

DBS Bank Lounge Access Program ('Program') Terms and Conditions

DBS Bank Credit Card holders enjoy complimentary access to airport lounges as per the quota defined below:

Variant wise Eligibility Criteria

Product Variant	No. of complimentary airport lounge access in India	No of complimentary airport lounge access outside India
Bajaj Finserv DBS Bank 7X Rewards SuperCard	1 visit per quarter	Not Applicable
Bajaj Finserv DBS Bank 7X Plus Rewards SuperCard	2 visits per quarter	Not Applicable
Bajaj Finserv DBS Bank 10X Signature SuperCard	2 visits per quarter	Not Applicable
Bajaj Finserv DBS Bank 10X Plus Signature SuperCard	2 visits per quarter	2 visits per year

Product Variant	No. of complimentary airport lounge access in India	No of complimentary airport lounge access outside India
DBS Vantage Card	Unlimited	Unlimited

Product Variant	No. of complimentary visits per quarter in India	No. of complimentary visits outside India
Spark5	1 visit per quarter	Nil
Spark10	1 visit per quarter	Nil
Spark20	2 visits per quarter	Nil

DBS Bank India Limited ('DBS Bank') has partnered with Pax Innovation ICT Services Private Limited, EliteAssist Technology & Services Pvt Ltd and Adani Digital Labs Pvt Ltd for provision of domestic airport lounge access (within India) and with Lounge Key AP Ltd for provision of international airport lounge access (outside India) to its credit card holders.

International airport lounge access will be guided by Lounge Key AP Ltd.'s standard conditions, which all customers and their guests must adhere to when making a Lounge Visit.

Complimentary airport lounge access under the Program is available only if the customer holds an active, valid, and unexpired credit card issued by DBS Bank listed above ('Eligible Card').

"Eligible Cardholder" means a holder of an Eligible Card.

"Participating Airport Lounges" means the list of airport lounges that participate in the Program as listed below.

DBS Bank Customers can also pre-book a lounge visit by generating a QR code on the respective partners' link covered below. The QR can be presented at the lounge, and benefit can be availed.

Link for prebooking access on below mentioned Lounges by Adani Digital Labs Pvt Ltd- <https://www.loungeone.ai/>

Link for prebooking access on below mentioned Lounges by Pax Innovation ICT Services Private Limited - <https://lms.hoi.in/>

Link for prebooking access on below mentioned Lounges by EliteAssist Technology & Services Pvt Ltd - <https://loungeaccess.travelfoodservices.com/>

List of lounges applicable for DBS Spark Credit Card, Bajaj Finserv DBS Bank 7X Rewards SuperCard, Bajaj Finserv DBS Bank 7X Plus Rewards SuperCard, Bajaj Finserv DBS Bank 10X Signature SuperCard, and Bajaj Finserv DBS Bank 10X Plus Signature SuperCard -

Airport Name	Lounge	Terminal Number	Terminal Type (Domestic/International)	Gate Type (Departure/Arrival)	State	City
Sardar Vallabhbhai Patel International Airport	The Lounge - Domestic T1	T1	Domestic	Departure	Gujarat	Ahmedabad
Sardar Vallabhbhai Patel International Airport	Adani Lounge - Domestic T1	T1	Domestic	Departure	Gujarat	Ahmedabad
Sardar Vallabhbhai Patel International Airport	Adani Lounge - International T2	T2	International	Departure	Gujarat	Ahmedabad
Sardar Vallabhbhai Patel International Airport	Adani Lounge - Domestic T2	T2	Domestic	Departure	Gujarat	Ahmedabad
Lokpriya Gopinath Bordoloi International Airport	The Lounge GF - Domestic T1	T1	Domestic	Departure	Assam	Guwahati
Jaipur International Airport	Adani Lounge - Domestic T1	T1	Domestic	Departure	Rajasthan	Jaipur
Chaudhary Charan Singh International Airport	Adani Lounge - Domestic T3	T3	Domestic	Departure	Uttar Pradesh	Lucknow
Chhatrapati Shivaji Maharaj International Airport	Travel Club - Domestic T1-C	T1-C	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Adani Lounge - Domestic T1-B	T1-B	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Good Times Bar - Domestic T1-B	T1-B	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Travel Club - Domestic T2	T2	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Oberoi Lounge - International T2	T2	International	Departure	Maharashtra	Mumbai
Navi Mumbai International Airport	Adani Lounge	T1	Domestic	Departure	Maharashtra	Navi Mumbai
Thiruvananthapuram International Airport T2	The Lounge - International T2	T2	International	Departure	Kerala	Trivandrum

