

S. No.	Debit Card Variant	Complimentary Lounge Access per Quarter	*Applicable Lounge List
1	Burgundy Private Debit Card	4	Refer Table 1
2	Burgundy Debit Card	3	Refer Table 2
3	Priority Debit Card / Rupay Platinum NRO	2	Refer Table 3
4	Prestige Debit Card	1	Refer Table 4
5	Delight Debit Card	1	Refer Table 5
6	Business Platinum Debit Card	2	
7	Business Supreme Debit Card	2	Refer Table 6
8	Liberty Debit Card	1	
9	Rewards Plus Debit Card	1	
10	Titanium Debit Card	1	
11	Arise Debit Card	1	
12	Master Card Premium Debit Card	1	Refer Table 7
13	Display Debit Card	3	
14	Rupay Republic Debit Card	1	
15	Rupay Power Salute Debit Card	1	
16	Rupay Platinum Debit Card	1	

Axis Bank - Debit Card Airport Lounge Program

 * List of participating lounges and its availability lounge is subject to changes as per the Bank's policy without prior notice and / or basis the operational status of the lounge

<u> Table – 1</u>

S.No.	City	Store Name	Terminal	Terminal Type
1	Agartala	Primus Lounge	Main Terminal	Domestic
2	Ahmedabad	The Lounge	Terminal 1	Domestic
3	Ahmedabad	The Lounge	Terminal 2	International
4	Amritsar	Primus Lounge	Terminal 1	Domestic
5	Bengaluru	BLR Domestic Lounge	Terminal 1	Domestic
6	Bengaluru	080 International Lounge	Terminal 2	International
7	Bengaluru	080 Domestic Lounge	Terminal 2	Domestic
8	Bhopal	Primus Lounge	Terminal 1	Domestic
9	Bhubaneswar	Bird Lounge	Terminal 1	Domestic
10	Calicut	Bird Lounge	Terminal 1	International
11	Chandigarh	Primus Lounge	Main Terminal	Domestic
12	Chandigarh	Primus Lounge	Main Terminal	International
13	Chennai	Travel Club Lounge	Terminal 1	Domestic
14	Chennai	Travel Club Lounge	Terminal 1	Domestic
15	Chennai	Travel Club Lounge	Terminal 4	Domestic
16	Chennai	Travel Club Lounge	Terminal 2	International



17	Cochin	Earth Lounge	Terminal 1	Domestic
18	Cochin	Earth Lounge	Terminal 3	International
19	Coimbatore	Blackberry Lounge	Terminal 1	Domestic
20	Dehradun	Bird Lounge	Terminal 1	Domestic
21	Goa (Dabolim)	Travel Club Lounge	Terminal 1	Domestic
22	Guwahati	The Lounge	Terminal 1	Domestic
23	Hyderabad	Encalm Lounge	Terminal 1	Domestic
24	Hyderabad	Encalm Lounge	Terminal 1	International
25	Indore	Primus Lounge	Terminal 1	Domestic
26	Jaipur	The Lounge	Terminal 2	Domestic
27	Jammu	Paahun The Executive Lounge	Terminal 1	Domestic
28	Kannur	Pearl Lounge	Main Terminal	International
29	Kannur	Pearl Lounge	Main Terminal	Domestic
30	Kolkata	Travel Club Lounge	Terminal 2	International
31	Kolkata	Travel Club Lounge	Terminal 2	Domestic
32	Lucknow	CIP Lounge	Terminal 3	Domestic
33	Madurai	Primus Lounge	Terminal 1	Domestic
34	Mumbai	Adani Lounge	Terminal 1B	Domestic
35	Mumbai	Adani Lounge	Terminal 2	Domestic
36	Mumbai	Travel Club Lounge	Terminal 1c	Domestic
37	Mumbai	Adani East Lounge	Terminal 2	International
38	Nagpur	Mandarin Lounge	Terminal 1	Domestic
39	New Delhi	Encalm Lounge	Terminal 1	Domestic
40	New Delhi	Encalm Lounge	Terminal 3	Domestic
41	New Delhi	Encalm Lounge	Terminal 3	International
42	Patna	Zesto Executive Lounge	Terminal 1	Domestic
43	Pune	Elysian Lounge	Main Terminal	Domestic
44	Ranchi	Airr Lounge	Main Terminal	Domestic
45	Srinagar	Paahun The Executive Lounge	Terminal 1	Domestic
46	Trivandrum	The Lounge International	Terminal 2	International
47	Vadodara	Premium Lounge	Main Terminal	Domestic
48	Varanasi	Take Off Bar	Main Terminal	Domestic

