



Mastercard Product Suite

Mauritius



Mastercard **debit** and **credit** products include a vast array of benefits, the value that they provide to cardholders falls into one of four categories.



Access

"Access to money—anytime, anywhere"

Examples

- POS
- Global ATM access
- Global acceptance
- E-commerce-enabled



Safety & Security

"Secure transactions no matter where I'm spending"

Examples

- EMV chip
- Zero liability
- Emergency card services



Convenience & Control

"Controlling and managing my cost and spending the way I want to"

Examples

- Transaction alerts
- Contactless



Recognition

"Recognition of my relationship with the bank, and my status as a customer"

Examples

- Priceless Specials
- Priceless Experiences
- Lounge access Benefits
- Insurance Benefits



Understanding consumers – relating segments to insights

World Elite



HIGH NET WORTH

World Elite Debit Mastercard

The Connoisseur - high net worth individual who expects only the best

World



AFFLUENT

World Debit Mastercard

The Globetrotter – frequent traveler, business professional with family. Seeks comfort of familiarity in terms of affluence and expectations when travels

Platinum



MASS AFFLUENT

Platinum Debit Mastercard

The Value Seeker – emerging global citizen working as professional, manager and value seeker for themselves and family

Standard/
Gold



MASS MARKET

Standard or Gold Debit Mastercard

The Embracer – low income spend on necessities over luxuries. Values freedom and choices



FEATURES



Mastercard Gold

As the introductory-level premium card, Mastercard Gold is designed for the "emerging affluent": young, urban-dwelling professionals who are in the process of building their careers. With time, these consumers will rise into one of the higher tiers of affluence.



Travel

- ✓ Mastercard Hotel Booking Platform
- ✓ IHG Hotels & Resorts
- ✓ Booking.com cashback
- ✓ Priceless cities for experiences in the cities you live & travel
- ✓ Car Rental: Avis, Budget, rentalcars.com discounts



Lifestyle

- ✓ Fiit fitness app membership discounts
- ✓ Mastercard Gamer Pass with Go Gamers
- ✓ Lingokids discount
- ✓ UNICAF Scholarship offer



Mastercard Hotel Bookings



Mastercard Hotel Bookings



Eligibility

- Consumer Debit and Credit: Gold, Titanium, Platinum, World and World Elite™ Mastercard®
- Consumer Prepaid: Gold, Platinum and World Mastercard®
- Eligible cards issued in the Middle East & Africa

Destinations

- Worldwide

Validity

- **Starting on November 1st, 2023**
- Evergreen: Until the end of the year and beyond

Main T&Cs

- Payment due 24 hours before cancellation date.
- Cancellation based on hotel policy.
- Hotel benefits vary per hotel. You can see the hotels with dedicated Mastercard benefits at the time of booking.

About

Mastercard has partnered with IOL Escapes, a division of Illusions to create an exclusive new online platform that gives Mastercard cardholders access to up to 30% discounts at more than 16,000 premium hotel chains globally.

Description

Unlock up to 30% off hotel bookings with your Mastercard

Use your Mastercard card and access up to 30% off at leading hotel chains around the world and unparalleled hotel benefits, such as:

- \$100 F&B credit or 15% F&B discount
- Complimentary breakfast
- Room category upgrade (subject to availability)
- Early check-in / late check-out (subject to availability)
- Club Lounge access (subject to availability)
- Complimentary in-room Wi-Fi, when available

Book now!

*Hotel benefits vary per hotel. You can see the hotels with dedicated Mastercard benefits at the time of booking.

SMS / Short promo

- Unlock up to 30% off hotel bookings and get access to unparalleled benefits from the best hotel chains around the world with your Mastercard.

