

Priority Pass® Select Terms and Conditions

Effective Date 11/01/2023

Through the Priority Pass Select program, enrolled Zions Bancorporation, N.A. Reserve credit cardholders will receive 12-month Priority Pass Select membership to access, with their accompanying guests, 1,300 airport lounges and experiences worldwide in more than 148 countries and 600 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 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 \$32 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 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 +1 800 352 2834 (toll-free in USA/Canada/Mexico) or +1 972 735 0536 (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 Zions Bancorporation, N.A. Reserve 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 +1 800 352 2834 (toll-free in USA/Canada/Mexico) or +972 735 0536 (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.