

MasterCard Delivers Strong Finish to Fiscal Year with 4th Quarter Growth in the Asia/Pacific, Middle East & Africa Region

Singapore, 10 February 2009 - MasterCard Incorporated today announced successful fourth quarter and full year results for the Asia/Pacific, Middle East & Africa (APMEA)¹ region. For the quarter ending 31 December, the region witnessed double-digit growth in gross dollar volume (16.4%), purchase volume² (17.7%), purchase transactions (17.4%), cash transactions (24.9%) and cards issued (15.6%), versus the same period in 2007.

As at 31 December 2008, 241 million MasterCard cards (excluding Maestro[®] and Cirrus[®]) had been issued by MasterCard customer financial institutions in APMEA. Cardholders in the region made 947 million purchase transactions in the fourth quarter of 2008 and cardholders could use their MasterCard cards at 28.5 million acceptance locations worldwide.

“In 2008, MasterCard demonstrated the strength of our customer-centric strategy and innovative suite of products which catered to the needs of our customers. Even in these distressed economic conditions, we delivered strong results,” said Andre Sekulic, president, Asia/Pacific, Middle East & Africa, MasterCard Worldwide. “We will remain focused on helping our customers through the difficult times by sharing our world-class market insights, assisting them in building market share, seizing new and diverse opportunities, and achieving sustainable profit growth.”

Maestro Cards

For the quarter ending 31 December, the Maestro brand mark appeared on 194 million cards in APMEA. Consumers can now make online debit point of sale purchases with their Maestro cards at 931,000 merchant locations in APMEA.

Full Year 2008 Results

For the year ended 31 December 2008, the APMEA region saw solid growth in gross dollar volume (20.1%), purchase volume (22.1%), purchase transactions (19.2%) and cash transactions (24.9%) versus 2007.

In addition to the performance highlights, MasterCard in the APMEA region also reported a number of significant achievements for the quarter ending 31 December 2008.

¹ Includes Asia/Pacific (A/P) and South Asia, Middle East Africa (SAMEA) markets.

² Growth in gross dollar volume and purchase volume are calculated on a local currency basis.

About MasterCard Worldwide

MasterCard Worldwide advances global commerce by providing a critical economic link among financial institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and markets payment solutions, processes approximately 21 billion transactions each year, and provides industry-leading analysis and consulting services to financial institution customers and merchants.

Through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard serves consumers and businesses in more than 210 countries and territories. For more information go to www.mastercard.com.

Forward-Looking Statements

Statements in this press release which are not historical facts, including statements about MasterCard's plans, strategies, beliefs and expectations, are forward-looking and subject to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements speak only as of the date they are made. Accordingly, except for the company's ongoing obligations under the U.S. federal securities laws, the company does not intend to update or otherwise revise the forward-looking information to reflect actual results of operations, changes in financial condition, changes in estimates, expectations or assumptions, changes in general economic or industry conditions or other circumstances arising and/or existing since the preparation of this press release or to reflect the occurrence of any unanticipated events. Such forward-looking statements include, without limitation:

- the company's ability to remain focused on helping our customers through the difficult times by sharing our world-class market insights, assisting them in building market share, seizing new and diverse opportunities, and achieving sustainable growth.

Actual results may differ materially from such forward-looking statements for a number of reasons, including those set forth in the company's filings with the Securities and Exchange Commission (SEC), including the company's Annual Report on Form 10-K for the year ended December 31, 2007, the company's Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that have been filed with the SEC during 2008, as well as reasons including difficulties, delays or the inability of the company to achieve its strategic initiatives set forth above. Factors other than those listed above could also cause the company's results to differ materially from expected results.

Contacts:

Georgette Tan, georgette_tan@mastercard.com, (65) 6390-5971

Priyia Paramajothi, pparamajothi@webershandwick.com, (65) 6825- 8064