How to use

- Simply go to <https://hotelbookings.priceless.com/>
- Enter your search details and 6-digit Mastercard BIN
- Review results and click on preferred hotel to see available rooms
- Review room options and select based on preference
- Enter eligible Mastercard card details and confirm booking

To help you promote this benefit, download editable marketing materials on the [Mastercard Marketing Center](#)



Mastercard Hotel Bookings

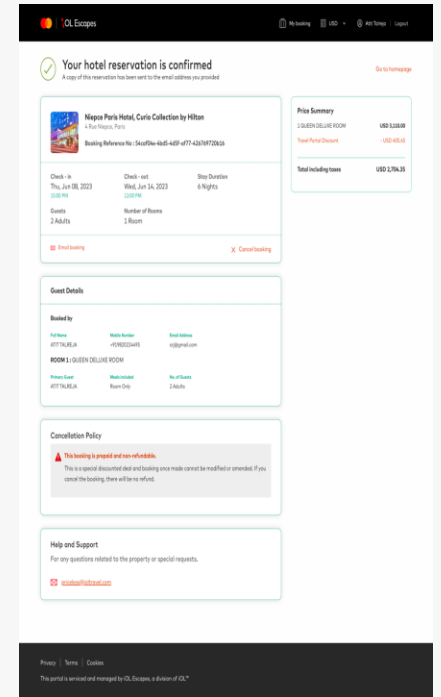
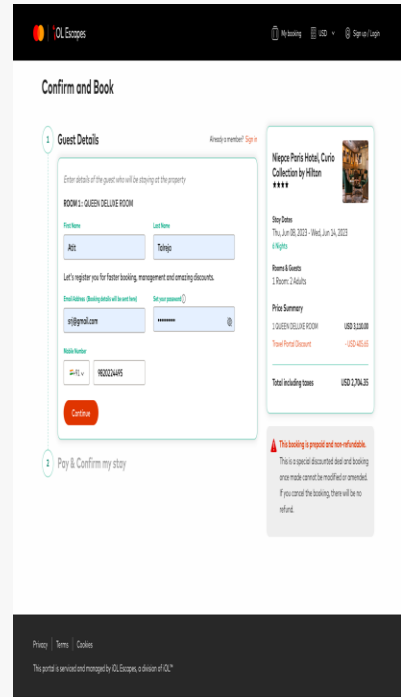
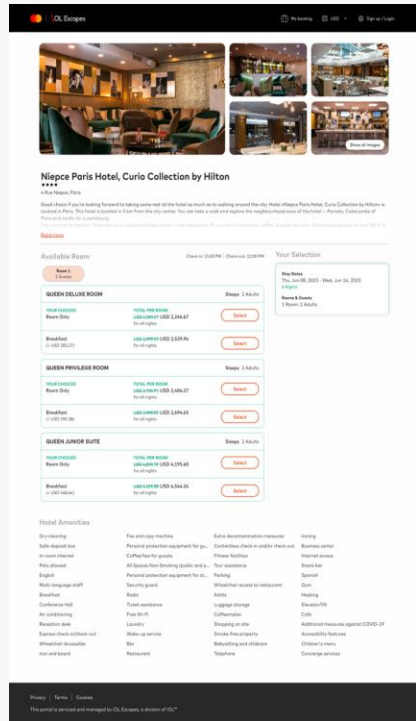
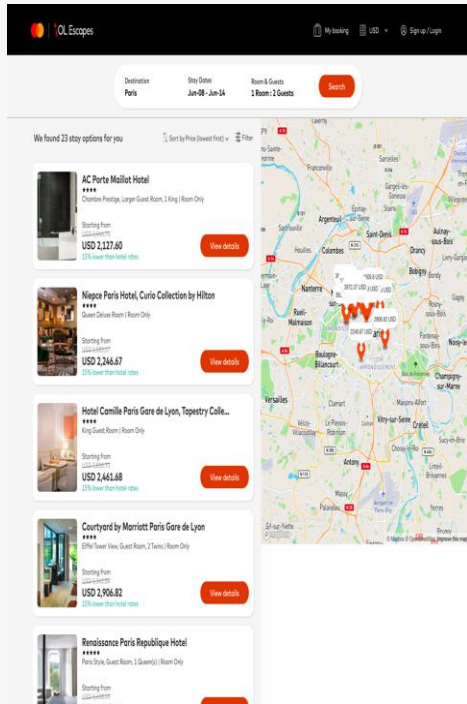
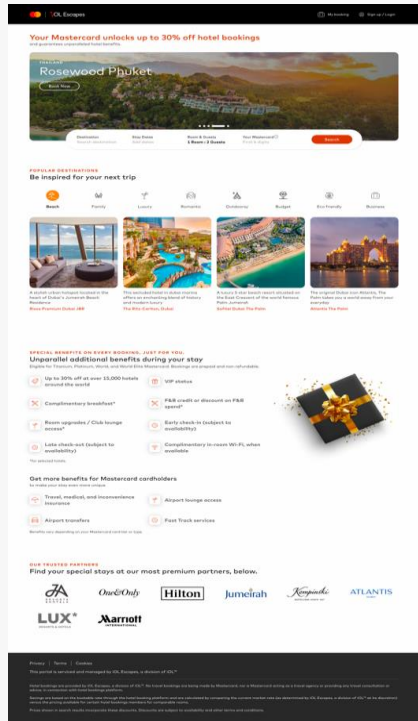
Go to hotelbookings.priceless.com and enter your search details and Mastercard 6-digit BIN

