

Axis Bank - Debit Card Airport Lounge Access Program

S. No.	Debit Card Variant	Complimentary Access per Quarter	Applicable Lounge List
1	Burgundy Private Debit Card	4	Refer Table 5 for Mastercard / Visa variants
2	Burgundy Private Debit Card - NRO	4	
3	Burgundy World Debit Card	3	
4	Burgundy World Debit Card - NRO	3	
5	Business Platinum Debit Card	2	Refer Table 2 for Mastercard / Visa variants
6	Business Supreme Debit Card	2	
7	Delight Debit Card	1	Refer Table 3 for Mastercard / Visa variants
8	Display Debit Card	3	Refer Table 2
9	Liberty Debit Card	1	Refer Table 2
10	Prestige Debit Card	1	Refer Table 4
11	Priority Platinum Debit Card	2	Refer Table 4 for Mastercard / Visa variants
13	Rewards Plus Debit Card	1	Refer Table 1
14	Titanium Debit Card	1	Refer Table 2
15	Wealth Debit Card	3	Refer Table 2

Table 1

S No	City	Outlet Name	Terminal	Landmark
1	Bangalore	BLR International Lounge	Terminal 1	International Departure, After SHA and Immigration , 2nd Floor , Near smoking zone ,Kempegowda International Airport
2	Bangalore	BLR Domestic Lounge	Terminal 1	Domestic Departure Terminal 1, Mezzanine Level After Security Check, Kempegowda International Airport
3	Chennai	Travel Club Lounge Extn	Terminal 3	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-11, After duty free shop
4	Chennai	Travel Club Lounge B	Terminal 1	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-16
5	Chennai	Travel Club Lounge A	Terminal 1	New International Departure,Terminal T4, After SHA, 3rd Floor, Near gate no-17

6	Chennai	Travel Club Lounge	Terminal 3	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-3 ,
7	Chennai	Travel Club Lounge	Terminal 4	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-5
8	Hyderabad	Hyderabad Domestic Airport	Main Terminal	After SHA Level EÂ (Near Board Gate No. 21)
9	Hyderabad	Hyderabad International Airport	Main Terminal	After duty free near Boarding Gate No.23B
10	Mumbai	Travel Club Lounge	Terminal 2	Domestic Departure, Terminal T2, After SHA, Level 3, Opp to gate no-44 ,Chhatrapati Shivaji Maharaj International Airport
11	Mumbai	Travel Club Lounge	Terminal 1c	Domestic Departure, Terminal T1C, After SHA, 3rd Floor, Chhatrapati Shivaji Maharaj International Airport
12	Mumbai	Oasis Lounge	Terminal 1B	Domestic Departure, Terminal T1B, After SHA, 1st Floor (between gate no 920), Chhatrapati Shivaji Maharaj International Airport
13	Mumbai	Loyalty Lounge	Terminal 2	International Departure, Terminal T2, After Immigration and Security check, Level 3, Near gate no- 85, Floor Opposite Samsonit, Chhatrapati Shivaji Maharaj International Airport
14	New Delhi	Encalm Lounge	Terminal 1	Encalm Lounge, Airside - Domestic Departures. After Security hold area, Level 2, Mezzanine Level. New Delhi Terminal 1D.
15	New Delhi	Encalm Lounge	Terminal 3	Near Lift No. 31 Mezzanine Level Next to International food court area
16	New Delhi	New Delhi Domestic T2 Lounge	Terminal 2	Indira Gandhi International Airport

Table 2

S No	City	Outlet Name	Terminal	Landmark
1	Bangalore	BLR International Lounge	Terminal 1	International Departure, After SHA and Immigration , 2nd Floor , Near smoking zone , Kempegowda International Airport
2	Bangalore	BLR Domestic Lounge	Terminal 1	Domestic Departure Terminal 1, Mezzanine Level After Security Check, Kempegowda International Airport
3	Chennai	Travel Club Lounge Extn	Terminal 3	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-11, After duty free shop
4	Chennai	Travel Club Lounge B	Terminal 1	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-16
5	Chennai	Travel Club Lounge A	Terminal 1	New International Departure, Terminal T4, After SHA, 3rd Floor, Near gate no-17
6	Chennai	Travel Club Lounge	Terminal 3	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-3 ,
7	Chennai	Travel Club Lounge	Terminal 4	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-5
10	Hyderabad	Hyderabad Domestic Airport	Main Terminal	After SHA Level EÂ (Near Board Gate No. 21)
11	Hyderabad	Hyderabad International Airport	Main Terminal	After duty free near Boarding Gate No.23B
14	Mumbai	Travel Club Lounge	Terminal 2	Domestic Departure, Terminal T2, After SHA, Level 3, Opp to gate no-44 ,Chhatrapati Shivaji Maharaj International Airport
15	Mumbai	Travel Club Lounge	Terminal 1c	Domestic Departure, Terminal T1C, After SHA, 3rd Floor, Chhatrapati Shivaji Maharaj International Airport
16	Mumbai	Oasis Lounge	Terminal 1B	Domestic Departure, Terminal T1B, After SHA, 1st Floor (between gate no 920), Chhatrapati Shivaji Maharaj International Airport

