



MSC

VOYAGERS
CLUB

MSC VOYAGERS CLUB LOYALTY PROGRAMME GENERAL CONDITIONS (AS OF 19/07/2015)

The present terms and conditions regulate the constitution and conditions of use of the MSC Voyagers Club Programme. The MSC Voyagers Club is the loyalty programme of MSC Cruises SA dedicated to all travellers who have sailed at least once on board an MSC cruise since 2006 or have a confirmed booking with MSC Cruises.

CONDITIONS OF USE

These terms and conditions apply to all MSC Voyagers Club members. MSC Voyagers Club substitutes the previous MSC CLUB as MSC Cruises Loyalty programme. Please refer to section 5 for further information. MSC Voyagers Club will be effective starting from 19/07/2015. MSC Cruises SA reserves the right to amend the following conditions without notice. Members are responsible for keeping constantly up to date with MSC Voyagers Club Regulations.

1. MEMBERSHIP TO THE MSC VOYAGERS CLUB

1.1 Membership applies to all passengers of MSC Cruises SA who have travelled on at least one cruise with MSC since 2006 and to all guests that have a confirmed booking with MSC Cruises.

1.2 Passengers are eligible for membership from 0 years of age. Enrolment to the MSC Voyagers Club for members under 18 years old must be carried out by a parent/legal guardian on behalf of members aged under 18.

During the enrolment process, passengers must enter their full name as it appears on their passport and they should not use their spouse's surname.

1.3 Membership is not automatically issued and passengers can subscribe using one of the following methods:

- **Before embarkation** by completing the Become a Member Form at the address indicated in the section of the website dedicated to the MSC Voyagers Club or directly clicking the link on the booking confirmation document or the link on the e-ticket issued once booking is confirmed. It is also possible to register during the online Check-In process. Members will receive their Club Identification Number via email with an electronic card after subscription.

- **On board** by applying for membership on board by contacting Reception-Guest Service and/or MSC Voyagers Club Infopoint:

- **Passengers who have sailed at least once** on an MSC cruise and subscribe on board will receive confirmation that their subscription has been successful via email at the end of the cruise (approximately 10 days after the cruise is completed) with their Club Identification Number and an electronic version of the MSC Voyagers Club card. Regulations regarding recovery of points for previous cruises are set out in clause 3.1 of the present terms and conditions.

- **Passengers who cruise for the first time with MSC** and subscribe on board will receive confirmation that their subscription has been successful via email at the end of the cruise (approximately 10 days after the cruise is completed). They will receive their Club Identification Number and an electronic version of the MSC Voyagers Club Card.

- **Post-cruise** through the website <http://www.msccruises.co.il> by accessing the "Become a member" section. Once subscription is successfully processed, they will receive an email with their Club Identification Number and an electronic version of the MSC Voyagers Club Card.

1.4 MSC Voyagers Club Card and Club Identification Number

Each subscription to MSC Voyagers Club generates a Club Identification Number that will be communicated in the email confirming the subscription.

On the first cruise after subscription, the Club Identification Number will be printed on the Cruise Card delivered. The Cruise Card is a plastic card containing all necessary guest information. It works as a payment method on board and it is also the key to access the cabin. The Cruise Card with the Club Identification Number constitutes the MSC Voyagers Club Card and it will be printed and delivered on the first day of every cruise.

The MSC Voyagers Club Card is the only tool to identify MSC Voyagers Club members on board.

When a cruise is booked, the Club Identification Number must be provided together with all the other booking information, even if the Club discount is not available. This is the only way for passengers to be eligible for the benefits that the MSC Voyagers Club offers to its members.

MSC Cruises SA reserves the right to refuse or cancel membership at any time without giving reason and notice.

Membership of the MSC Voyagers Club is subject to the MSC Voyagers Club General

Conditions. Should members not accept the MSC Voyagers Club General Conditions, they must cancel membership immediately by contacting MSC Cruises SA in writing at MSC Cruises SA, Avenue Eugène-Pittard, 40 - 1206 Geneva (Switzerland).

1.5 Length of Membership

MSC Voyagers Club Membership is subject to a minimum of one cruise every three years. If the last cruise disembarkation date is over 3 years (36 months) or no cruise has been completed in 3 years after the enrolment date, membership to the MSC Voyagers Club programme will expire.

