

### Revision of Axis Bank Debit Card Terms and Conditions

With effect from 01-October-2024, following revisions\* will be applicable to your Axis Bank RuPay Debit Card Lounge Program:

1. **Introduction of spends based complimentary lounge visits**
  - Lounge access benefits will be based on Debit Card spends. To access complimentary lounge from 1<sup>st</sup> October 2024 onwards, minimum spends required will be Rs. 5,000 over the previous 3 calendar months.
  - In case of a newly issued Debit Card, the minimum spend criteria is waived for the month of issuance followed by the next 3 calendar months (as illustrated below)

Card issuance date	Lounge usage period	Min. spends (Rs.)	Min. spend period
12th February 2024	12th February to 31st May 2024	NA	NA
12th February 2024	1st to 30th June 2024	5,000	1st March to 31st May 2024

- Spends from the billed transactions in previous 3 calendar months can be checked through Net Banking and Mobile Banking App, *open*

2. **Revision of eligible Lounges across India**

- Please find below the list of participating lounges under the complimentary access program

S. No.	City	Store Name	Terminal Type	Terminal
1	Bangalore	080 Domestic Lounge	Domestic	Terminal 2
2	Chandigarh	Primus Lounge	Domestic	Main Terminal
3	Chennai	Travel Club Lounge A	Domestic	Terminal 1
4	Hyderabad	Encalm Lounge	Domestic	Terminal 1
5	Jammu	Paahun The Executive Lounge	Domestic	Terminal 1
6	Kochi	Earth Lounge	Domestic	Terminal 1
7	Kolkata	Travel Club Lounge	Domestic	Terminal 1
8	Lucknow	The Lounge	Domestic	Terminal 2
9	Mumbai	Oasis Lounge	Domestic	Terminal 1B
10	Mumbai	Travel Club Lounge	Domestic	Terminal 1c
11	New Delhi	Encalm Lounge	Domestic	Terminal 1
12	Pune	Earth Lounge	Domestic	Terminal 1

- \*List of participating lounges (*applicable from Oct 1, 2024*) and its availability is subject to changes as per the Bank's policy without prior notice and / or basis the operational status of the lounge
- \*International Lounges and IRCTC(Railway) Lounges will not be eligible under the complimentary lounge program

3. **Revision of visits per quarter**

- Complimentary visits will be 1 per calendar quarter from 1<sup>st</sup> October 2024

### **Terms & Conditions:**

“Eligible Card” under the Program means debit card types issued by Axis Bank on Visa, Mastercard or RuPay Network Platforms

“Eligible Cardholder” means a holder of an Eligible Debit Card

“Participating Airport Lounges” means the list of airport lounges that participate in the Program as shown in above.

#### **Rules of access under the program**

1. The Program is available till July 30, 2025
2. Eligible spends will be determined based on billed transactions in the previous 3 calendar months – billed transactions can be checked through Net Banking and Mobile Banking.
3. ATM transactions will NOT be counted as a valid spend under spends based lounge program. Only purchases made in-store or online using your Axis Bank Debit Card will be considered as a valid spend.
4. Purchases in store or online worth Rs 5000 or more in a single transaction OR several transactions totalling to Rs 5000 or more can be made. Both the situations will be qualified.
5. Eligible Cardholders will be allowed access to all Participating Airport Lounges under the Program, based on one of the following entry types:
  - Entry Type 1: Free entry for eligible cardholder only (basis eligibility check), all eligible cards will be validated at point of entry by swiping a transaction of a nominal fee (subject to authentication of Rs. 2 for Visa or RuPay and Rs. 25 for MasterCard (auto void)). The customer will be denied the free entry if the Card authentication fails upon this swipe.
  - Entry Type 2: Paid entry (if complimentary visits are already utilised) for the Eligible Cardholder according to the respective prices of usage displayed at the Participating Airport Lounges, for himself/herself only or for his/her accompanying guests (payment will be made directly at the Participating Airport Lounge by the Eligible Cardholder).
6. The offer is not transferable, non-negotiable and cannot be encashed.
7. Without prejudice to the foregoing paragraphs, Entry Type 1 may be restricted or unavailable:
  - If Axis Bank withdraws the Entry Type 1 (either as a program or in relation to any Eligible Cardholder or at any Participating Airport Lounge) for any reason at its sole and absolute discretion; or
  - If the maximum capacity for Axis Bank cardholders or an Eligible Card type or an Eligible Card type issued by Axis Bank has been reached at the relevant Participating Airport Lounge. In this regard it is to be noted that capacity limits at a Participating Airport Lounge may be different for different Eligible Card types issued by Axis Bank. Axis Bank shall not be held responsible under any circumstances for any such unavailability.
    - Axis Bank makes no guarantee that any privileges, benefits, or facilities under the Program or otherwise will be made available by the Participating Airport Lounge to an Eligible Cardholder and Axis Bank cannot be held liable for the same. Specifically, the free lounge access to customer(s) may be suspended if the validation system at the Participating Airport Lounge is unable to validate and authorize the customers' Card due to any system malfunction or connectivity issues.
8. Usage of the Participating Airport Lounges under the Program (under entry Type 1) is subject to access limits/quota every quarter that will be determined by Axis Bank in its absolute discretion and any attempted usage beyond such access limits/quota will be rejected by the Participating Airport Lounge.
9. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated.