Thiruvananthapuram International Airport	Adani Lounge - Domestic T1	T1	Domestic	Departure	Kerala	Trivandrum
Kempegowda International Airport	080 Lounge	T2	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	***080 VIP Lounge	T2	Domestic	Departure	Karnataka	Bengaluru
Coimbatore International Airport	Blackberry Lounge	T1	Domestic	Departure	Tamil Nadu	Coimbatore
Rajmata Vijayaraje Scindia Airport	Pahun Lounge	T1	Domestic	Departure	Madhya Pradesh	Gwalior
Jammu Airport	Pahun Lounge	T1	Domestic	Departure	J&K	Jammu
Dr. Babasaheb Ambedkar International Airport	Airr Lounge	T1	Domestic	Departure	Maharashtra	Nagpur
Dr. Babasaheb Ambedkar International Airport	Mandarin Lounge	T1	Domestic	Departure	Maharashtra	Nagpur
Pune International Airport	Elysian Lounge	T2	Domestic	Departure	Maharashtra	Pune
Pune International Airport	Elysian Lounge (Upcoming)	T2	International	Departures	Maharashtra	Pune
Birsa Munda Airport	Airr Lounge	T1	Domestic	Departure	Jharkhand	Ranchi
Sheikh Ul Alam International Airport	Pahun Lounge	T1	Domestic	Departure	J&K	Srinagar
Visakhapatnam International Airport	Airr Lounge	T1	Domestic	Departure	Andhra Pradesh	Vizag
Manohar International Airport	Encalm Lounge Domestic T1 Departure	T1	Domestic	Departure	Goa	Goa
Rajiv Gandhi International Airport	Encalm Lounge Domestic T1 Departure	T1	Domestic	Departure	Hyderabad	Hyderabad
Rajiv Gandhi International Airport	***Encalm Lounge International T1 Departure	T1	International	Departure	Hyderabad	Hyderabad
Indira Gandhi International Airport	Encalm Lounge Domestic Departure T1	T1	Domestic	Departure	New Delhi	New Delhi
Indira Gandhi International Airport	Encalm Lounge Domestic Departure T2	T2	Domestic	Departure	New Delhi	New Delhi
Indira Gandhi International Airport	Encalm Lounge Domestic Departure T3	T3	Domestic	Departure	New Delhi	New Delhi
Indira Gandhi International Airport	***Encalm Lounge International Departure T3	T3	International	Departure	New Delhi	New Delhi
Vadodara International Airport	Premium Lounge	Domestic Terminal	Domestic	Departure	Gujarat	Vadodara
Cochin International Airport	Earth Lounge	T1	Domestic	Departure	Kerala	Cochin