Review results and click on preferred hotel to see available rooms

Review room options and select based on preference

Enter eligible Mastercard details and confirm booking

Get booking confirmation



Please see the [Appendix](#) for detailed UX screens



Introducing Flexible Payment Terms and Cancellation Policy in the Mastercard Hotel Booking Platform

Policy/Process

Previous

New

Booking Payment

- Customer enters card details at the time of booking.
- Full payment is due and collected at the time of booking
- No Refunds allowed after payment is done
- No Amendments allowed after payment is done

- Customer enters card details at the time of booking.
- Card is tokenized and payment automatically collected 24 hours before cancellation date as highlighted during booking journey and confirmation document.
- Refunds, when applicable, are based on the hotel cancellation policy
- No Amendments allowed after payment is done

Booking Cancellation

- No cancellation allowed

- Cancellation allowed based on hotel policy as highlighted during booking journey as well as in the confirmation document.

Card Eligibility

- Titanium, Platinum, World, World Elite, across Debit, Credit and Prepaid cards issued in the Middle east and Africa

- Standard, Gold, Titanium, Platinum, World, World Elite across Debit, Credit and Prepaid cards issued in the Middle east and Africa



IHG Hotels & Resorts Offer



IHG
HOTELS & RESORTS



Eligibility

- Eligible cards issued in Middle-East & Africa

Destinations

- Europe, Maldives, India, Middle East and Africa

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- Europe hotels are exempt from welcome drink & late check out entitlements.
- Discount is based on the Best Available Rate.
- Offer is available across brands: InterContinental, Hotel Indigo, Crowne Plaza, Voco, Holiday Inn, Holiday Inn Express, Staybridge Suites.

About

InterContinental Hotels Group plc, also known as IHG Hotels & Resorts, is a multinational hospitality company with nearly 6,000 global hotels and resorts across worldwide destinations.



**HOTEL
INDIGO**

CROWNE PLAZA

VOCO

Holiday Inn

**Holiday Inn
Express**

**STAYBRIDGE
SUITES**

Description

Open up your world with true hospitality for good

Explore IHG Hotels and Resorts offers when you pay with your Mastercard:

- 15% discount on 'Best Available Rate'
- A complimentary welcome drink on arrival at the relevant Participating Property
- Complimentary late checkout from the Participating Property (i.e., checkout at 16h00 at the latest)

SMS / Short promo

- Get 15% discount on IHG Hotels & Resorts across Europe, Maldives, India, Middle East & Africa when you book at <http://www.ihg.com/mastercardoffer>. T&Cs apply.

How to use

- Simply visit <http://www.ihg.com/mastercardoffer> to redeem the offer.
- Enter your destination, select dates and search for the hotels available.
- Select the hotel of your choice and proceed to check out.
- Complete the booking and pay with your Mastercard to get 15% discount.



Booking.com discount



Eligibility

- Consumer Debit, Credit: Standard, Gold, Titanium, Platinum, World and World Elite Mastercard®
- Consumer Prepaid: Standard, Gold, Platinum, and World Mastercard®
- Eligible cards issued in Middle-East & Africa

Destinations

- Worldwide

Validity

- **Starting from 17th of April**
- Evergreen: Until the end of the year and beyond

Main T&Cs

- **Bookings are only eligible when made through [booking.com's Mastercard landing page](#)**
- Money will be credited to your booking.com wallet Cashback will be credited to your booking.com wallet **within 70 days** after completion of the stay in the accommodation.

About

Booking.com seamlessly connects millions of travelers to memorable experiences, a variety of transportation options, and incredible places to stay – from homes to hotels, and much more.