17	Mumbai	Loyalty Lounge	Terminal 2	International Departure, Terminal T2, After Immigration and Security check, Level 3, Near gate no- 85, Floor Opposite Samsonit, Chhatrapati Shivaji Maharaj International Airport
18	New Delhi	Encalm Lounge	Terminal 1	Encalm Lounge, Airside - Domestic Departures. After Security hold area, Level 2, Mezzanine Level. New Delhi Terminal 1D.
19	New Delhi	Encalm Lounge	Terminal 3	Near Lift No. 31 Mezzanine Level Next to International food court area
20	New Delhi	New Delhi Domestic T2 Lounge	Terminal 2	Indira Gandhi International Airport

Table 3

S No	City	Outlet Name	Terminal	Landmark
1	Ahmedabad	The Lounge	Terminal 1	Domestic Terminal, Security Hold Area, First Floor, Terminal-1
2	Ahmedabad	The Lounge	Terminal 2	International Terminal, Security Hold Area, First Floor, Terminal-2
3	Bangalore	BLR International Lounge	Terminal 1	International Departure, After SHA and Immigration , 2nd Floor , Near smoking zone , Kempegowda International Airport
4	Bangalore	BLR Domestic Lounge	Terminal 1	Domestic Departure Terminal 1, Mezzanine Level After Security Check, Kempegowda International Airport
5	Chandigarh	The Cram Bar	Terminal 1	Chandigarh International Airport, Third Floor
6	Chandigarh	The Cram Bar	Terminal 1	Chandigarh International Airport, First Floor
7	Chennai	Travel Club Lounge Extn	Terminal 3	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-11, After duty free shop
8	Chennai	Travel Club Lounge B	Terminal 1	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-16
9	Chennai	Travel Club Lounge A	Terminal 1	New International Departure, Terminal T4, After SHA, 3rd Floor, Near gate no-17

10	Chennai	Travel Club Lounge	Terminal 3	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-3 ,
11	Chennai	Travel Club Lounge	Terminal 4	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-5
12	Cochin	Earth Lounge	Terminal 1	Domestic Departure, Terminal 1, After SHA, 2nd Floor, Near KFC, Cochin International Airport
13	Cochin	Earth Lounge	Terminal 3	International Departure, Terminal 3, After SHA and Immigration , 3rd Floor, Near Food court, Cochin International Airport

14	Hyderabad	Hyderabad Domestic Airport	Main Terminal	After SHA Level EÂ (Near Board Gate No. 21)
15	Hyderabad	Hyderabad International Airport	Main Terminal	After duty free near Boarding Gate No.23B
16	Kolkata	Travel Club Lounge	Terminal 1	Domestic Departure, Terminal T1, after SHA, Mezzanine Level (Near Gate No-5), Netaji Subhash Chandra Bose International Airport
17	Kolkata	Travel Club Lounge	Terminal 2	International Departure, Terminal T2, after SHA, Near tis Bangla outlet (Near gate no-10/11), Netaji Subhash Chandra Bose International Airport
18	Mumbai	Travel Club Lounge	Terminal 2	Domestic Departure, Terminal T2, After SHA, Level 3, Opp to gate no-44 ,Chhatrapati Shivaji Maharaj International Airport
19	Mumbai	Travel Club Lounge	Terminal 1c	Domestic Departure, Terminal T1C, After SHA, 3rd Floor, Chhatrapati Shivaji Maharaj International Airport
20	Mumbai	Oasis Lounge	Terminal 1B	Domestic Departure, Terminal T1B, After SHA, 1st Floor (between gate no 920), Chhatrapati Shivaji Maharaj International Airport
21	Mumbai	Loyalty Lounge	Terminal 2	International Departure, Terminal T2, After Immigration and Security check, Level 3, Near gate no- 85, Floor Opposite Samsonit, Chhatrapati Shivaji Maharaj International Airport

