2019 MIDI Loyalty Program		
Outlets & Address	Discount Offered	Terms & Conditions

Restaurants & Cafés			
Acqua Terra e Mare Restaurant Level 5 Portomaso Marina St Julians	10% discount	Upon presentation of the MIDI Loyalty Card BEFORE the bill is issued. Not valid on Christmas Eve, Christmas Day, New Year's Eve, New Year's Day, Valentine's Day, Mother's Day, Father's Day and Easter.	
Barracuda Restaurant 194 Main Street St Julians	10% discount when dining on an 'A la Carte' basis.	Upon presentation of the MIDI Loyalty Card BEFORE bill is issued.	
Brown's Kitchen Restaurant Valletta Waterfront	10% discount for 2 adults and up to 3 children from Monday to Friday.	Upon presentation of the MIDI Loyalty Card BEFORE bill is issued. Not valid on public holidays, Valentine's Day, Christmas Day, Christmas Eve, New Year's Day, and New Year's Eve. Not valid with other special offers.	
Dolce Vita Restaurant 159, St George's Road St Julians	15% off the bill for lunchtime (between 12:00pm and 14:45pm).	Upon presentation of MIDI Loyalty Card BEFORE bill is issued.	
Dolci Peccati The Point Shopping Mall Level 0 Tigné Point	10% discount at The Point Shopping Mall & High Street, Sliema ONLY.	Upon presentation of the MIDI Loyalty Card BEFORE bill is issued. Not valid during sales, or for items on promotion or with other offers.	
Fluid Steakhouse Bay Street Complex Level 2 St Julians	10% discount	Upon presentation of MIDI Loyalty Card BEFORE bill is issued.	
Fratelli La Bufala Pjazza Tigné Tigné Point	5% discount	Upon presentation of the MIDI Loyalty Card BEFORE the bill is issued. Not valid during sales, or for items on promotion or with other offers.	
JAR The Point Shopping Mall Level 0 Tigné Point	10% discount at The Point Shopping Mall outlet.	On Food ONLY. Upon presentation of the MIDI Loyalty Card BEFORE the bill is issued. Not valid during sales, or for items on promotion or with other offers.	
Lore & Fitch Restaurant 8, St. George's Road St Julians	15% off the bill for lunchtime (between 12:00 and 14:45).	Upon presentation of MIDI Loyalty Card BEFORE the bill is issued.	

Melita Gardens Triq Idmejda Balzan	10% discount for group party bookings and 10% discount for individuals.	Upon presentation of the MIDI Loyalty Card BEFORE bill is issued. Not valid on public holidays, Valentine's Day, Christmas Day, Christmas Eve, New Year's Day, and New Year's Eve. Not valid with other special offers. Balzan establishment ONLY.
Number 10 Pjazza Tigné Tigné Point	5% discount	Upon presentation of the MIDI Loyalty Card BEFORE the bill is issued. Not valid during sales, or for items on promotion or with other offers.
Piccolo Padre Trattoria 194/5 Main Street St Julians	10% discount when dining on an 'A la Carte' basis.	Upon presentation of the MIDI Loyalty Card BEFORE bill is issued. Not valid on Christmas Eve, Christmas Day, New Year's Eve, New Year's Day, Valentine's Day, Mother's Day, Father's Day and Easter.
The Chophouse Censu Xerri Tigné Point	10% discount	Upon presentation of MIDI Loyalty Card BEFORE bill is issued.

Fashion		
Bortex	5% discount at ALL Bortex stores.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Calliope The Point Shopping Mall Level -2 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Celio 27, Tower Road Sliema	10% discount at Sliema, Valletta, Paola and Gozo outlets.	Upon presentation of the MIDI Loyalty Card. On new collections only. Not valid during sales, or for items on promotion or with other offers.
Charles & Ron The Point Shopping Mall Level -3 Tigné Point	5% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Debenhams The Point Shopping Mall Level 0 Tigné Point	10% discount on ALL full-priced fashion and beauty items at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Diesel St Anne Square Sliema	10% discount at the Sliema and Valletta outlets.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.

Elizabetta Franchi Bisazza Street Sliema	10% discount at the Sliema outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Esprit The Point Shopping Mall Level -1 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
GANT The Point Shopping Mall Level 0 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Gagliardi Pjazza Tigné Tigné Point	5% discount at ALL Bortex stores.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Guess The Point Shopping Mall Level 0 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Guess Kids The Point Shopping Mall Level -2 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Harmont & Blaine The Point Shopping Mall Level 0 Tigné Point	10% discount at the Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Kenjo Bridal B'Kara Road Kappara	10% discount on bridal ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Luisa Spagnoli Pjazza Tigné Tigné Point	10% discount at the Pjazza Tigné outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Lacoste The Point Shopping Mall Level 0 Tigné Point	10% discount at the Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Liu JO The Point Shopping Mall Level 0 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.