Booking.com is available in 43 languages and offers over 6.2 million homes, apartments, and other unique places to stay.

Description

Get 10% money back on your next stay when booking it on [Booking.com](#)

Planning and booking a trip or a vacation is made even easier with Booking.com and Mastercard.

Use your Mastercard to book your next staycation or vacation on [booking.com's Mastercard landing page](#) and enjoy up to 10% money back across millions of properties locally and around the world.

SMS / Short promo

- Get 10% money back with Mastercard when booking your next stay on booking.com through [booking.com's Mastercard landing page](#).

How to use

1. Go to [booking.com's Mastercard landing page](#), register or Login.
2. Follow the booking.com prompts and book your accommodation
3. Enter eligible Mastercard card details upon checkout.
4. Cashback will be credited to your booking.com wallet within 70 days.

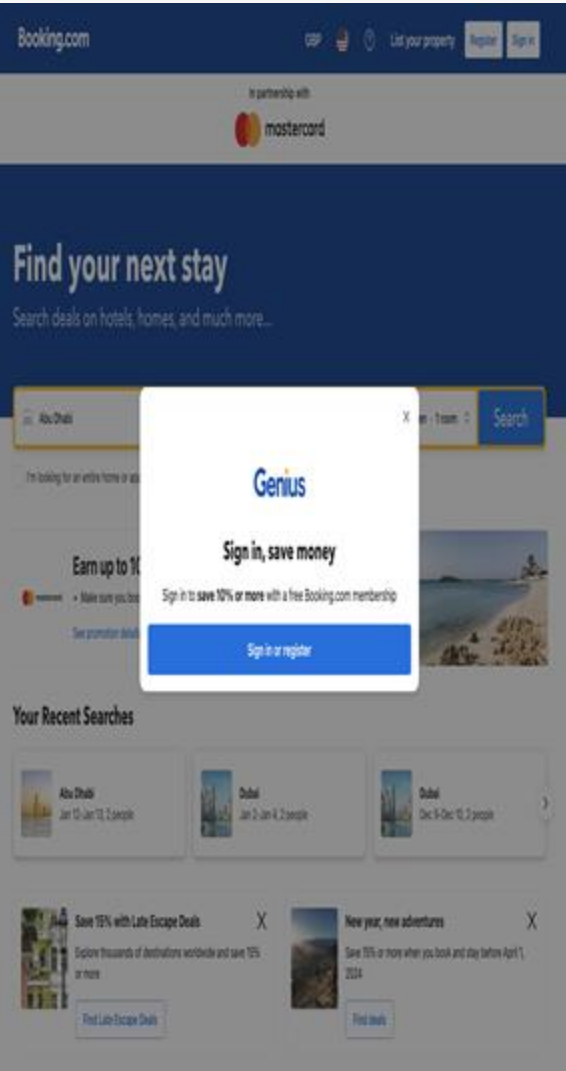


To help you promote this benefit, download editable marketing materials on the [Mastercard Marketing Center](#)