22	New Delhi	Encalm Lounge	Terminal 1	Encalm Lounge, Airside - Domestic Departures. After Security hold area, Level 2, Mezzanine Level. New Delhi Terminal 1D.
23	New Delhi	Encalm Lounge	Terminal 3	Near Lift No. 31 Mezzanine Level Next to International food court area
24	New Delhi	New Delhi Domestic T2 Lounge	Terminal 2	Indira Gandhi International Airport
25	Pune	Earth Lounge	Terminal 1	Domestic Departure, First Floor, Opp Boarding Gate No -5 , New Airport Road, Pune International Airport

Table 4

S No	City	Outlet Name	Terminal	Landmark
1	Ahmedabad	The Lounge	Terminal 1	Domestic Terminal, Security Hold Area, First Floor, Terminal-1
2	Ahmedabad	The Lounge	Terminal 2	International Terminal, Security Hold Area, First Floor, Terminal-2
3	Bangalore	BLR International Lounge	Terminal 1	International Departure, After SHA and Immigration , 2nd Floor , Near smoking zone , Kempegowda International Airport
4	Bangalore	BLR Domestic Lounge	Terminal 1	Domestic Departure Terminal 1, Mezzanine Level After Security Check, Kempegowda International Airport
5	Bhubaneswar	Bird Lounge	Terminal 1	Domestic Departure, Terminal T1 ,Ground Floor, Before SHA, on right of Punjab grill (Near gate No 2) Biju Patnaik International Airport
6	Chandigarh	The Cram Bar	Terminal 1	Chandigarh International Airport, Third Floor
7	Chandigarh	The Cram Bar	Terminal 1	Chandigarh International Airport, First Floor

8	Chennai	Travel Club Lounge Extn	Terminal 3	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-11, After duty free shop
9	Chennai	Travel Club Lounge B	Terminal 1	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-16
10	Chennai	Travel Club Lounge A	Terminal 1	New International Departure,Terminal T4, After SHA, 3rd Floor, Near gate no-17
11	Chennai	Travel Club Lounge	Terminal 3	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-3 ,

12	Chennai	Travel Club Lounge	Terminal 4	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-5
13	Cochin	Earth Lounge	Terminal 1	Domestic Departure, Terminal 1, After SHA, 2nd Floor, Near KFC, Cochin International Airport
14	Cochin	Earth Lounge	Terminal 3	International Departure, Terminal 3, After SHA and Immigration , 3rd Floor, Near Food court, Cochin International Airport
15	Goa	Good Times Lounge And Bar	Terminal 1	Domestic Departure, After SHA, 2nd Floor, opp to gate no- F, Near Food Court, Dabolim International Airport
16	Hyderabad	Hyderabad Domestic Airport	Main Terminal	After SHA Level EÂ (Near Board Gate No. 21)
17	Hyderabad	Hyderabad International Airport	Main Terminal	After duty free near Boarding Gate No.23B
18	Kolkata	Travel Club Lounge	Terminal 1	Domestic Departure, Terminal T1, after SHA, Mezzanine Level (Near Gate No-5), Netaji Subhash Chandra Bose International Airport

19	Kolkata	Travel Club Lounge	Terminal 2	International Departure, Terminal T2, after SHA, Near tis Bangla outlet (Near gate no-10/11), Netaji Subhash Chandra Bose International Airport
20	Mumbai	Travel Club Lounge	Terminal 2	Domestic Departure, Terminal T2, After SHA, Level 3, Opp to gate no-44 ,Chhatrapati Shivaji Maharaj International Airport
21	Mumbai	Travel Club Lounge	Terminal 1c	Domestic Departure, Terminal T1C, After SHA, 3rd Floor, Chhatrapati Shivaji Maharaj International Airport
22	Mumbai	Oasis Lounge	Terminal 1B	Domestic Departure, Terminal T1B, After SHA, 1st Floor (between gate no 920), Chhatrapati Shivaji Maharaj International Airport
23	Mumbai	Loyalty Lounge	Terminal 2	International Departure, Terminal T2, After Immigration and Security check, Level 3, Near gate no- 85, Floor Opposite Samsonit, Chhatrapati Shivaji Maharaj International Airport
24	New Delhi	Encalm Lounge	Terminal 1	Encalm Lounge, Airside - Domestic Departures. After Security hold area, Level 2, Mezzanine Level. New Delhi Terminal 1D.
25	New Delhi	Encalm Lounge	Terminal 3	Near Lift No. 31 Mezzanine Level Next to International food court area
26	New Delhi	New Delhi Domestic T2 Lounge	Terminal 2	Indira Gandhi International Airport
27	Pune	Earth Lounge	Terminal 1	Domestic Departure, First Floor, Opp Boarding Gate No -5 , New Airport Road, Pune International Airport