For example: if the last disembarkation date is 30.01.2015 and no cruises are completed by 30.01.2018, the membership will expire.

If the registration date is 30.01.2015 and no cruises are completed by 30.01.2018, the membership will expire.

Should the membership expire, passengers must subscribe to the MSC Voyagers Club again. Subscription will be subject to the conditions stated. A new Club Identification Number will be assigned.

2. EARNING POINTS

All MSC Voyagers Club members earn points according to the 3 following criteria:

- "Experiences" purchased** (Bella, Fantastica, Wellness, Aurea) or the MSC Yacht Club;
- On board Services pre-paid before the cruise;**
- On board Expenses.**

a. **"EXPERIENCES PURCHASED"** MSC Cruises SA offers the possibility of purchasing different types of "experiences": Bella, Fantastica, Wellness, Aurea or the MSC Yacht Club. Members can earn points in relation to the "experience" purchased.

Bella Experience:

- for cruises consisting of less than 5 nights or 6 days: 200 points are awarded;
- for cruises consisting of 5 to 9 nights or 6 to 10 days: 500 points are awarded;
- for cruises consisting of over 9 nights or 10 days: 700 points are awarded.

Fantastica Experience:

- for cruises consisting of less than 5 nights or 6 days: 400 points are awarded;
- for cruises consisting of 5 to 9 nights or 6 to 10 days: 700 points are awarded;
- for cruises consisting of over 9 nights or 10 days: 1,000 points are awarded.

Wellness/Aurea Experience:

- for cruises consisting of less than 5 nights or 6 days: 600 points are awarded;
- for cruises consisting of 5 to 9 nights or 6 to 10 days: 1,000 points are awarded;
- for cruises consisting of over 9 nights or 10 days: 1,500 points are awarded.

MSC Yacht Club:

- for cruises consisting of less than 5 nights or 6 days: 800 points are awarded;
- for cruises consisting of 5 to 9 nights or 6 to 10 days: 1,500 points are awarded;
- for cruises consisting of over 9 nights or 10 days: 2,000 points are awarded.

Points will only be earned on "experiences" (Bella, Fantastica, Wellness, Aurea) or the MSC Yacht Club purchased. If a free "experience" upgrade is offered, points will only be awarded for the "experience" purchased. No extra points will be issued for free "experience" upgrades.

On cruises and departures where Bella, Fantastica, Wellness, Aurea experience or the MSC Yacht Club do not apply, the following rules will be enforced.

Cabin Type:

Inside Cabin: 600 points

Ocean View Cabin: 750 points

Balcony Cabin: 900 points

Suite: 1,200 points

MSC Yacht Club Suite: 1,500 points

Points given for "experiences" purchased will be applied to each member occupying the same cabin, if there is more than one. Here is an example for a cruise of 7 nights with the Fantastica "experience" purchased: if only one member is present in the cabin, at the end of the cruise 700 points will be awarded. If two members are present in the cabin, at the end of the cruise 700 points each will be awarded.

MSC Voyagers Club members (Classic, Silver, Gold and Black) who purchase the entire MSC World Cruise will earn triple the points based on the type of Experience or the MSC Yacht Club chosen. Welcome members are entitled to triple points only if the

Voyagers Club registration date is earlier than the MSC World Cruise booking date. Points will be exceptionally assigned at the time of booking. For example, if you purchase the Bella Experience, you will earn 2.100 points instead of 700; if you purchase the Fantastica Experience, you will earn 3.000 points instead of 1.000; if you purchase the Wellness or Aurea Experience, you will earn 4.500 points instead of 1.500.

b. ON BOARD SERVICES PRE-PAID BEFORE THE CRUISE:

MSC Cruises SA offers the possibility of purchasing on board services before the cruise. Services that can be purchased before the cruise include Food & Beverages, Excursions, SPA & Fitness (for a full list of services included please see the dedicated section online) and are divided into services that apply to all cabin occupants and services that apply to individuals only.

MSC Voyagers Club members earn 100 points for every €150 spent before the cruise on MSC packages/services included in the cruise booked*.