Mangano Bisazza Street Sliema	10% discount on the new collection at the Sliema and the Palace Hotel outlets.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Max Mara Pjazza Tigné Tigné Point	5% dicount off full price items	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Missey & Bo Tigné Place, Tigné Street Sliema	5% discount at the Sliema outlet.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Orsay The Point Shopping Mall Level -1 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Paul & Shark Pjazza Tigné Tigné Point	10% discount at the Pjazza Tigné outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Riot Boutique Plaza Shopping Centre Level 2, Bisazza Street Sliema	10% discount at the Plaza outlet.	Upon presentation of the MIDI Loaylty Card. Not valid during sales, or for items on promotion or with other offers.
Springfield The Point Shopping Mall Level 0 Tigné Point	10% discount at the Valletta, The Point and The Duke (Gozo) outlets.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Terranova The Point Shopping Mall Level -1 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
TRU TRUSSARDI The Point Shopping Mall Level 0 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Discount is available only with new stock clothing. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Tom Tailor Energy Complex, Level 1 28 Republic Street Valletta	10% discount at the Valletta and Paola outlets.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.

Sportswear & Footwear			
Adidas The Point Shopping Mall Level -2 Tigné Point	10% discount at The Point, Baystreet, B'Kara and Gozo outlets.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.	
Bata The Point Shopping Mall Level -2 Tigné Point	10% discount at The Point, Valletta, B'Kara and Gozo outlets.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.	
Sketchers The Point Shopping Mall Level -2 Tigné Point	10% discount at The Point, Baystreet, B'Kara and Gozo outlets.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.	

Jewellery & Accessories		
Sterling The Point Shopping Mall Level 0 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Parfois The Point Shopping Mall Level -1 Tigné Point	15% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
OJO Sun&Glasses The Point Shopping Mall Level -1 Tigné Point	"Buy One and Get One Free" offer valid at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Optika The Strand Sliema	I	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.

Perfume, Cosmetics & Hair			
Dean Gera The Point Shopping Mall Level -2 Tigné Point	10% discount on all hair care services excluding blow dries, at The Point Shopping Mall outlet ONLY	Upon presentation of the MIDI Loyalty Card. Not valid on products, vouchers, bridal hair or blow dries. Not valid during sales, or for items on promotion or with other offers.	
Franks The Point Shopping Mall Level -1 Tigne Point	Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.	

INGLOT The Point Shopping Mall Level -1 Tigné Point	MIDI Loyalty Cardholders are eligible to apply for the INGLOT Corporate Card which entitles the holder to: - 50% on activation; - 50% on holder's birthday; and - 25% all year. Discounts are only applicable on INGLOT cosmetic products.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Make Up Factory The Point Shopping Mall Level -2 Tigné Point	10% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
NYX 71, Tower Road Sliema	10% on products and treatments.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.
Roseberry Triq in-Nofsinhar Valletta	10% discount on products and treatments.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. TIGNÉ POINT RESIDENTS ONLY.

Health & Skin Care		
Brown's Pharmacy The Point Shopping Mall Level 0 Tigné Point	5% discount from ALL Brown's Pharmacy outlets.	Discount applies on ALL Health & Beauty Services offered at Brown's (Laser Hair Removal, Teeth Whitening, Aesthetic Services, Food Intolerance Test, Allergy Test, Osteoporosis Screening, Body VRT Health-check, Personalized Medication Review, and many more). Discount also applies on ALL toiletries, cosmetics, perfumes, makeup, baby products, hygiene products and for some over the counter medications, such as vitamins, supplements, etc. Discounts are not applied on prescription medication, heavy drugs, and certain OTC medications. Not valid during sales, or for items on promotion or with other offers.
Collis Williams Perfumery & Beauty Shop Triq il-Qasam Swieqi	10% discount on ALL product at the Swieqi outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.

