

General Terms of Use for MilesPay

MilesPay is an offer of Miles & More GmbH (“MMG”) for participants in the Miles & More program (“Participants”) who are also holders of a Mastercard credit card approved for MilesPay (“Credit Card”). Unless otherwise stated, the following terms apply to the use of MilesPay. In addition, the Miles & More Terms and Conditions of Participation apply.

1. What is MilesPay?

MilesPay is a function for Miles & More participants that allows them to redeem award miles (“Miles”) when making payments with a credit card. By registering a credit card once and activating MilesPay in the Miles & More app, a previously defined maximum award miles amount can be redeemed with the next card payment. Use of MilesPay is free of charge for participants.

To redeem award miles for credit card payments, MMG cooperates with the credit card organization Mastercard. As part of the MilesPay registration process, the credit card is stored in a Mastercard system.

2. Eligibility

Participants who hold a credit card approved for MilesPay are eligible to use MilesPay. The following credit cards are approved for MilesPay:

- Beobank Brussels Airlines Explore Mastercard
- Beobank Brussels Airlines Horizon Mastercard
- Beobank Brussels Airlines Altitude Mastercard

MMG reserves the right to change the range of approved credit cards at any time.

3. Redeeming miles when paying with a credit card

MilesPay can be used worldwide at all Mastercard acceptance points to redeem miles, both for online purchases and in-store purchases. Certain merchants and services are excluded from MilesPay, in particular cash withdrawals, transfers, or gambling.

3.1 Credit card registration

To use MilesPay, a credit card must be registered once in the Mastercard system via the MilesPay registration process. Only one credit card per participant can be registered at a time.

You may replace a registered credit card with another approved credit card or remove it from MilesPay at any time in the settings. Once a credit card has been removed, it can only be registered again after 24 hours using the same card.

3.2 Setting the miles redemption amount and activating MilesPay

Before each activation of MilesPay for the next credit card payment, a miles redemption amount must be set. This amount represents the maximum value to be deducted from the next credit card purchase. It can be selected from predefined fixed amounts or entered manually, and it displays both the miles value and the corresponding euro value. The minimum miles redemption amount communicated by MMG in the MilesPay application applies.

The maximum number of miles that can be redeemed for a credit card payment is limited by the number of award miles available in the participant's Miles & More account. Members of a mileage pool may also redeem pooled miles in accordance with the Miles & More Mileage Pooling terms. Overdraft facilities granted to status members cannot be used for MilesPay.

After setting the miles redemption amount, MilesPay can be activated for the next credit card payment.

Once MilesPay is activated, a timer displays the remaining time during which the credit card payment must be completed to redeem the selected miles amount. The timer—and thus the activation—can be canceled at any time. After cancellation or expiration of the activation, no miles will be redeemed for the next credit card payment.

3.3 Paying with the credit card for MilesPay redemptions

To redeem the selected miles amount, payment must be made with the credit card registered for MilesPay. Payment can be made using either the physical card or a digital wallet.

3.3.1 Payments with the physical credit card

To ensure mile redemption when paying with a physical card in-store or at mobile terminals, the credit card must be used—depending on the merchant terminal—by inserting it (chip and PIN), swiping it (magnetic stripe and PIN), or contactlessly (via NFC technology).

Payments in online shops can be made as usual by entering the credit card number during the merchant's checkout process.

3.3.2 Payments with a digital wallet

Payments using your digital wallet (e.g. Apple Pay, Google Pay) can be made as usual, including contactless payments.

3.3.3 Settlement of payments on your credit card and mileage account

Credit card payments made via MilesPay are always initially charged to your credit card for the full euro purchase amount. The euro equivalent of the successfully redeemed miles amount is usually credited back to your credit card within 2 to 3 business days. The redeemed miles amount does not increase your existing credit card limit.

If the miles redemption amount is set higher than required for the next credit card payment, only the necessary miles will be redeemed and the full purchase amount will be credited to your credit card account.

If the miles redemption amount is set lower than required for the next credit card payment, only the selected miles amount will be redeemed and only the portion of the purchase amount paid with miles will be credited to your credit card account.

If the euro purchase amount is lower than the minimum miles redemption amount currently displayed in the MilesPay application, no miles will be redeemed and the euro purchase amount will be charged in full to your credit card.

For credit card payments in foreign currencies, the euro billing amount on your credit card is always used as the basis for calculating the award miles to be redeemed.

4. Returns and miles refunds

You may return purchases in accordance with the statutory right of return and will receive a refund from the merchant in euros. A refund or subsequent reversal of redeemed miles is not possible.

5. Data protection

The MilesPay data protection notices apply.