<u> Table - 2</u>

S.No	City	Store Name	Terminal	Terminal Type
1	Ahmedabad	The Lounge	Terminal 2	International
2	Ahmedabad	The Lounge	Terminal 1	Domestic
3	Amritsar	Primus Lounge	Terminal 1	Domestic
4	Bengaluru	BLR Domestic Lounge	Terminal 1	Domestic
5	Bengaluru	080 International Lounge	Terminal 2	International
6	Bengaluru	080 Domestic Lounge	Terminal 2	Domestic
7	Bhubaneswar	Bird Lounge	Terminal 1	Domestic



8	Calicut	Bird Lounge	Terminal 1	Internationa
9	Chandigarh	Primus Lounge	Main Terminal	Domestic
10	Chandigarh	Primus Lounge	Main Terminal	Internationa
11	Chennai	Travel Club Lounge	Terminal 1	Domestic
12	Chennai	Travel Club Lounge	Terminal 1	Domestic
13	Chennai	Travel Club Lounge	Terminal 4	Domestic
14	Chennai	Travel Club Lounge	Terminal 2	Internationa
15	Cochin	Earth Lounge	Terminal 1	Domestic
16	Cochin	Earth Lounge	Terminal 3	Internationa
17	Coimbatore	Blackberry Lounge	Terminal 1	Domestic
18	Dehradun	Bird Lounge	Terminal 1	Domestic
19	Goa (Dabolim)	Travel Club Lounge	Terminal 1	Domestic
20	Guwahati	The Lounge	Terminal 1	Domestic
21	Hyderabad	Encalm Lounge	Terminal 1	Domestic
22	Hyderabad	Encalm Lounge	Terminal 1	Internationa
23	Indore	Primus Lounge	Terminal 1	Domestic
24	Jaipur	The Lounge	Terminal 2	Domestic
25	Kannur	Pearl Lounge	Main Terminal	Internationa
26	Kannur	Pearl Lounge	Main Terminal	Domestic
27	Kolkata	Travel Club Lounge	Terminal 2	Internationa
28	Kolkata	Travel Club Lounge	Terminal 2	Domestic
29	Lucknow	CIP Lounge	Terminal 3	Domestic
30	Madurai	Primus Lounge	Terminal 1	Domestic
31	Mumbai	Adani Lounge	Terminal 1B	Domestic
32	Mumbai	Adani Lounge	Terminal 2	Domestic
33	Mumbai	Travel Club Lounge	Terminal 1c	Domestic
34	Mumbai	Adani East Lounge	Terminal 2	Internationa
35	Nagpur	Mandarin Lounge	Terminal 1	Domestic
36	New Delhi	Encalm Lounge	Terminal 1	Domestic
37	New Delhi	Encalm Lounge	Terminal 3	Domestic
38	New Delhi	Encalm Lounge	Terminal 3	Internationa
39	Patna	Zesto Executive Lounge	Terminal 1	Domestic
40	Pune	Elysian Lounge	Main Terminal	Domestic
41	Ranchi	Airr Lounge	Main Terminal	Domestic
42	Srinagar	Paahun The Executive Lounge	Terminal 1	Domestic
43	Trivandrum	The Lounge International	Terminal 2	Internationa
44	Vadodara	Premium Lounge	Main Terminal	Domestic
45	Varanasi	Take Off Bar	Main Terminal	Domestic

<u> Table - 3</u>

S.No.	City	Store Name	Terminal	Terminal Type
1	Ahmedabad	The Lounge	Terminal 2	International