Dermatologica The Point Shopping Mall Level 0 Tigné Point	5% discount at The Point Shopping Mall outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers
Myoka Spa Hilton Malta Portomaso St Julian's	10% discount	Upon presentation of the MIDI Loyalty Card BEFORE the bill is issued. Not valid during sales, or for items on promotion or with other offers.
People and Skin 58, Cathedral Street Sliema	10% discount at Sliema outlet.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Persona Med-Aesthetic Centre Ta' Xbiex	15% discount on Health & Beauty Services. 10% discount on Non-Invasive Aesthetic Procedures. 5% discount on Skinceuticals Products & Gift Vouchers.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. At the Ta' Xbiex Centre ONLY.

Fitness & Wellbeing		
Fitness Point The Point Shopping Mall Tigné Point	15% discount on gym memberships (1 month or longer).	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Fort Fitness Fort Cambridge Tigné Street Sliema	10% discount on 3 months and 6 months memberships. 15% discount on 1 year membership.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Hilltop Gardens 1, Triq l-Inkwina Naxxar	10% discount on hydrotherapy pool memberships. 1 hour hydrotherapy session @ €10 (10% discount). 1 (30 min) physiotherapy session on land @ €30 (10% discount). 6 (30 min) sessions physiotherapy on land @ €165 (10% discount).	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. Term & Conditions apply.

Technology & Photography		
ICENTRE The Point Shopping Mall Level 0 Tigné Point	10% discount on all accessories (non Apple branded excludng Bose, JBL, B&O and Fitbit. 4% discount on Apple computers/hardware (laptops & desktops). 4% discount on ipads and iPods.	Upon presentation of the MIDI Loyalty Card. Considering the discounts granted, it has to be noted that payments will have to be cleared on a cash basis (no cards please). Discounts are not applicable on iPhone. Discounts cannot be combined or added on to any other discounts or special offers the iCentre runs from time to time. Discounts are redeemable at iCentre The Point, iCentre Pieta', iCentre B'kara, iCentre Paola and iCentre Sliema.
Intercomp The Point Shopping Mall Level -1 Tigné Point	7.5% off all DELL Notebooks, PCs and ink toners & cartridges. 5% off all HUAWEI and NOKIA/MICROSOFT mobile phones. 5% off all HUAWEI tablets. 10% off all LEXMARK printers. 5% off all BROTHER printers. 10% off all Lexmark, Brother ink toners and cartridges. 5% off all BOSE products. 15% off all mobile phone accessories. Discounts are valid at the Intercomp Outlets in Marsa, The Point, The Plaza or PAMA Shopping Mall.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. Discount applicable on listed cash prices only www.intercomp.com.mt.
Image Consulting Malta Salvu Buhagiar Street Marsaskala	10% discount on photography services ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
MATRIX The Point Shopping Mall Level 0 Tigné Point Forestals Triq il-Birrerija B'Kara	10% discount on Domestic Appliances excluding KitchenAid and Irobot Vacuum cleaners. 5% discount on KitchenAid range. 5% discount on consumables, mainly ink, printing paper, pen drives and flash memory. 5% discount on video & HiFi. Discounts applicable from ALL Forestals and Matrix outlets.	Not applicable on tablets, notebooks, smartphones, monitors, IT peripherals, software and consoles.

Toy Shops		
ELC Pjazza Tigné Tigné Point	110% dicquint at all quitlets - Tigne	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
JUNIOR'S Toy Shop The Point Shopping Mall Level -2 Tigné Point	1111% discount at The Point Shonning	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.

Books		
	10% discount at Sliema and Blata l-Baida outlets	Upon presentation of the MIDI Loyalty Card. Not valid on textbooks, during sales, or for items on promotion or with other offers.

Art		
Tigné Street	5% discount on original artworks ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.

Home Accessories & Décor		
Ferralco Ltd Brewery Street Mriehel, B'Kara	10% discount on all types of awnings ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Flamant Pjazza Tigné Tigné Point LOFT St Paul's Street Naxxar	10% at Flamant, Loft Naxxar and Loft Kiosk at The Point (Level -3). 5% on Ralph Lauren Home accessories, bed and bath linens. 1 complimentary Professional Home Styling appointment.	Upon presentation of MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Mdina Glass HENRI Pjazza Tigné Tigné Point	10% discount from the Pjazza Tigné Outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. Not applicable on items already discounted.
OneTwoOne Ix-Xatt ta' Qui Si-Sana Sliema	10% discount from the Sliema outlet ONLY.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
VINCI Temple Holdings Ltd 154, Triq in-Naxxar San Gwann	10% discount on any items purchased at the VINCI outlets in San Gwann, Pieta and at Vella Falzon in Msida, as well as from VINCI 24/7 - www.vincimalta.com.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.