10. Please note that additional charge may occur for meal/food/drink items (especially, Alcoholic Drinks) as well as for services like Nap, Massage Service and Spa as per the discretion of the Participating Airport Lounge.
11. Participating Airport Lounge staff are responsible for ensuring that all Eligible Cardholders who are using the lounge under the Program swipe their Eligible Card (with a nominal authorization of Rs 2 for Visa or RuPay and Rs. 25 for Mastercard (auto void)) and will record the usage by swiping their Card and issuing a charge-slip to the Eligible Cardholder.
12. Eligible Cardholders will be charged on their Eligible Card based on the amount stated on the charge-slip presented by the Participating Airport Lounge operator. Whilst it is the responsibility of the Participating Airport Lounge staff to ensure a valid charge-slip is processed and printed by swiping the Eligible card, the Eligible Cardholder is responsible for ensuring, before using the lounge facilities, that the charge-slip correctly reflects the applicable usage charges for his/her entry. The Eligible Cardholder must retain the 'Cardholder's' copy of the charge-slip for verification purposes, and no allegations of error in charges will be entertained without the charge-slip verification.
13. All usage of the Participating Airport Lounges under the Program is conditional upon presentation of a valid Eligible Card, and Axis Bank, in its sole and absolute discretion, may alter, cancel, or amend eligibility of any debit card, or Program benefits, at any time without prior notice.
14. The privileges under this Program are to be construed as a standalone offer and cannot be clubbed together and/or in any way be combined with any other offer of the Participating Airport Lounge in any manner, or form. For the avoidance of doubt, privileges under the Program cannot be exchanged or redeemed for cash.
15. All Participating Airport Lounges are not owned or operated by Axis Bank, but by third party organizations. Eligible Cardholders and relevant accompanying guests must abide by the rules and policies of each respective Participating Airport Lounge, which include, without limitation:
  - Access being denied to the lounge where there are space constraints or if the maximum capacity for cardholders or an Eligible Card type or an Eligible Card type issued by Axis Bank has been reached at the relevant Participating Airport Lounge.
  - Admittance subject to users and their guests (including children) behaving and dressing in an orderly and correct manner.
  - Any infants or children causing upset to other users' comfort may be asked to vacate the lounge facilities. Eligible Cardholders agree and acknowledge that they may be refused entry and/or asked to vacate for non-compliance with the rules and policies and, for the avoidance of doubt, will not make any complaints against, or hold Axis Bank responsible.
16. For the avoidance of doubt, Axis Bank makes no guarantee that any privileges, benefits or facilities under the Program or otherwise will be made available by the Participating Airport Lounge to an Eligible Cardholder and Axis Bank will not be liable in any circumstances whatsoever in relation to the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities under the Program.
17. Participating Airport Lounges may reserve the right to enforce a maximum stay policy (usually 2 or 3 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays.
18. Participating Airport Lounges have no contractual obligation to announce flights, nor to remind guests of their flight boarding times, and Eligible Cardholders are solely responsible for abiding by boarding times stated on their flight tickets. Accordingly, for the avoidance of doubt Axis Bank shall not be liable under any circumstances in relation to any failure to board flights (for any reason) by an Eligible Cardholder.
19. Axis Bank shall not be held responsible under any circumstances for any disputes that may occur in, or in relation to the usage of, a Participating Airport Lounge, including without limitation, between the Eligible Cardholder and another guest, airport user, or Participating Airport Lounge operator staff/representatives.

20. By participating in or using, or attempting to use, the Participating Airport Lounge under the Program, the Eligible Cardholder agrees to:

- abide by the terms and conditions set out herein and
- to defend and indemnify Axis Bank for any loss or damage caused to, or injury to or death of any person or damage to or destruction of any property arising out of the use of any Participating Airport Lounge by the Eligible Cardholder and/or his/her accompanying guests.
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only, irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

In case of queries, please contact us at any of our touch points given below:

- Call on the toll-free number 18604195555 / 18605005555
- Alternatively, you may also check the details at [www.axisbank.com](http://www.axisbank.com)