**For currencies other than € euro, the currency conversion on purchase day will apply.*

There are two types of on-board services pre-paid before the cruise: per cabin and per single cabin occupant.

The points will be calculated based on the total amount spent by the member on MSC on board services pre-paid before the cruise. Expenses for on board services pre-paid before the cruise per cabin which apply to all cabin occupants (and not single occupants) will be equally distributed amongst the cabin occupants.

Example of on board services pre-paid before the cruise per cabin: the total amount of pre-paid on board services that apply to all cabin occupants before the cruise is €600. If there are four cabin occupants, the spending for the points calculation of each cabin occupant will be €150, equal to 100 points. Members cannot claim points distributed to non-members occupying the same cabin for on board services pre-paid before the cruise which apply to all cabin occupants.

Points for **On board Services pre-paid before the cruise** by single cabin occupants will be assigned to individual members who pre-paid for on board services before the cruise.

Example of on board services pre-paid before the cruise per single occupant: the total amount of pre-paid on board services that apply to single occupants before the cruise is €600. In order to assign the points, the total amount will be divided by 150 resulting in 400 points. The single occupant who benefits from the pre-paid on board services that apply to individuals only will receive all 400 points.

c. ON BOARD EXPENSES MSC Voyagers Club members earn 100 points for every €/\$150 spent on board (excluding casino expenses).

At the end of the cruise, points given for on board expenses will be applied on board only to the MSC Voyagers Club member making the final payment.

All the Points earned during the cruise will be assigned approximately 10 days after the end of the cruise.

MSC Voyagers Club members can check their points score on the website by logging into the "Manage My Booking" section or Club Area.

The points calculation described in this chapter "2 Earning Points" applies to MSC Cruises ending after 19/07/2015. All points earned with MSC CLUB and cruises completed before 19/07/2015 will be revalued with the points multiplier (x100) (i.e. 7 points earned with the MSC CLUB will be revalued as 700 with the MSC Voyagers Club).

If no cruises are taken for 3 years from the MSC Voyagers Club launch date, any points earned are lost. In order to start collecting points again, it will be necessary to subscribe to the MSC Voyagers Club once more.

For example: If a Black MSC Voyagers Club member with a points score of 12,000 does not sail for 3 years since their last disembarkation date, the 12,000 points will be lost.

2.1 Bonus Points

Starting from 28/07/2017 MSC Voyagers Club Members can earn bonus points.

- All passengers with a confirmed booking with MSC Cruises successfully completing their subscription to MSC Voyagers Club before the cruise will be rewarded with 100 bonus points. The subscription must be completed through the Become a Member form available on the website in the MSC Voyagers Club section.

- All existing MSC Voyagers Club Members with a confirmed booking with MSC Cruises updating or confirming their contact details before the cruise will be rewarded with 100 bonus points. Members can update or confirm their contact details in the MSC Voyagers Club Online Private Area or through the Web Check-in.

Bonus points are not retroactive and are always assigned approximately 10 days after the end of the cruise. A bonus point by year is provided to each client.

3. WELCOME, CLASSIC, SILVER, GOLD AND BLACK LEVELS OF MEMBERSHIP

MSC Voyagers Club consists of five levels of membership (Welcome, Classic, Silver, Gold and Black) according to the total points accumulated; each level has a personalised card. The MSC Voyagers Club Card will have the same name as the membership level.

- **Black membership:** 10,000+ points

- **Gold membership:** from 4,300 to 9,999 points

- **Silver membership:** from 2,200 to 4,299 points

- **Classic membership:** from 1 to 2,199 points

- **Welcome membership:** 0 points; electronic card awarded to all passengers subscribing to MSC Voyagers Club before cruising, with a confirmed booking.

If no cruises are completed for 3 years, the level of membership reached is lost as described in section 1, 1.5 Length of Membership.

For example: If a Gold MSC Voyagers Club member does not sail for 3 years since the last disembarkation date, Gold membership will be lost.

Once a new point score is reached enabling qualification for a new level of membership, the member receives an MSC Voyagers Club Card with the same Club Identification Number on the next cruise taken after their membership upgrade. Members will be informed of their new level of membership via email after the cruise.

