

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

Axis Bank Debit Cards

International Airport Lounge Program – Terms and Conditions

These terms and conditions (“Terms”) shall be applicable to the Debit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agrees to be bound by the same and shall regulate the provisions of the specified products and services provided by the Axis Bank (“Axis Bank”). Participation in this offer is voluntary. Any User participating in the Offer shall be deemed to have read, understood, and accepted these terms and conditions and these Terms shall be in addition to and not in derogation of other applicable terms and conditions of any account or any other facility/services offered by the Bank and/or such other terms and conditions as may be specified by the Bank.

Definitions: The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

- “Debit Cardholders” – A person who is holding the retail Axis Bank Debit Card. Also to be referred as “Customer” or “Cardmember”
- “Offer ” - The benefit provided to the cardholder

Details of the offer:

Card Type	Eligible Cards	Complimentary Visits (Incl. accompanying guests)
Axis Bank Burgundy Private Debit card / Citigold Private Client World Debit Card	Debit Cards starting with 519860, 526908, 402107 & 402544	20 visits per calendar year
Axis Bank Burgundy Debit card / Citigold World Debit Card	Debit Cards starting with 553682, 553683, 553684, 522039, 420750, 471243 & 436360	16 visits per calendar year
Axis Bank Priority Debit card / Citi Priority World Debit Card	Debit Cards starting with 512525, 518145, 402133 & 402670	8 visits per calendar year

Important Notice:

- The above special offering is limited to select customers who have migrated to Axis Bank.
- The total complimentary visits are applicable for both Cardholder and Guests. The cardholder should be present with the guest to avail the complimentary visit.

- Please note, in line with RBI regulations, international transactions are not enabled on NRO Debit cards. Therefore, none of the mentioned benefits are applicable to NRO debit cards. However, these benefits can be availed using eligible NRE debit cards.

Other Terms and Conditions:

1. This offer is valid exclusively on select Axis Bank Debit Cards issued in India.
2. Eligible Axis Bank debit card holders will be charged an amount of USD 35 + Forex markup per person per visit.
3. If the cardholder has not exhausted the complimentary visits, the visit charges will be reversed within 14 days. Forex markup charges will have to be borne by the cardholder for all visits.
4. A valid boarding pass or an acceptable form of identification matching the name on the eligible payment card is also required.
5. LoungeKey membership is only applicable for partner airport lounges outside of India.
6. To assess whether or not cardholders have fully utilized their complimentary visit allocation, cardholders are requested to check their lounge visit history by logging on to the website mentioned below basis your card type, as the airport lounge would not be able to advise whether or not a lounge visit will be complimentary. Please note that the visits are updated on your LoungeKey account within 3- 5 days of your visit.
 - 6.1. Axis Bank Burgundy Private Debit card / Citigold Private Client World Debit Card:
www.loungekey.com/axisbankburgundyprivate
 - 6.2. Axis Bank Burgundy Debit card / Citigold World Debit Card:
www.loungekey.com/axisbankburgundy
 - 6.3. Axis Bank Priority Debit card / Citi Priority World Debit Card
www.loungekey.com/axisbankpriority
7. Cardholders are responsible for checking that the details of their visit are correct at time of entry into the lounge and are accurately reflected in the lounge receipt.
8. Axis Bank, LoungeKey or Mastercard or VISA do not have any control over the opening times, facilities, service or personnel of any of the lounges participating in LoungeKey. All details regarding participating lounges are available on the Axis Bank LoungeKey websites as mentioned under point 6.
9. Said lounges are subject to the administrative procedures of the individual lounge operators and may alter at any time without prior notification to Axis Bank, LoungeKey or Mastercard or VISA.
10. Card Not Present transactions / E-commerce transactions for international cross border transactions needs to be enabled to avail this benefit.
11. The above terms and conditions are not exhaustive; please also refer to the LoungeKey conditions of use and Lounge terms of participating lounges available on the respective LoungeKey website for further details. By using the service, Cardholders are automatically subscribed to the LoungeKey's terms and conditions.