Cochin International Airport	***Earth Lounge	T3	International	Departure	Kerala	Cochin
Pune International Airport	Earth Lounge	T1	Domestic	Departure	Maharashtra	Pune
Sri Guru Ram Dass Jee International Airport	Primus Lounge	Domestic Terminal	Domestic	Departure	Punjab	Amritsar
Shaheed Bhagat Singh International Airport	Plaza Premium Lounge	Domestic Terminal	Domestic	Departure	Punjab	Chandigarh
Shaheed Bhagat Singh International Airport	Plaza Premium Lounge	International Terminal	International	Departure	Punjab	Chandigarh
Madurai International Airport	Primus Lounge	Main Terminal	International	Departure	Tamil Nadu	Madurai
Maharaja Bir Bikram Airport	Primus Lounge	Domestic Terminal	Domestic	Departure	Tripura	Agartala
Kempegowda International Airport	080 Domestic Lounge	T1	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	080 Domestic Lounge	T1	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	***080 Domestic Lounge VIP	T1	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	BLR Domestic	T1	Domestic	Departure	Karnataka	Bengaluru
Chennai International Airport	Travel Club	T1	Domestic	Departure	Tamil Nadu	Chennai
Chennai International Airport	Travel Club	T1	Domestic	Departure	Tamil Nadu	Chennai
Chennai International Airport	***Travel Club	T2	International	Departure	Tamil Nadu	Chennai
Chennai International Airport	Travel Club	T4	Domestic	Departure	Tamil Nadu	Chennai
Goa International Airport - Dabolim	Travel Club (New Lounge)	T1	Domestic	Departure	Goa	Goa - Dom
Netaji Subhas Chandra Bose International Airport	Travel Club	T1	Domestic	Departure	West Bengal	Kolkata
Netaji Subhas Chandra Bose International Airport	***Travel Club	T1	International	Departure	West Bengal	Kolkata
Netaji Subhas Chandra Bose International Airport	Travel Club	T1	Domestic	Departure	West Bengal	Kolkata
Netaji Subhas Chandra Bose International Airport	***Travel Club	T1	International	Departure	West Bengal	Kolkata
Bagdogra International Airport	Take of Bar	T1	Domestic	Departure	West Bengal	Bagdogra
Kempegowda International Airport	***080 International Lounge	T2	International	Departure	Karnataka	Bengaluru
Bhopal Raja Bhoj	Primus Lounge	T1	Domestic	Departure	Madhya Pradesh	Bhopal
Biju Patnaik International	Bird Lounge	T1	Domestic	Departure	Odisha	

Airport						Bhubaneswar
Kozhikode Calicut International Airport	Bird Lounge	T2	International	Departure	Kerala	Calicut
Devi Ahilya Bai Holkar Airport	Primus Lounge	T1	Domestic	Departure	Madhya Pradesh	Indore
Kannur International	***Pearl Lounge	T1	International	Departure	Kerala	Kannur
Kannur International	Pearl Lounge	T1	Domestic	Departure	Kerala	Kannur
Tiruchirappalli International Airport	BASL- Tirchy Lounge - Upcoming	T1	Domestic	Departure	Tamil Nadu	Trichy
Lal Bahadur Shastri International Airport	Take off Bar and Lounge	T1	Domestic	Departure	Uttar Pradesh	Varanasi

** These lounges are not applicable to Bajaj Finserv DBS Bank 5X Rewards SuperCard and Bajaj Finserv DBS Bank 5X Plus Rewards SuperCard.

List of lounges applicable for DBS Vantage Card –

Airport Name	Lounge	Terminal Number	Terminal Type (Domestic/International)	Gate Type (Departure/Arrival)	State	City
Sardar Vallabhbhai Patel International Airport	The Lounge - Domestic T1	T1	Domestic	Departure	Gujarat	Ahmedabad
Sardar Vallabhbhai Patel International Airport	Adani Lounge - Domestic T1	T1	Domestic	Departure	Gujarat	Ahmedabad
Sardar Vallabhbhai Patel International Airport	Adani Lounge - International T2	T2	International	Departure	Gujarat	Ahmedabad
Sardar Vallabhbhai Patel International Airport	Adani Lounge - Domestic T2	T2	Domestic	Departure	Gujarat	Ahmedabad
Sardar Vallabhbhai Patel International Airport	Adani Lounge - International T2	T2	International	Departure	Gujarat	Ahmedabad
Lokpriya Gopinath Bordoloi International Airport	The Lounge GF - Domestic T1	T1	Domestic	Departure	Assam	Guwahati
Lokpriya Gopinath Bordoloi International Airport	The Lounge FF - Domestic T1	T1	Domestic	Departure	Assam	Guwahati
Jaipur International Airport	Adani Lounge - Domestic T1	T1	Domestic	Departure	Rajasthan	Jaipur