Membership upgrades achieved through cruises taken on different ships within a short space of time (less than 10 days) will not be updated in real time.

3.1 Recovery of previous cruises

Passengers successfully completing their subscription to MSC Voyagers Club after 3 months after their disembarkation date will receive a fixed amount of 500 points.

No points for previous cruises will be recognised if the disembarkation date of the last cruise is over 3 months ago.

The same criteria for recovery of previous cruises applies to passengers whose MSC Voyagers Club membership has previously expired (in the event of no cruises in 3 years since their last disembarkation date).

Passengers successfully completing their subscription to MSC Voyagers Club less than 3 months after their disembarkation date will recover all points of their most recent cruise if the disembarkation date is less than 3 months from subscription.

3.2 Points are non-transferable and cannot be given to third parties.

3.3 Points have no monetary value and cannot be redeemed for cash, but only contribute to obtaining benefits belonging to the MSC Voyagers Club programme.

3.4 Points are always awarded after the cruise and not during the cruise.

3.5 Points may not be issued on all cruise departures. Members should enquire before completing their purchase as information will be available when MSC Voyagers Club points will not be issued for certain departures.

3.6 Any point issued in error may be revoked or modified at any time at the sole discretion of MSC Cruises SA and without any notification.

4. BENEFITS

4.1 General Information

4.1.1 Members of the MSC Voyagers Club have the right to a series of benefits differentiated according to their level of membership.

The benefits are classified as:

a) Discounts on the purchase of an MSC cruise;

b) Services, privileges and discounts on board.

4.1.2 MSC Voyagers Club benefits are subject to the entry of each participating Member's Club Identification Number at the time of holding or confirming cruise bookings.

4.1.3 Benefits are divided into Personal benefits and Cabin benefits. Personal benefits are reserved for the member as an individual and are not transferable. Cabin benefits presume the division of the benefits among all the occupants of the cabin (even if there is more than one member).

4.1.4 Benefits may be subject to changes without warning for operational reasons. The order and days of allocation of the on board benefits may vary according to the duration of the cruise and the organisation of the ship and may not be disputed by members.

4.1.5 Members under 18 years of age are not eligible for all benefits. Members under 18 or a parent/legal guardian must check benefit limitations for members under 18 in these terms and conditions.

4.2 MSC Voyagers Club DISCOUNTS

MSC Voyagers Club Members' cruise discount is extendible to all cabin occupants and valid all year around (Classic 5%, Silver 5%, Gold 5%, Black 5%): the discount has no seasonal restriction and is valid per cabin. The discount can be combined with all promotions and offers unless otherwise stated in the offers (excluding TANDEM, GRAND TOUR). MSC Voyagers Club Members can extend their discount to the other people staying in their cabin, included in the booking.

The discount is understood to be applied to the cabin cruise booking fare only. The discount cannot be applied to flights, transfers, port taxes, hotels and excursions.

The possibility of using the discount for the purchase of a cruise in conjunction with other promotions must always be checked. Members are asked to check directly with their travel agent or with MSC Cruises' Res Consultants.

Exclusive members' discounts on a selection of departures: "Voyages Selection"

A selection of departures is available with an additional and consequential discount (5% or 15%) that can be combined with the 5% MSC Voyagers Club booking discount. The additional discount depending on the departures and markets. Voyages Selection is not available for Welcome members.

Silver, Gold and Black members receive an additional €/\$50 shipboard credit on top

of their discount on their Voyages Selection booking. Shipboard credit is issued per member and not per cabin. Shipboard credit is applied to the final bill at the end of the cruise. Shipboard credit does not apply to MSC Voyagers Club members under 18 years old.

This awarded discount can be extended to all occupants of the cabin and cannot be combined with any other offer and promotion, with the exception of MSC Voyagers Club discount, unless otherwise specified in the details of the promotion itself.

Voyages Selections are visible online in the MSC Voyagers Club section, on board and at Travel Agencies. Voyages Selections can be booked online by providing your Club Identification Number.

The possibility of booking Voyages Selections may be limited to a certain time frame. Expiry of promotions will be communicated online.

Voyages Selection departure terms and conditions may vary according to the market.

