

Diners Club LOT Cards are a prestigious means of payment enabling its holder to make non-cash transactions and money access worldwide. As Diners Club members you are a part of the exclusive club of customers having various facilities at their disposal which are offered only by the Diners Club LOT Card.

Main assets for a Diners Club LOT Cardmember

- possibility to collect Diners Club Points and exchanging them into miles in the Miles & More Program
- clearance at "Business Check-in desks" even with ticket in economy class
- maximum 59-day interest-free credit period
- independence of bank accounts
- individually set monthly spending limit
- no financial risk in the case of theft or loss
- independence of current balance of your account
- free access to Diners Club Airport Lounges worldwide
- comprehensive insurance when travelling abroad
- unique discounts at car rental companies Avis and Hertz
- high quality customer service



Personal LOT Card

Payment Card

Diners Club LOT Card is a card issued in Poland, with a monthly settlement in Polish zlotys.

Using interest-free credit

The Diners Club LOT Card provides you with a credit which you can use for non-cash purchases or cash withdrawal within a maximum period of 59 days. No interest is charged in that period.

Individual monthly spending limit

The monthly spending limit specifies the amount granted to the Cardmember by Diners Club. The limit is set individually on the basis of the customer's needs and liquidity. The monthly spending limit for a Diners Club LOT Card starts from PLN 15,000 for a settlement period and may be increased up to a Diners Club LOT Card with no spending limit.

Free entrance to Airport Lounges

Would you like to have more comfort when waiting at the airport? As Diners Club LOT Card holders you obtain access to over 80 Diners Club Airport Lounges worldwide (Vienna, Prague, Berlin, London, Tokio, etc.). Relax and refresh yourself. You can invite one guest free of charge to most of the airport lounges.

Exclusive travel insurance package

The annual fee for the Diners Club LOT Card automatically includes a comprehensive travel insurance package fully covering the Cardmember while travelling abroad. The travel insurance package covers accidents, medical costs, liability for damages caused to third person, your luggage, personal belongings, etc.

No financial risk in the case of loss or theft

Are you afraid of card misuse if you lose it or have it stolen? Loss or theft of standard credit card quickly results in financial losses that will not be reimbursed. It's different with Diners Club LOT Card. Provided you notify the loss/theft within 48 hours you will be exempt from any financial liability for its misuse, also if it was already used before notification. Moreover you will receive a replacement card free of charge. If you notify us after 48 hours, your maximum liability will amount to USD 50.

Independence from banks

The Diners Club LOT Card enables you to make use of money up to a certain amount (monthly spending limit) with no relation to your bank account balance. You may change your bank freely, as the cards are not linked to any bank account.

Add-on Card

As our Cardmember you may apply for additional cards for your family. Moreover, the Add-on card holders enjoy all the assets of Diners Club LOT Cards. Since the monthly spending limit is then divided into the main and the additional cards, no additional information on your credit worthiness is required.

Reward Program

Diners Club LOT holder becomes a member the Diners Club Reward Program. The Program offers a unique possibility to collect points for making transactions with Diners Club cards and exchange them for miles in the Miles & More Program. Every PLN 5 spent with a Diners Club Card (excluding cash withdrawal at ATMs and transactions made at petrol stations) is equal to 1 Diners Club point and to 1 mile of the Miles & More Program. Every person who joins the Reward Program will receive 2,000 Diners Club Welcome Points for the Main Card and 1,000 Diners Club Welcome Point for the every Add-on Card.

Safety is the most important

As a Diners Club Cardmember you enjoy the maximum possible protection available on the card market. Should you have any doubtful charges on your statement, please contact us. We will try and settle the issue.

Further benefits

- **guaranteed hotel reservation** – in case of late arrival to the hotel. Over 7,000 hotels and more than 100 hotel chains worldwide offer this service.
- **PIN code of your choice** – you can choose an individual 4-digit number (PIN-code), which gives access to ATMs worldwide. You can change your PIN code anytime free of charge.
- **cash withdrawal** – from any of 1,000,000 ATMs worldwide by using your PIN-code. Moreover Diners Club provides you with about 45 000 "over the counter" locations worldwide (bank branches, exchange offices, hotels etc.) bearing the Diners Club logo.
- **no deposit at car rentals** - the Diners Club credit Card serves as a 100% guarantee at car rentals worldwide. Furthermore, the authorized car rental agencies Avis and Hertz offer to you as a Diners Club Cardmember special rates.
- **free card blocking and replacement card issuance** – in case of loss/theft your card will be blocked for free and the replacement card will be issued without any fee.
- **wide card acceptance** - as a Diners Club Cardmember you are welcome at currently more than 12 mil. Selected merchants all worldwide.

Where is it possible to obtain the Diners Club Personal Card?

directly with: Diners Club Polska
ul. Senatorska 12, 00-082 Warszawa
tel. +48 22 826 07 66, fax. +48 22 826 07 68
e-mail: customer.sevices@dinersclub.pl

What are the preconditions for the issuance of the Diners Club LOT Personal Card?

The Personal Diners Club Card is issued only on the basis of a completely filled in card application form and the submission of all required documents. Card issuance and monthly spending limit are subject to decision of Diners Club Polska and depend on the documents provided.

What documents have to be provided for the issuance of the Diners Club LOT Personal Card?

Employed applicants:

- legibly completed application form
- copy of the annual tax returns (PIT) for the last 2 years
- bank account statements for the last 6 months (in the case of
- daily statements, the statements from the end of each month are sufficient)
- copy of selected pages of your identification document (pages with photo and permanent address)

Self-employed applicants:

- legibly completed application form
- copy of the abstract of the trade register
- copy of the annual tax returns (PIT) for the last 2 years
- bank account statements for the last 6 months (in the case of daily statements, the statements from the end of each month are sufficient)
- copy of the recent tax return
- copy of selected pages of your identification document (pages with photo and permanent address)

Additional information:

- All card applications are reviewed individually. The list of documents above is only a sample. In case you are not able to provide the mentioned documents or you need additional information, please contact directly Diners Club Polska.