Chaudhary Charan Singh International Airport	Adani Lounge - Domestic T3	T3	Domestic	Departure	Uttar Pradesh	Lucknow
Chaudhary Charan Singh International Airport	Adani Lounge - International T3	T3	International	Departure	Uttar Pradesh	Lucknow
Chhatrapati Shivaji Maharaj International Airport	Travel Club - Domestic T1-C	T1-C	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Adani Lounge - Domestic T1-B	T1-B	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Good Times Bar - Domestic T1-B	T1-B	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Travel Club - Domestic T2	T2	Domestic	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Oberoi Lounge - International T2	T2	International	Departure	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Aviserve East - Arrival T2	T2	Domestic/International	Arrival	Maharashtra	Mumbai
Chhatrapati Shivaji Maharaj International Airport	Aviserve West - Arrival T2	T2	Domestic/International	Arrival	Maharashtra	Mumbai
Navi Mumbai International Airport	Adani Lounge	T1	Domestic	Departure	Maharashtra	Navi Mumbai
Thiruvananthapuram International Airport T2	The Lounge - International T2	T2	International	Departure	Kerala	Trivandrum
Thiruvananthapuram International Airport	Adani Lounge - Domestic T1	T1	Domestic	Departure	Kerala	Trivandrum
Sri Guru Ram Dass Jee International Airport	Airr Lounge (Int)	T1	International	Departure	Punjab	Amritsar
Kempegowda International Airport	080 Lounge	T2	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	***080 VIP Lounge	T2	Domestic	Departure	Karnataka	Bengaluru
Coimbatore International Airport	Blackberry Lounge	T1	Domestic	Departure	Tamil Nadu	Coimbatore
Rajmata Vijayaraje Scindia Airport	Pahun Lounge	T1	Domestic	Departure	Madhya Pradesh	Gwalior
Jammu Airport	Pahun Lounge	T1	Domestic	Departure	J&K	Jammu
Dr. Babasaheb Ambedkar International Airport	Airr Lounge	T1	Domestic	Departure	Maharashtra	Nagpur
Dr. Babasaheb Ambedkar International Airport	Mandarin Lounge	T1	Domestic	Departure	Maharashtra	Nagpur
Pune International Airport	Elysian Lounge	T2	Domestic	Departure	Maharashtra	Pune