4.2.1 Dedicated member on board discounts can be applied at the time of purchase or at the end of the cruise when the member's account bill is closed. Customers must always check if discounts are applicable to other promotions currently in progress on board. MSC Cruises is not responsible for any errors and/or omissions regarding MSC Voyagers Club discounts on board.

4.3 MSC Voyagers Club PRIVILEGES

- **MSC Voyagers Club luggage identification tags**, MSC Voyagers Club personalised luggage tags for embarkation in the e-ticket delivered to the customer.
- **Priority boarding [Black]**, at available ports. To take advantage of this benefit, it is mandatory that the MSC Voyagers Club Black Card, luggage tags or Club Identification Number are shown at the drop-off table/point at the cruise terminal. The Club Identification Number is available on the e-ticket or by printing a pdf version of the electronic card before embarkation day.
Please note that priority boarding is only available on the first day of the cruise, on embarkation day after check-in. No priority is given on all other cruise days.
- **Welcome Back Cocktail [Classic, Silver, Gold and Black]**, MSC Voyagers Club Members can meet each other during a welcome back cocktail party. They will receive an on board invitation. Members should contact Reception - Guest Service immediately after check-in for more information. Not available on cruises with less than 4 nights. All MSC Voyagers Club members under 18 must be accompanied to the Welcome Back Party by an adult sharing their same cabin.
- **MSC Voyagers Club On board Special Offers [Classic, Silver, Gold and Black]** Offers are valid per person and may vary according to each cruise, level of membership or destination and MSC Cruises reserves the right to amend, modify or change the offers and their application at any time and without prior notice. Offers can only be used once. The Voyagers Club Card must be presented in order to take advantage of the offers.
- **Milestone reward [Silver, Gold, Black]**, Silver, Gold and Black members will receive a membership pin upon reaching the level of membership for the first time. Members will receive an invitation in cabin with details of delivery. Pins will only be delivered on board and cannot be sent to members' homes. The pins will be allocated once per membership level upgrade to all eligible MSC Voyagers Club members. Available for MSC Voyagers Club members aged over 10 at the time of the cruise. The pin cannot be used as a form of membership identification.
- **Complimentary fresh fruit basket in cabin [Silver, Gold, Black]**, per cabin and not per person, once per cruise.
- **Complimentary one-hour thermal area session** (one per cruise for Gold and Black MSC Voyagers Club members). Free one-hour Thermal Area session. Valid once per cruise for a Steam bath or sauna. Benefit not available for MSC Voyagers Club members under 18.
- **MSC Voyagers Complimentary Gift [Gold, Black]**, to be delivered by Cruise Consultant during the cruise. Members will receive an invitation in to the cabin with details of delivery. Delivered once per cruise and per member during the cruise, may vary depending on the ship and destination. Not available for MSC Voyagers Club members under 10 at the time of the cruise.
- **Priority disembarkation in ports where a tender boat is required [Gold, Black]**, Members will be informed the day before disembarkations with a message delivered in cabin. Members should contact Reception-Guest Service for more information.
- **Complimentary MSC Voyagers Club Photo [Gold, Black]**, a complimentary picture is offered to Gold and Black members. The picture is selected by the guest. The photo will be a 15x20 format. The photo proposed will be from the Welcome Back Cocktail or any other photo already printed of the same size. It is mandatory to choose of oneself. In the extreme such size photo is not available, only the difference will be charged.
- **Complimentary Birthday Cake [Gold, Black]**, Members will be invited to the restaurant to receive a special treat on their Birthday. The Maître d'Hotel or restaurant staff will deliver a special cake to the member's table offered with the compliments of MSC Voyagers Club.
- **Complimentary Speciality Restaurant "Tasting Menu" Dinner (no beverages) [Black]** per cabin. Members are entitled to enjoy a tasting menu dinner for 2 at a speciality restaurant once during the cruise (beverages excluded). Members may extend their invitation to one occupant of the same cabin only once and only if the cabin mate is not a black card member. Privilege and speciality restaurants may

not be available on all ship classes. Privilege is not available if the members decides to eat dinner at self-service buffet. Members under 18 must be accompanied in order to enjoy the privilege.

