

## Axis Bank Credit Cards Domestic Airport Lounge Access Program

Effective 1<sup>st</sup> May 2024, access to domestic airport lounges is based on a spend criteria (refer [Section #2](#)).

Effective 20<sup>th</sup> June 2025, the Flipkart Axis Bank Credit Card is no longer offering complimentary lounge access.

Effective 12<sup>th</sup> April 2026, the Airtel Axis Bank Credit Card is no longer offering complimentary lounge access.

### 1. LOUNGE ELIGIBILITY:

This section contains list of Credit Card variants, their corresponding complimentary lounge access limits, and the corresponding eligible set of lounges for availing complimentary access.

#### 1.1 Participating Lounges for Set A

##### Eligible Credit Cards under Set A:

- Axis Bank My Zone Credit Card (1 complimentary lounge access per quarter)
- Axis Bank Pride Signature Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Advantage Credit Card (2 complimentary lounge access per quarter)
- Axis Bank My Wings Credit Card (1 complimentary lounge access per quarter)
- Axis Bank ACE Credit Card (4 complimentary lounge access per year)
- SpiceJet Axis Bank Voyage Credit Card (1 complimentary lounge access per quarter)
- Samsung Axis Bank Signature Credit Card (4 complimentary lounge access per year)
- Axis Bank Privilege Credit Card (2 complimentary access per quarter)
- Axis Bank Vistara Platinum Credit Card (2 complimentary lounge access per quarter)
- Rewards Credit Card (2 complimentary lounge access per quarter)
- Fibe Axis Bank Credit Card (1 complimentary lounge access per quarter)
- Indigo Axis Bank Credit Card (1 complimentary lounge access per quarter)

City	Lounge	Terminal
Bengaluru	BLR Domestic Lounge	Domestic Departure T1
Bengaluru	080 Domestic Lounge	Domestic Departure T2
Chennai	Travel Club Lounge A/B	Domestic Departure T1
Chennai	Travel Club Lounge	Domestic Departure T4
Mumbai	Travel Club Lounge	Domestic Departure T1c
Mumbai	Adani Lounge*	Domestic Departure T2
Kolkata	Travel Club Lounge	Domestic Departure T1
Hyderabad	Encalm Lounge	Domestic Departure T1
New Delhi	Encalm Lounge	Domestic Departure T1
New Delhi	Encalm Lounge	Domestic Departure T2

New Delhi	Encalm Lounge	Domestic Departure T3
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\*This does not include the Adani East lounge for international departures.

## 1.2 Participating Lounges for Set B

### Eligible Credit Cards under Set B:

- Axis Bank Signature Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Infinite Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Wealth Signature Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Affluent Signature Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Signature Premier Credit Card (2 complimentary lounge access per quarter)
- LIC Axis Bank Signature Credit Card (2 complimentary lounge access per quarter)
- SpiceJet Axis Bank Voyage Black Credit Cards (2 complimentary lounge access per quarter)
- Samsung Axis Bank Infinite Credit Card (8 complimentary lounge access per year)
- Axis Bank Miles & More World Credit Card (4 complimentary lounge access per quarter)
- Axis Bank Miles & More World Select Credit Card (8 complimentary access per quarter)
- Axis Bank Magnus Credit Card (Unlimited complimentary lounge access)
- Axis Bank Select Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Vistara Signature Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Vistara Infinite Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Indian Oil Premium Credit Card (2 complimentary lounge access per quarter)
- Axis Bank Reserve Credit Card (Unlimited complimentary lounge access)
- Axis Bank Burgundy Private Credit Card (Unlimited complimentary lounge access)
- Axis Bank Horizon Credit Card (6 complimentary access per calendar quarter for Mastercard World Cardmembers and 8 complimentary visits per calendar quarter for Visa Signature Cardmembers)
- Axis Bank Atlas Credit Card
- Axis Bank Olympus Credit Card (Unlimited complimentary lounge access)
- Axis Bank Primus Credit Card (Unlimited complimentary lounge access)
- IndiGo Axis Bank Premium Credit Card (2 complimentary lounge access per quarter)

City	Lounge	Terminal
Ahmedabad	The Lounge	Domestic Departure T1
Bengaluru	BLR Domestic Lounge*	Domestic Departure T1
Bengaluru	080 Domestic Lounge	Domestic Departure T2
Bhubaneshwar	Bird Lounge	Domestic Departure T1
Chennai	Travel Club Lounge A/B	Domestic Departure T1
Chennai	Travel Club Lounge	Domestic Departure T4
Coimbatore	Blackberry Lounge	Domestic Departure T1
Dehradun	Bird Lounge	Domestic Departure T1
Goa (Manohar International)	Encalm Lounge	Domestic Departure T1
Hyderabad	Encalm Lounge	Domestic Departure T1