2	Ahmedabad	The Lounge	Terminal 1	Domestic
3	Bengaluru	BLR Domestic Lounge	Terminal 1	Domestic
4	Bengaluru	080 International Lounge	Terminal 2	International
5	Bengaluru	080 Domestic Lounge	Terminal 2	Domestic
6	Bhubaneswar	Bird Lounge	Terminal 1	Domestic
7	Chandigarh	Primus Lounge	Main Terminal	Domestic
8	Chennai	Travel Club Lounge	Terminal 1	Domestic
9	Chennai	Travel Club Lounge	Terminal 4	Domestic
10	Chennai	Travel Club Lounge	Terminal 2	International
11	Cochin	Earth Lounge	Terminal 1	Domestic
12	Cochin	Earth Lounge	Terminal 3	International
13	Dehradun	Bird Lounge	Terminal 1	Domestic
14	Goa (Dabolim)	Travel Club Lounge	Domestic	Terminal 1
15	Goa (Pernem)	Encalm Lounge	Terminal 1	Domestic
16	Guwahati	The Lounge	Terminal 1	Domestic
17	Hyderabad	Encalm Lounge	Terminal 1	Domestic
18	Hyderabad	Encalm Lounge	Terminal 1	International
19	Kolkata	Travel Club Lounge	Terminal 2	International
20	Kolkata	Travel Club Lounge	Terminal 2	Domestic
21	Mumbai	Adani Lounge	Terminal 1B	Domestic
22	Mumbai	Adani Lounge	Terminal 2	Domestic
23	Mumbai	Travel Club Lounge	Terminal 1c	Domestic
24	Mumbai	Adani East Lounge	Terminal 2	International
25	New Delhi	Encalm Lounge	Terminal 1	Domestic
26	New Delhi	Encalm Lounge	Terminal 3	Domestic
27	New Delhi	Encalm Lounge	Terminal 3	International
28	Pune	Elysian Lounge	Main Terminal	Domestic

<u> Table - 4</u>

S.No.	City	Store Name	Terminal	Terminal Type
1	Ahmedabad	The Lounge	Terminal 1	Domestic
2	Bengaluru	BLR Domestic Lounge	Terminal 1	Domestic
3	Bengaluru	080 International Lounge	Terminal 2	International
4	Bengaluru	080 Domestic Lounge	Terminal 2	Domestic
5	Bhubaneswar	Bird Lounge	Terminal 1	Domestic
6	Chandigarh	Primus Lounge	Main Terminal	Domestic
7	Chennai	Travel Club Lounge	Terminal 1	Domestic
8	Chennai	Travel Club Lounge	Terminal 1	Domestic
9	Chennai	Travel Club Lounge	Terminal 4	Domestic
10	Chennai	Travel Club Lounge	Terminal 2	International
11	Goa (Dabolim)	Travel Club Lounge	Domestic	Terminal 1
12	Goa (Pernem)	Encalm Lounge	Terminal 1	Domestic



	1		1	1
13	Hyderabad	Encalm Lounge	Terminal 1	Domestic
14	Hyderabad	Encalm Lounge	Terminal 1	International
15	Kolkata	Travel Club Lounge	Terminal 2	International
16	Kolkata	Travel Club Lounge	Terminal 2	Domestic
17	Mumbai	Adani Lounge	Terminal 1B	Domestic
18	Mumbai	Adani Lounge	Terminal 2	Domestic
19	Mumbai	Adani East Lounge	Terminal 2	International
20	New Delhi	Encalm Lounge	Terminal 3	Domestic
21	New Delhi	Encalm Lounge	Terminal 3	International
22	Pune	Elysian Lounge	Main Terminal	Domestic