- **Complimentary Spumante with chocolate-dipped fruit [Black]**, per cabin and once per cruise. Privilege not available for members under 18 years old.
- **Complimentary Dancing Class [Black]** All Black members can enjoy a free one-hour dance class. Once per cruise and per member. It will be a group class, not individual. Not available on cruises with less than 4 nights.
- **Courtesy towelling bathrobe and slippers [Black]**, Available during the cruise and for adults only. Courtesy use only, to be left in the cabin at the end of the cruise. Privilege not available for MSC Voyagers Club members under 18 years old.
- **MSC Voyagers Club Black Party [Black]**, Black Members will receive an invitation on board to join an exclusive party where they can meet other Black MSC Voyagers members. Not available on cruises with less than 4 nights. All MSC Voyagers Club members under 18 must be accompanied to the MSC Voyagers Club Black Party by an adult sharing their same cabin.
- **MSC Voyagers Club chocolate ship [Black]**, a complimentary chocolate ship gift will be crafted on board and delivered during the MSC Voyagers Club Black party. Not available on cruises with less than 4 nights.
- **Priority disembarkation at end of cruise [Black]**, Black members will receive the invitation to enjoy this privilege two days before disembarkation day together with the luggage tags. For further details members should contact Reception-Guest Service, the MSC Voyagers Club Infopoint or the Guest Relations Manager.
- **Late cabin check-out disembarkation [Black]**, late cabin check-out on disembarkation for Black members can stay in the cabin till 2 hours after the ship arrives in port. A message will be delivered in cabin with more details two days before the disembarkation day. Members should check transfer time to make sure they can enjoy privilege.
- **Dedicated member online area**: area in which members can view their points balance, offers and news.
- **MSC Voyagers Club e-newsletter**: the e-newsletter is sent to all members who have consented to being contacted when they subscribed. MSC Voyagers Club members under 18 years old who have entered an email address during subscription will only receive important MSC Voyagers Club communications (regarding subscription, points balance, membership upgrade and membership expiry reminders).
- **MSC Ambassador Poll**: members who gave their consent during the subscription to be contacted may be involved and invited to share their opinions and feedback via online surveys.

4.4 All the benefits described above will be given to members according to their level of membership. The time and place of issue of the benefit may vary depending on the cruise, destination and cruise length. Benefits may be subject to changes without prior notice due to availability and/or operational reasons. For any other information on the following or any other benefit please visit the MSC Voyagers Infopoint or the Reception - Guest Service when on board or visit <http://www.msccruises.co.il>.

5. CHANGES RELATED TO THE DISMISSED MSC CLUB PROGRAMME

With the introduction of the MSC Voyagers Club, the MSC CLUB will be dismissed. The present terms and conditions of the MSC Voyagers Club will substitute all previous MSC CLUB regulations and it is effective starting from its publication on all MSC Cruises websites from 19/07/2015.

MSC Voyagers Club will substitute the previous MSC CLUB as MSC Cruises Loyalty programme.

All members who previously subscribed to the dismissed MSC CLUB loyalty programme will become MSC Voyagers Club members.

All previous regulations, benefits, privileges and offers related to the MSC CLUB will be no longer effective with the launch of MSC Voyagers Club and can no longer be claimed.

All past MSC Club identification numbers previously issued remain valid within the MSC Voyagers Club programme.

At the launch of the MSC Voyagers Club, all Club members belonging to the dismissed MSC CLUB will have a 36-month time frame to maintain their points and level of membership by completing at least 1 cruise in 36 months starting from 19/07/2015.

6. GENERAL REGULATIONS

6.1 MSC Cruises SA reserves the right to modify or integrate all or part of these General Conditions without notice.

6.2 MSC Cruises SA, in its unquestionable judgement, reserves the right to exclude any member from the MSC Voyagers Club Programme without any notice.

In case of exclusion and/or closure of the membership, the points accumulated up to that moment and related privileges will be forfeited. MSC Cruises reserves the right to deny participation without notice.

6.3 Legal persons, as well as employees of MSC Cruises and related companies, are excluded from participation in this programme. No points will be awarded for "experience" purchased and pre-paid on board services if the Member is travelling on a free or special ticket, nor will the cruise count towards achieving a higher level of membership.