Jaipur	The Lounge	Domestic Departure T2
Kochi	Earth Lounge	Domestic Departure T1
Kolkata	Travel Club Lounge	Domestic Departure T1
Mumbai	Travel Club Lounge	Domestic Departure T1c
Mumbai	Adani Lounge**	Domestic Departure T2
Mumbai	Adani Lounge	Domestic Departure T1B
New Delhi	Encalm Lounge	Domestic Departure T1
New Delhi	Encalm Lounge	Domestic Departure T2
New Delhi	Encalm Lounge	Domestic Departure T3
Vadodara	Premium Lounge	Domestic Departure Main

\* Olympus, Primus, and Horizon Credit Cards are not eligible for the BLR Domestic Lounge in Bengaluru Domestic Departure T1. Instead, they are eligible for 080 Domestic Lounge in Bengaluru Domestic Departure T1.

\*\* This does not include the Adani East lounge for international departures.

## 2. SPENDS CRITERIA (w.e.f. 1<sup>st</sup> May 2024):

Effective 1<sup>st</sup> May 2024, access to domestic airport lounges is based on a minimum eligible spend of Rs. 50,000 in the previous 3 calendar months.

- In the case of a newly issued card, the minimum spend criteria is waived for the month of card issuance as well as for the following 3 calendar months

Please note that an upgrade to a different card product will not be considered as new card issuance. However, a card issuance, in addition to the card you hold, will be considered as new card issuance.

- You can check spends from your billed transactions in previous 3 calendar months, available through Net Banking and Mobile Banking App, **open**. Only transactions, settled within the previous 3 months would be considered eligible. Please note that settlement date may not be the same as the transaction date. For instance, transactions could take until 5 working days to get settled.

Also, payment of dues towards Bank, such as interest, fees, or other charges; & reversed payments, are not eligible spends

- Upon spending the necessary amount in all the above scenarios, you will be eligible for the complimentary lounge accesses available on your Credit Card. The number of complimentary visits and the specific lounges you are eligible for, will depend upon the Card you hold (refer [Section #1](#)).

- The spend based criteria is waived for **Burgundy Private** Credit Card, **RESERVE** Credit Card, **Olympus** Credit Card, **Primus** Credit Card, **Horizon** Credit Card, and **ATLAS** Credit Card

### 3. TERMINOLOGY:

“Eligible Card” under the Program means card types issued by Axis Bank on Visa, Mastercard or Rupay Network Platforms which are mentioned above.

“Eligible Cardholder” means a holder of an Eligible Credit Card.

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

### 4. RULES OF ACCESS UNDER THE PROGRAM

- The participating lounge list is effective from 1<sup>st</sup> June 2023
  - Of this, Chennai T4, Jaipur Adani, and Goa (Manohar International) domestic departure lounges (mentioned in eligible list) have been added from 1<sup>st</sup> November 2024
- 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 (subject to a nominal swipe fee of Rs. 2 for Visa, Rs. 25 for Mastercard and Rs. 2 for Rupay). All Eligible Cards must be validated at point of entry by swiping a transaction of a nominal fee.
  - 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)
- The offer is not transferable, non-negotiable and cannot be encashed
- To use the Participating Airport Lounge, customer’s Card must be validated at point of entry by swiping a transaction of a nominal Rs. 2 for Visa, Rs. 25 for Mastercard and Rs. 2 for Rupay. The customer will be denied the free entry if the Card authentication fails upon this swipe.
- 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 swipe and authorize the customers' Card due to any system malfunction or connectivity issues.

- Usage of the Participating Airport Lounges under the Program (under both Entry Type 1 and Entry Type 2) 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
- All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated
- 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
- 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 swipe fee of Rs 2 for Visa, Rs. 25 for Mastercard and Rs. 2 for Rupay), and will record the usage by swiping their Card and issuing a charge-slip to the Eligible Cardholder
- 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 entry and that of his/her companion (if applicable). 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.
- 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 credit card, or Program benefits, at any time without prior notice
- 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.
- 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 (no shorts allowed outside of the USA) 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.
- 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.

- 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.
  
- 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.
  
- 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
  
- 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