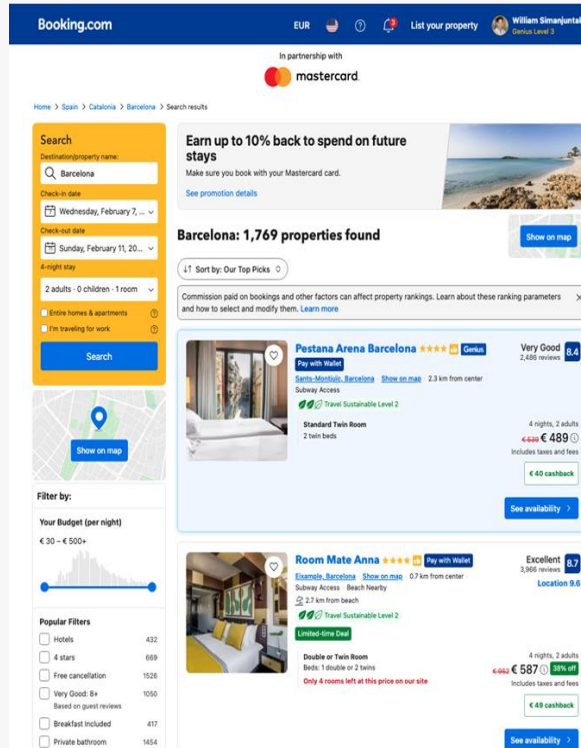


Booking.com discount

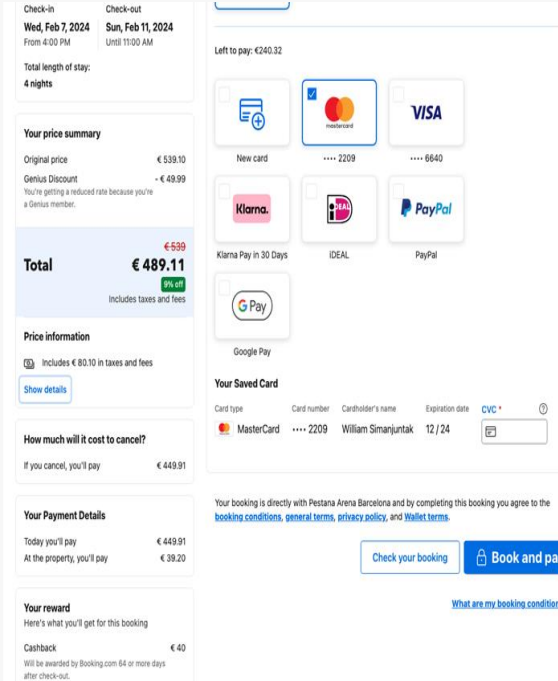
Go to [booking.com's Mastercard landing page](#). Register or Log-in.



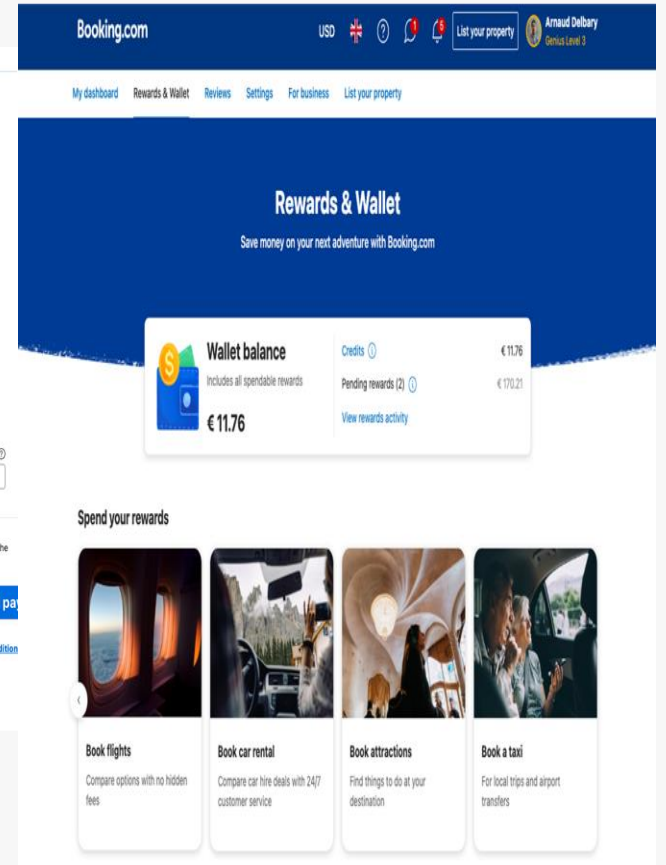
Follow the [booking.com](#) prompts and book your accommodation



Enter eligible Mastercard card details upon checkout.



Cashback will be credited to your [booking.com](#) wallet within 70 days.



Rentalcars.com Discount



Eligibility

- Eligible cards issued in Middle-East & Africa

Destinations

Worldwide

Validity

Evergreen: Until the end of the year and beyond

Main T&Cs

Mastercard cardholders must book from the dedicated link to benefit from the discount, booking from the app or homepage are not eligible. Subject to availability, not in conjunction with other offers. Discounts is applicable to the rental costs excluding taxes, fees, surcharges, one-way fees and optional extras such as child seats, additional drivers or fuel. Canceled or no shows are not eligible. Standards rentalcars.com terms and conditions apply.

About

Rentalcars.com is an online car rental service, providing options on all car groups, including luxury cars, people carriers, minivans, and more.

Rentalcars.com is the world's leading online car rental service and arranges car rental in 60,000 locations, across 160 countries, in over 40 languages.

