

RuPay Card - Airport Lounge Program

Terms and Conditions as applicable

- **"Card"** shall mean RuPay card issued by participating banks of NPCI, which is eligible for Airport lounge program.
- **"Card Holder/s"** shall mean such customer/s to whom a Card has been issued and who is authorized to hold the Card.
- **"Service Provider"** an outsourced third-party vendor appointed by NPCI to manage the Airport lounge program for RuPay Cards.
- **"Products/Services"** shall mean the goods / benefits / facilities offered at the airport lounge and facilitated by the Service Provider.
- **"Standard Offer Terms and Conditions"** shall mean Standard Terms and Conditions as prescribed under RuPay Card Program for Value Added Services like Airport Lounge Program, Concierge Service and/or Offers and Benefits listed from time to time.

Terms & Conditions

- The program is applicable at select airport lounges across India listed in www.rupay.co.in/lounges
- RuPay Card Holder/s of participating bank/s are eligible to avail of the airport lounge access program.
- Access to the airport lounge would be granted upon successful authorization of the RuPay Card on the point-of-sale terminal/s placed at the lounge/s.
- Program is open only for Card Holders carrying a valid and eligible RuPay Card issued in India.

Lounge Program	RuPay Platinum Debit Cards	RuPay Select Debit Cards
Domestic Airport/ Railway lounge	One (1) time per calendar year per card	One (1) time per calendar quarter per card
International Airport lounge program	One (1) time per calendar year per card	Two (2) times per calendar year per card

Lounge Program	RuPay Platinum Credit Cards	RuPay Select Credit Cards
Domestic Airport/ Railway lounge	Two (2) access per calendar quarter per card*	Two (2) times per calendar quarter per card*
International Airport lounge program	Two (2) times per calendar year per card*	Two (2) times per calendar year per card*

*Customer to check the eligibility of lounge access with his/her respective bank/issuer

- In case, a Card Holder accesses the airport lounge beyond the limit, he/she will be charged as per the regular access rates prescribed by the lounge.
- Card Holder/s is/are advised to check the services and facilities that are covered under the RuPay airport lounge access program at the lounge.
- An authorization for an amount (Rs. 2) will be taken on the card for validation purposes only and it will be charged to Card Holder's account. The authorization amount is non-refundable.
- Since this is a travel program, lounges may ask for a valid Means of Access, (i) a valid boarding pass and (ii) any additional identification from Card Holder/s, which may include passport, national identity card or driving license or any other documents as per the respective lounge policy
- The program can be modified, amended, changed or revoked at any time by NPCI without prior intimation.
- The access to the airport lounge will be available on first-come-first-served basis.
- Complimentary access is limited to the card holder.
- Complimentary access cannot be transferred or encashed.
- Complimentary access may also be restricted or unavailable if NPCI withdraws the facility (either as a program or in relation to any eligible Card Holders or issuer bank or any participating airport lounge) for any reason at its sole and absolute discretion.
- NPCI offers 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 Card Holder

and NPCI cannot be held liable for the same. Specifically, the free airport lounge access to Card Holder(s) may be suspended if the validation system at the lounge is unable to swipe and authorize the customers' card due to any system malfunction, connectivity issues or any other reason beyond the control of operation.

- The provision of free alcoholic drinks (where local law permits) is at the discretion of each participating airport lounge operator and in some case may be limited.
- Participating airport lounges may reserve the right to endorse a maximum stay policy (usually 2 or 3 hours) to prevent overcrowding.
- Neither NPCI nor any of its subsidiaries or affiliates or member banks nor any of their respective subsidiaries or affiliates (collectively the 'Promoters') assumes any responsibility for the products or services offered at the participating airport lounges. The products and services are sold or licensed or provided solely by the merchants/participating airport lounges and the promoters accept no liability whatsoever in connection with the products and services.
- NPCI, Service Provider or participating airport lounges reserve the right to withdraw the offer any time without prior notice.
- Standard Offer Terms and Conditions are additionally applicable.

Terms & Conditions of this document will be effective from quarter starting 1st April 2025