Table 5

S No	City	Outlet Name	Terminal	Landmark
1	Agartala	Primus Lounge	Main Terminal	Primus Lounge, Ground Floor, Domestic Departure, After Security Hold Area
2	Ahmedabad	The Lounge	Terminal 1	Domestic Terminal, Security Hold Area, First Floor, Terminal-1
3	Ahmedabad	The Lounge	Terminal 2	International Terminal, Security Hold Area, First Floor, Terminal-2
4	Amritsar	Primus Lounge	Terminal 1	International Departure, 2nd Floor
5	Bangalore	BLR International Lounge	Terminal 1	International Departure, After SHA and Immigration , 2nd Floor , Near smoking zone , Kempegowda International Airport
6	Bangalore	BLR Domestic Lounge	Terminal 1	Domestic Departure Terminal 1, Mezzanine Level After Security Check, Kempegowda International Airport
7	Bhopal	Primus Lounge	Terminal 1	Primus Lounge, First Floor, Domestic Departure, After Security Hold Area, Terminal 1
8	Bhubaneswar	Bird Lounge	Terminal 1	Domestic Departure, Terminal T1 ,Ground Floor, Before SHA, on right of Punjab grill (Near gate No 2) Biju Patnaik International Airport
9	Calicut	Bird Lounge	Terminal 1	International Departure, Terminal T2, After SHA, 1st Floor, Near gate no-2, Kozhikode International Airport
10	Chandigarh	The Cram Bar	Terminal 1	Chandigarh International Airport, Third Floor
11	Chandigarh	The Cram Bar	Terminal 1	Chandigarh International Airport, First Floor
12	Chennai	Travel Club Lounge Extn	Terminal 3	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-11, After duty free shop
13	Chennai	Travel Club Lounge B	Terminal 1	International Departure, Terminal T3 , After SHA, Level 1, Near gate no-16
14	Chennai	Travel Club Lounge A	Terminal 1	New International Departure, Terminal T4, After SHA, 3rd Floor, Near gate no-17

15	Chennai	Travel Club Lounge	Terminal 3	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-3 ,
16	Chennai	Travel Club Lounge	Terminal 4	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-5
17	Cochin	Earth Lounge	Terminal 1	Domestic Departure, Terminal 1, After SHA, 2nd Floor, Near KFC, Cochin International Airport
18	Cochin	Earth Lounge	Terminal 3	International Departure, Terminal 3, After SHA and Immigration , 3rd Floor, Near Food court, Cochin International Airport
19	Coimbatore	BlackBerry Lounge	Terminal 1	Domestic Departure, After SHA, 1st Floor, In Food Court, Coimbatore International Airport
20	Dehradun	Bird Lounge	Terminal 1	Domestic Departure, Before SHA, 1st Floor, Near ONGC Lounge, Jolly Grant Airport

21	Goa	Good Times Lounge And Bar	Terminal 1	Domestic Departure, After SHA, 2nd Floor, opp to gate no- F, Near Food Court, Dabolim International Airport
22	Guwahati	Primus Lounge	Terminal 1	Primus Lounge, Domestic Departures, ground floor near gate 2 Lokpriya Gopinath Bordoloi International Airport
23	Hyderabad	Hyderabad Domestic Airport	Main Terminal	After SHA Level EÂ (Near Board Gate No. 21)
24	Hyderabad	Hyderabad International Airport	Main Terminal	After duty free near Boarding Gate No.23B
25	Indore	Primus Lounge	Terminal 1	Domestic Departure, After SHA, First Floor, Near gate No- 04, Devi Ahilya Bai Holkar International Airport,
26	Jaipur	Primus Lounge	Terminal 1	Domestic Departure, After Security Hold Area, Terminal 1, near lift, 1st floor
27	Jammu	Paahun The Executive Lounge	Terminal 1	1st Floor, SHA, Near Gate No 5, Civil Airport, Jammu
28	Kannur	Pearl Lounge	Domestic Terminal	Domestic - SHA 108 (Near Gate No.1A), Kannur International Airport

