue of the Co-Brand, the cardholder will enjoy all benefits linked to the Falconflyer Tier in accordance to the Falconflyer Terms and Conditions till such time that Co-Brand is active and can be used for purchases.

4. Validity of the Co-Brand and Miles

- I. The Co-Brand validity is mentioned on the Plastic. The applicable Falconflyer tier linked to the Co-Brand will also be valid till such period that the Co-Brand is valid.
- II. The Bank reserves the right to renew the Co-Brand or at its discretion convert the Co-Brand to an alternate product. In such a case, your prior consent or permission will not be required. In case the Co-Brand card is not renewed, the Cardholder will continue to maintain his Falconflyer Relationship Number with Gulf Air. This will be governed by the Gulf Air Falconflyer program and evaluated for a standalone assessment of Tier eligibility. It may result in an upgrade or downgrade of the Tier and a new Falconflyer Card may be issued by Gulf Air directly.
- III. All Miles earned until expiry or dis-continuation of the Co-Brand will be available for redemption and can be accessed / managed via the Gulf Air website / call centre and Sales office

5. Benefits and Services

- I. The Co-Brand may offer benefits and services which are provided via a 3rd party agreement. These are provided by the Bank on a best effort basis and may be subject to specific conditions laid out by the service provider. The bank is neither liable nor responsible for the quality of these services. We do welcome your feedback and promise to relay these to the service provider and take appropriate action should there be a lapse in service."

Annexure 1

List of Airport Lounges

Access to Falconflyer Silver and Falconflyer Gold Cardholders is available at the following Gulf Air and Partner Airport Lounges. Kindly note, Gulf Air boarding pass and your Falconflyer Card are required for access. Falconflyer Gold Cardholders are allowed to bring in one accompanying guest. The complimentary access is provided on a best effort basis and is subject to the specific terms and conditions of the concerned lounge. This includes number of hours, access and charges for guests, children and any dress code / capacity restrictions.

For more details and latest list please visit

<http://www.gulfair.com/english/ontheground/pages/lounges.aspx>

List of Gulf Air Lounges

Gulf Air Lounge – Bahrain

Gulf Air Lounge – Dubai

Gulf Air Lounge – Heathrow, London