<u> Table - 5</u>

S.No	City	Store Name	Terminal	Terminal Type
1	Ahmedabad	The Lounge	Terminal 2	International
2	Ahmedabad	The Lounge	Terminal 1	Domestic
3	Bengaluru	BLR Domestic Lounge	Terminal 1	Domestic
4	Bengaluru	080 International Lounge	Terminal 2	International
5	Bengaluru	080 Domestic Lounge	Terminal 2	Domestic
6	Chandigarh	Primus Lounge	Main Terminal	Domestic
7	Chennai	Travel Club Lounge	Terminal 1	Domestic
8	Chennai	Travel Club Lounge	Terminal 1	Domestic
9	Chennai	Travel Club Lounge	Terminal 4	Domestic
10	Cochin	Earth Lounge	Terminal 1	Domestic
11	Cochin	Earth Lounge	Terminal 3	International
12	Goa (Dabolim)	Travel Club Lounge	Domestic	Terminal 1
13	Hyderabad	Encalm Lounge	Terminal 1	Domestic
14	Hyderabad	Encalm Lounge	Terminal 1	International
15	Kolkata	Travel Club Lounge	Terminal 2	International
16	Kolkata	Travel Club Lounge	Terminal 2	Domestic
17	Mumbai	Adani Lounge	Terminal 1B	Domestic
18	Mumbai	Adani Lounge	Terminal 2	Domestic
19	Mumbai	Travel Club Lounge	Terminal 1c	Domestic
20	Mumbai	Adani East Lounge	Terminal 2	International
21	New Delhi	Encalm Lounge	Terminal 1	Domestic
22	New Delhi	Encalm Lounge	Terminal 3	Domestic
23	New Delhi	Encalm Lounge	Terminal 3	International
24	Pune	Elysian Lounge	Main Terminal	Domestic

<u> Table - 6</u>

S.No	City	Store Name	Terminal	Terminal Type
1	Ahmedabad	The Lounge	Terminal 1	Domestic



			1	1
2	Bengaluru	BLR Domestic Lounge	Terminal 1	Domestic
3	Bengaluru	080 International Lounge	Terminal 2	International
4	Bengaluru	080 Domestic Lounge	Terminal 2	Domestic
5	Chennai	Travel Club Lounge	Terminal 1	Domestic
6	Chennai	Travel Club Lounge	Terminal 1	Domestic
7	Chennai	Travel Club Lounge	Terminal 4	Domestic
8	Cochin	Earth Lounge	Terminal 1	Domestic
9	Cochin	Earth Lounge	Terminal 3	International
10	Hyderabad	Encalm Lounge	Terminal 1	Domestic
11	Hyderabad	Encalm Lounge	Terminal 1	International
12	Kolkata	Travel Club Lounge	Terminal 2	International
13	Kolkata	Travel Club Lounge	Terminal 2	Domestic
14	Mumbai	Adani Lounge	Terminal 1B	Domestic
15	Mumbai	Adani Lounge	Terminal 2	Domestic
16	Mumbai	Travel Club Lounge	Terminal 1c	Domestic
17	Mumbai	Adani East Lounge	Terminal 2	International
18	New Delhi	Encalm Lounge	Terminal 1	Domestic
19	New Delhi	Encalm Lounge	Terminal 3	Domestic
20	New Delhi	Encalm Lounge	Terminal 3	International
21	Pune	Elysian Lounge	Main Terminal	Domestic

<u> Table - 7</u>

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

Terms & Conditions:

"Eligible Card" under the Program means debit card types issued by Axis Bank on Mastercard, Rupay or Visa 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 spends based lounge access criteria is effective from 1st May 2024 on Mastercard & Visa Platforms and 1st Oct 2024 on Rupay. (Not Applicable to Burgundy Private debit cardholders)
- 2. For above listed Debit Card variants (except Burgundy Private Debit card), card holder needs to fulfil Rs 5000 spends criteria to enjoy complimentary lounge access in the current month.
- 3. 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.
- 4. 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 Feb 2024	12th Feb to 31st May 2024	NA	NA
12th Feb 2024	1st to 30th Jun 2024	5,000	1st Mar to 31st May 2024

- 5. 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.
- 6. 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.
- 7. 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).
- 8. The offer is not transferable, non-negotiable and cannot be encashed.
- 9. 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.
- 10. 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.



- 11. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated.
- 12. 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.
- 13. 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.
- 14. 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.
- 15. 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.
- 16. 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.
- 17. 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.
- 18. 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.
- 19. 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.
- 20. 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.
- 21. 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.



- 22. 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.