Description

Rentalcars.com Discount

Explore at your own pace

Enjoy an exclusive 10% discount when you book your preferred ride with Rentalcars.com using your (Bank name) Mastercard.

- Visit the Mastercard page on Rentalcars.com by clicking 'Book now' below
- Search and select your preferred car
- Book your ride by paying securely with your Mastercard
- Enjoy an exclusive discount at checkout

Book now

SMS / Short promo

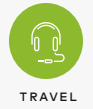
Enjoy 10% off car rental when booking on Rentalcars.com with your Mastercard.

How to use

- Simply go to <https://www.rentalcars.com/?affiliateCode=mastercard047&enabler=mastercardme> to make a booking and enter your Mastercard details upon checkout.



Budget Truck & Car Rental



TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Eligible cards issued in Middle-East & Africa

Destinations

- Worldwide

Validity

- Evergreen: Until the end of the year and beyond

Main T&Cs

- Discount available at participating Budget locations globally

About

Budget Car Rental is one of the world's best-known car rental brands with approximately 3,350 locations in more than 120 countries. Budget is an industry leader in providing vehicle rental services to value-conscious travellers and also operates the second-largest truck rental business in the United States, through a network of approximately 1,650 locations.

Description

Budget truck & car rental

Get access to affordable car rental offers with Budget. With your Mastercard®, you can enjoy access to:

- Up to 10% off your next car or truck rental

SMS / Short promo

- Get up to 10% off on your next car or truck rental with Budget. Visit www.budgetinternational.com/mastercard and book with your Mastercard.

How to use

- Simply visit www.budgetinternational.com/mastercard and use your Mastercard® to reserve your vehicle.



Priceless Cities



Eligibility

- Cards issued in Middle-East & Africa

Destinations

Select cities around the world

Validity

Evergreen: Until the end of the year and beyond

T&Cs

Every offer T&Cs apply and Platform T&Cs apply. Visit priceless.com

About

Exclusive to Mastercard cardholders, Priceless Cities provides access to unforgettable experiences in the cities where you live and travel.

With priority access to worldwide events, Priceless Cities offers exclusive entertainment, arts and culture, sports and culinary experiences tailored to our cardholders home and abroad.

Description

Priceless Cities is a unique collection of thousands of experiences and offers in over 40 cities and countries around the world, specially tailored for Mastercard® cardholders.

From dining to travel and entertainment, enjoy exclusive access and benefits that will make your trip abroad or stay at home even more rewarding.

SMS / Short promo

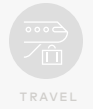
Enjoy exclusive access to dining, travel and entertainment experiences all over the world with Priceless Cities offers from Mastercard. Visit [Priceless.com](https://priceless.com) to find out more

How to use

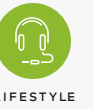
- Visit priceless.com
- Register
- Choose your place of interest



Lingokids Discount



TRAVEL



LIFESTYLE



PEACE OF MIND



Eligibility

- Eligible cards issued in Middle-East & Africa

Destinations

Worldwide

Validity

Evergreen: Until the end of the year and beyond

Main T&Cs

- The 2 months free trial offer is valid for only new customers to Lingokids.
- The discounted monthly subscriptions is valid for both new customers and existing basic users of Lingokids.

Terms and conditions apply

About

Lingokids is the playlearning™ app that helps kids learn the big stuff, the fun way! Children will practice over 3000 new words and can learn about 60 different topics. They will practice the alphabet, listen to audiobooks, and sing along with songs.

The program is ad-free and kidSAFE certified, content is from Oxford University Press, all activities are teacher-approved, and the kid-friendly navigation lets children play by themselves.

Description

Learn the big stuff, the fun way

By learning through play, your child will develop skills like creativity, collaboration, critical thinking, and communication. Join the adventure!

Use your eligible Mastercard to subscribe through the dedicated page, and enjoy:

- 2 months of Lingokids for free for new users
- 30% off monthly subscriptions for new and existing users

SMS / Short promo

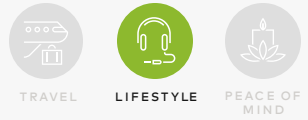
Join the learning adventure with Lingokids today! Subscribe with your eligible Mastercard to enjoy 2 months of Lingokids for free and then enjoy 30% off monthly subscriptions afterwards.