Hotels		
66 Saint Pauls Boutique Hotel St. Paul's Street Valletta	10% discount on the Best Available Rate, found on www.66saintpaulsmalta.com, by using promo code: MIDI	Hotel might request a deposit or full advance payment. On check-in guests are to present their MIDI Loyalty Card.
AX Hotels	For discounts please refer to the website: www.axhotelsmalta.com/midi	On presentation of MIDI Loyalty Card before dining bill is presented. Not valid on publc holidays or on special occasions such as Christmas Eve, Christmas Day, New Year's Eve and New Year's Day, Valentine's Day, Mother's or Fathers's Day. Terms & Conditions apply. Not valid during sales, promotions and other offers.
Cavalieri Art Hotel Spinola Road St Julian's	Baco Noir: 10% discount on total bill. Ottocento: 10% discount on total bill. Pommarola: 10% discount on total bill (seasonal). Lido: 10% discount on entrance (seasonal). Functions & Events: 10% discount when organising events of 50+ people.	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers. Not combinable with other offers. All discounts offered are not applicable on public holidays and special occasions including Valentine's Day, Mother's & Father's Day, Christmas Eve, New Year's Eve, Easter, etc. The Lido access, functions and events need to be pre-booked and are subject to availability.
Corinthia Hotel St George Bay St George's Bay Marina Hotel Corinthia Beach Resort St Julian's	20% discount at Apollo Day Spa treatments. 15% discount on Lido Memberships. 15% discount on Food & Beverages consumed in the following outlets: Corinthia Hotel St George: Henry J Beans, Fra Martino Restaurant, Perrl Lounge & Le Cafe. Marina Hotel Corinthia Beach Resort: Da Marina Cucina Italiana, Da Marina Pizzeria, Vinotheque Bistro & Cafe 24.	
Jules Suites Boutique Hotel St. Andrea Street St. Julian's	10% discount on the Best Available Rate, found on www.julessuitesmalta.com, by using promo code: MIDI	Hotel might request a deposit or full advance payment. On check-in guests are to present their MIDI Loyalty Card.

Palazzo Consiglia Boutique Hotel 102, St Ursula Street Valletta	10% discount on the Best Available Rate, found on www.palazzoconsiglia.com, by using promo code: MIDILOYALTY2019	Upon presentation of the MIDI Loyalty Card. Not valid during sales, or for items on promotion or with other offers.
Palazzo Prince D'Orange Boutique Hotel St. Paul's Street Valletta	10% discount on the Best Available Rate, found on www.palazzoprincemalta.com, by using promo code: MIDI	Hotel might request a deposit or full advance payment. On check-in guests are to present their MIDI Loyalty Card.
Quaint Boutique Hotels Xewkija Hotel Gozo Nadur Hotel Gozo Sannat Hotel Gozo Rabat Hotel Malta	10% discount on all 4 Quaint Boutique Hotels when using promo code: quaintmidi10	Deposit: A 30% deposit can be taken at any point after the booking is effected. Cancellation/No Show: If cancellation is done at any point after the booking is effected, 30% of the total price will be taken. If cancellation is done 14 days prior to arrival an additional 40% will be taken. If cancellation is done 3 days prior to arrival the full amount will be taken. In case of no-show, the full amount will be taken. Guest check-in is after 3pm and check-out by 11am. Early or late check-ins are upon request and depend on availability. No smoking is allowed in the rooms.
The Snop House Boutique Hotel 22, Victory Street Senglea	10% discount on the Best Available Rate, found on www.thesnophouse.com, by using promo code: MIDI	Hotel might request a deposit or full advance payment. On check-in guests are to present their MIDI Loyalty Card.
The Vincent Hotel Boutique Hotel 84, Old Hospital Street Valletta	10% discount on the Best Available Rate, found on www.thevincenthotelmalta.com, by using promo code: MIDI	Hotel might request a deposit or full advance payment. On check-in guests are to present their MIDI Loyalty Card.

Car Rentals		
Prestige Cabs Malta The Palace, High Street Sliema	Kindly call on 9999 9616 for further information on the discounted rates for MIDI Loyalty Card holders.	On presenation of the MIDI Loyalty Card. Terms & Conditions apply.
SIXT Car Rentals 96, Triq Spiteri Fremond Qormi	10% disount on local car rentals.	Upon presentation of the MIDI Loyalty Card. Also see terms and conditons on www.sixt.com.mt . Discount avaliable at all locations. Resesrvation via email on res@sixt.com.mt

IMP NOTE:

Any offers or benefits can be changed or terminated without notice at the company's discretion.