29	Kannur	Pearl Lounge	International Terminal	International – SHA 113(Near Gate No.7), Kannur International Airport
30	Kolkata	Travel Club Lounge	Terminal 1	Domestic Departure, Terminal T1, after SHA, Mezzanine Level (Near Gate No-5), Netaji Subhash Chandra Bose International Airport
31	Kolkata	Travel Club Lounge	Terminal 2	International Departure, Terminal T2, after SHA, Near tis Bangla outlet (Near gate no-10/11), Netaji Subhash Chandra Bose International Airport
32	Lucknow	The Lounge	Terminal 2	Domestic Departure, Terminal T2, After SHA, Level 2, Gate No-3, Chaudhary Charan Singh International Airport
33	Madurai	Primus Lounge	Terminal 1	Ground Floor, Domestic/International Terminal, Before Security Hold Area , Madurai International Airport
34	Mumbai	Travel Club Lounge	Terminal 2	Domestic Departure, Terminal T2, After SHA, Level 3, Opp to gate no-44 ,Chhatrapati Shivaji Maharaj International Airport

35	Mumbai	Travel Club Lounge	Terminal 1c	Domestic Departure, Terminal T1C, After SHA, 3rd Floor, Chhatrapati Shivaji Maharaj International Airport
36	Mumbai	Oasis Lounge	Terminal 1B	Domestic Departure, Terminal T1B, After SHA, 1st Floor (between gate no 920), Chhatrapati Shivaji Maharaj International Airport
37	Mumbai	Loyalty Lounge	Terminal 2	International Departure, Terminal T2, After Immigration and Security check, Level 3, Near gate no- 85, Floor Opposite Samsonit, Chhatrapati Shivaji Maharaj International Airport
38	Nagpur	Mandarin Lounge	Terminal 1	1ST FLOOR Before Immigration Before SHA
39	Nagpur	Nagpur Domestic Lounge	Main Terminal	First Floor, Domestic SHA, Dr. Babasaheb Ambedkar International Airport

40	New Delhi	Encalm Lounge	Terminal 1	Encalm Lounge, Airside - Domestic Departures. After Security hold area, Level 2, Mezzanine Level. New Delhi Terminal 1D.
41	New Delhi	Encalm Lounge	Terminal 3	Near Lift No. 31 Mezzanine Level Next to International food court area
42	New Delhi	New Delhi Domestic T2 Lounge	Terminal 2	Indira Gandhi International Airport
44	Pune	Earth Lounge	Terminal 1	Domestic Departure, First Floor, Opp Boarding Gate No -5 , New Airport Road, Pune International Airport
45	Ranchi	Food Hangar	Main Terminal	Security Hold Area, 1st Floor, Domestic Departure, Birsa Munda Airport
46	Srinagar	Paahun The Executive Lounge	Terminal 1	1st Floor, Domestic Departure, After Security Hold Area, Terminal 1, near gate no. 1, Sheikh ul-Alam International Airport, Srinagar International Airport
47	Trivendrum	Bird Lounge	Terminal 1	International Departure, Terminal 2, After SHA, 1st Floor (Near gate No- 4/5, beside smoking zone, Trivandrum International Airport
48	Vadodara	Premium Lounge	Main Terminal	Domestic Departure, After SHA, 1st Floor (Near gate no-7), next to Club
49	Varanasi	Take Off Bar	Main Terminal	Security Hold Area, Ground Floor, Domestic Departure, LBSI Airport, Varanasi

Terms & Conditions:

“Eligible Card” under the Program means debit card types issued by Axis Bank on Visa or Mastercard 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 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, 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 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 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).
3. The offer is not transferable, non-negotiable and cannot be en-cashed.
4. 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.
5. 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.
6. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated.
7. 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.
8. 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 and Rs. 25 for Mastercard (autovoid)), and will record the usage by swiping their Card and issuing a charge-slip to the Eligible Cardholder.
9. 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.

10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.
17. 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.
- 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.