How to use

- Visit <https://lingokids.com/mastercardmea>
- Log in or create a new account
- Enter Promo Code at checkout: MASTERCARDMEA
- Pay with your eligible Mastercard



UNICAF Scholarship



Eligibility

- Eligible cards issued in Egypt, Morocco, Sub Saharan Africa, and Southern Africa

Destinations

Online Campus – Worldwide

Physical Campus – Zambia and Malawi

Validity

Evergreen: Until the end of the year and beyond

Main T&Cs

- The scholarship applies to all UNICAF programs (degree programs and short courses), and it covers the tuition fees.

Terms and conditions apply

About

Unicaf is the leading online and on-campus learning platform offering affordable, quality higher education to underserved markets.

Unicaf offers scholarships to eligible candidates to pursue academic studies with its partner universities. Other than the fully online programs offered through the partner universities, Unicaf offers a number of taught programs at the Unicaf University campuses in Africa.

Description

The brilliant future you have been dreaming of

Impart new knowledge, skills, and qualifications, with UNICAF and Mastercard.

You can now apply for UNICAF programs through the dedicated page, and once admitted, use your eligible Mastercard to enjoy:

- 75% scholarship off program tuition fees

You need to be apply for the program of your choice and get admitted by UNICAF, before redeeming the scholarship.

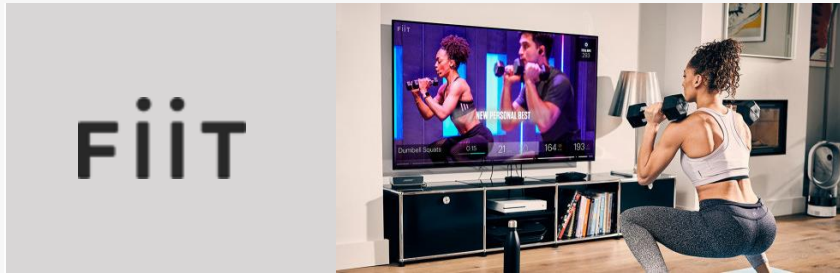
SMS / Short promo

Unlock you potential with Unicaf! Pay for your studies with your eligible Mastercard to enjoy 75% scholarship

How to use

- Simply apply to a program of your choice through <https://apply.unicaf.org/unicaf/africa-mastercard>
- Follow the application process and a dedicated student advisor will be assigned to you
- Use your eligible Mastercard at checkout to benefit from the 75% scholarship





Eligibility

- Eligible cards issued in Middle-East & Africa

Destinations

- Worldwide

Validity

- Starting January 1st 2022, until the year end and beyond.

Main T&Cs

- Offer valid for new users only.
- Fiit [terms & conditions](#) apply.

About

Known as the “Netflix of Fitness”, Fiit is the #1 rated fitness app, that gives you on demand access to hundreds of killer workouts and structured training plans – all led by world-class trainers.

Description

Achieve your fitness goals wherever you are, whenever you want with **Fiit**:

Enjoy **25% discount** on your first Fiit subscription payment with your Mastercard and get:

- Get fit with **800+ workouts with world class trainers**
- Never get bored with multiple disciplines: **Barre, HIIT, strength, yoga & more**
- Enjoy **training plans** for every level
- **Track your progress** with smartwatches

After a 14-day free trial, you will enjoy 25% off on the first payment for your Fiit subscription when using your Mastercard, whether you choose a monthly or yearly plan.