6.4 Members who need to communicate any change of address can edit their membership profile on the MSC Cruises website entering the Club Area in the MSC Voyagers Club section or contacting the MSC Cruises contact centre.

6.5 The points and benefits assigned to the Members are strictly personal and cannot be yielded, transferred, sold, converted into money or reimbursed in the case of partial use. Points will be recognised to MSC Voyagers Club members travelling on a Charter Cruise.

6.6 Every Member may be the holder of only one Club Identification Number. In case of an error in which there is more than one Club Identification Number registered to the same Member, MSC will transfer the points accumulated to one single Club Identification Number and cancel the other Club Identification Numbers.

6.7 Points will be credited only if the cruise has been completed. If a member does not embark on the cruise, points will not be awarded.

If members do not embark on the cruise, points for pre-board will not be awarded and the cruise will not form part of the calculation of points and the evaluation of status.

If the member does not embark, the cruise will not be taken into consideration in the extension of the status duration.

If members do not embark on the cruise, benefits per cabin will not be applied to the cabin originally occupied by the member, in case the other occupants of the cabin are not Club members.

In case of cancellation of cruise by MSC please refer to the conditions stated on MSC Cruises website or MSC Cruises brochure.

MSC Cruises reserves the right to ask members for a copy of their final bill, in case of controversy concerning points earned related to on board expenses.

Points for Experience Purchased will not be assigned in case of "MSC Specials" promotions, only points for on board services pre-paid before the cruise and purchases on board will be recognised.

6.8 When purchasing combined cruises (i.e., the same ship with consecutive departure date, on one reservation or separate reservations), points will be applied taking into account the total number of nights and assigning the highest type of experience purchased.

In the event of any controversy concerning the validity, interpretation and/or execution of these General Conditions and the MSC Voyagers Club Programme, Swiss law and jurisdiction will be exclusively applicable.

6.9 MSC Cruises SA reserves the right to amend, modify or change any of the MSC Voyagers Club terms and conditions at any time and without prior notice by posting the amended terms on our websites. The amended terms and conditions shall automatically be effective upon posting on our websites and starting from the programme launch date published on this T&Cs. Members should therefore review these terms and conditions from time to time so that they will be aware of such eventual amendments, modifications or changes.

MSC Cruises SA further reserves the right to discontinue the MSC Voyagers Club with or without prior notice. MSC Cruises SA shall not be liable to any Member or any third party should we exercise such a right.

Moreover, MSC Cruises SA may from time to time post additional guidelines or rules, whether relating to particular sub-parts of the MSC Voyagers Club. Any such additional documents are hereby incorporated into these terms and conditions by reference; provided, however, that in the event of a direct conflict between any such additional documents and the terms set forth herein, these terms herein shall prevail.

7. PRIVACY POLICY

MSC Cruises SA is resolutely committed to guaranteeing its customers' privacy and more information on data collection can be found on our website in the privacy section. In accordance with Art. 29 of Legislative Decree 196/2003, collected data may be processed for the following purposes: (i) to guarantee members a series of advantages and privileges; (ii) statistical use of profiles of customers/members to create products and services that are more suited to their needs; (iii) information and promotional activity regarding MSC and, with the Member's permission, promotional and commercial activities of third parties that are MSC partners. Data processing will be carried out on paper, in soft copy and telephonically, in such a way as to guarantee the privacy of data. Collected data will not be forwarded and shall only be communicated for the purposes described above to the following parties: (a) persons, companies, associations or professional practices that carry out assistance and consultancy services and activities for MSC, with particular but not exclusive reference to accountancy, administrative, legal, fiscal and financial matters; (b) connected companies, companies belonging to MSC, even those located abroad; (c) parties whose freedom to access the data is recognised by laws and secondary regulations. For information on the purposes, processing methods, ways of providing data and the consequences of any refusal, as well as on the controller of the processing, the processor and the rights granted by Art. 7 of Legislative Decree 196/2003, please refer to the text available on board at Reception-Guest Service and published on our websites. Privacy policy and principles for data processing are available on the following website <http://www.msccruises.co.il/he-il/Privacy.aspx>