SMS / Short promo

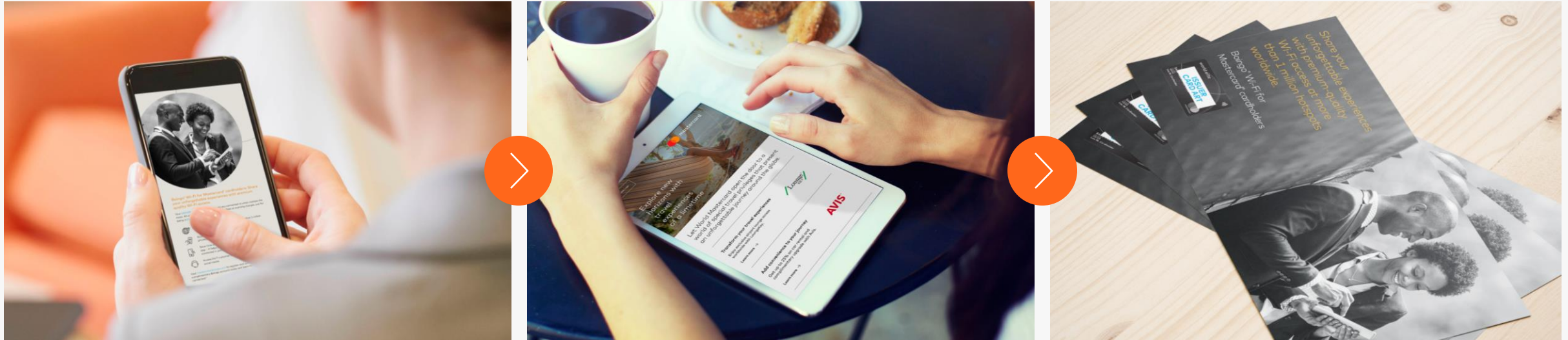
Achieve your fitness goals wherever you are, whenever you want with Fiit. Click [here](#) to subscribe to Fiit.tv & pay with your Mastercard to enjoy 25% off on your first subscription payment.

How to use

- Subscribe from the dedicated Fiit and Mastercard page: <https://getfiit.tv/mastercard>
- Pay with your Mastercard

KEY FEATURES

Mastercard Marketing Center



End-to-end marketing collateral available to leverage on the Mastercard Marketing Center



SUCCESS STORIES

Card segmentation drives spend, encourages deeper customer engagement and increases profitability



Research shows that with careful card segmentation, you will see:^{1,2}

5%

growth in the number of products held by customer

10%

of customers more likely to refer their primary bank to friends and family

29%

higher revenue per bank customer

4.5x

more spend online among digitally engaged customers

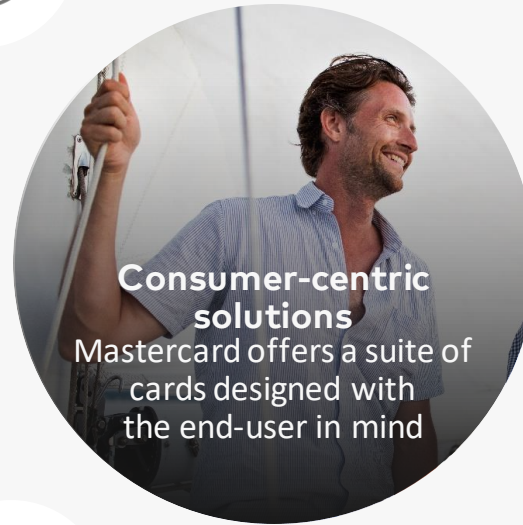
1. Kaiser, International Study for Mastercard, 2017
2. Proprietary Mastercard data



Mastercard solutions enable consumers to access the services they need

Global and local presence

Mastercard's presence in Middle-East & Africa is growing. Mastercard has committed to make 500 millions new people financially included. This will in turn help the growth of local economies and building more connected and financially inclusive cities



Consumer-centric solutions

Mastercard offers a suite of cards designed with the end-user in mind



Partnerships with merchants that matter

Gain access to Mastercard's merchant-funded partnerships that are relevant to consumers



Mastercard provides more than just payments

As a technology provider, Mastercard is dedicated to helping customers and merchants capture digital spend and digitize business—from issuing cards to e-commerce. Leverage Mastercard's global reach, acceptance and experience



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In addition, information in this document or in any report or deliverable provided by Mastercard in connection herewith relating to the projected impact on your financial performance, as well as the results that you may expect generally are estimates only. No assurances are given that any of these projections, estimates or expectations will be achieved, or that the analysis provided is error-free. You acknowledge and agree that inaccuracies and inconsistencies may be inherent in both Mastercard’s and your data and systems, and that consequently, the analysis may itself be somewhat inaccurate or inconsistent. The information, including all forecasts, projections, or indications of financial opportunities are provided to you on an "AS IS" basis for use at your own risk. Mastercard is under no obligation to update this information and you are solely responsible for your use of the information as well as any decision or action you take as a result of this document, or any inaccuracies, inconsistencies, formatting errors, or omissions.