Pune International Airport	Elysian Lounge (Upcoming)	T2	International	Departures	Maharashtra	Pune
Birsa Munda Airport	Air Lounge	T1	Domestic	Departure	Jharkhand	Ranchi
Sheikh Ul Alam International Airport	Pahun Lounge	T1	Domestic	Departure	J&K	Srinagar
Visakhapatnam International Airport	Air Lounge	T1	Domestic	Departure	Andhra Pradesh	Vizag
Manohar International Airport	***Encalm Lounge International T1 Departure	T1	International	Departure	Goa	Goa
Manohar International Airport	Encalm Lounge Domestic T1 Departure	T1	Domestic	Departure	Goa	Goa
Rajiv Gandhi International Airport	Encalm Lounge Domestic T1 Departure	T1	Domestic	Departure	Hyderabad	Hyderabad
Rajiv Gandhi International Airport	***Encalm Lounge International T1 Departure	T1	International	Departure	Hyderabad	Hyderabad
Indira Gandhi International Airport	Encalm Lounge Domestic Departure T1	T1	Domestic	Departure	New Delhi	New Delhi
Indira Gandhi International Airport	Encalm Lounge Domestic Departure T2	T2	Domestic	Departure	New Delhi	New Delhi
Indira Gandhi International Airport	Encalm Lounge Domestic Departure T3	T3	Domestic	Departure	New Delhi	New Delhi
Indira Gandhi International Airport	***Encalm Lounge International Departure T3	T3	International	Departure	New Delhi	New Delhi
Indira Gandhi International Airport	Encalm Lounge Domestic arrival T3	T3	Arrival	Arrival	New Delhi	New Delhi
Dibrugarh Mohanbari Airport	Primus Lounge	Domestic Terminal	Domestic	Departure	Assam	Dibrugarh
Vadodara International Airport	Premium Lounge	Domestic Terminal	Domestic	Departure	Gujarat	Vadodara
Cochin International Airport	Earth Lounge	T1	Domestic	Departure	Kerala	Cochin
Cochin International Airport	***Earth Lounge	T3	International	Departure	Kerala	Cochin
Pune International Airport	Earth Lounge	T1	Domestic	Departure	Maharashtra	Pune
Sri Guru Ram Dass Jee International Airport	Primus Lounge	Domestic Terminal	Domestic	Departure	Punjab	Amritsar
Shaheed Bhagat Singh International Airport	Plaza Premium Lounge	Domestic Terminal	Domestic	Departure	Punjab	Chandigarh
Shaheed Bhagat Singh International Airport	Plaza Premium Lounge	International Terminal	International	Departure	Punjab	Chandigarh
Madurai International Airport	Primus Lounge	Main Terminal	International	Departure	Tamil Nadu	Madurai

Maharaja Bir Bikram Airport	Primus Lounge	Domestic Terminal	Domestic	Departure	Tripura	Agartala
Kempegowda International Airport	080 Domestic Lounge	T1	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	080 Domestic Lounge	T1	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	***080 Domestic Lounge VIP	T1	Domestic	Departure	Karnataka	Bengaluru
Kempegowda International Airport	BLR Domestic	T1	Domestic	Departure	Karnataka	Bengaluru
Chennai International Airport	Travel Club	T1	Domestic	Departure	Tamil Nadu	Chennai
Chennai International Airport	Travel Club	T1	Domestic	Departure	Tamil Nadu	Chennai
Chennai International Airport	***Travel Club	T2	International	Departure	Tamil Nadu	Chennai
Chennai International Airport	Travel Club	T4	Domestic	Departure	Tamil Nadu	Chennai
Goa International Airport - Dabolim	Travel Club (New Lounge)	T1	Domestic	Departure	Goa	Goa - Dom
Goa International Airport - Dabolim	***Travel Club (New Lounge)	T1	International	Departure	Goa	Goa - Int
Netaji Subhas Chandra Bose International Airport	Travel Club	T1	Domestic	Departure	West Bengal	Kolkata
Netaji Subhas Chandra Bose International Airport	***Travel Club	T1	International	Departure	West Bengal	Kolkata
Netaji Subhas Chandra Bose International Airport	Travel Club	T1	Domestic	Departure	West Bengal	Kolkata
Netaji Subhas Chandra Bose International Airport	***Travel Club	T1	International	Departure	West Bengal	Kolkata
Bagdogra International Airport	Take of Bar	T1	Domestic	Departure	West Bengal	Bagdogra
Kempegowda International Airport	080 Arrival	T1	Arrival	Arrival	Karnataka	Bengaluru
Kempegowda International Airport	***080 International Lounge	T2	International	Departure	Karnataka	Bengaluru
Kempegowda International Airport	080 VIP International Lounge	T2	International	Departure	Karnataka	Bengaluru
Kempegowda International Airport	080 Arrival	T2	Arrival	Arrival	Karnataka	Bengaluru
Kempegowda International Airport	***080 VIP Arrival	T2	Arrival	Arrival	Karnataka	Bengaluru
Bhopal Raja Bhoj	Primus Lounge	T1	Domestic	Departure	Madhya Pradesh	Bhopal
Biju Patnaik International	BASL- BBSR Lounge	T1	Domestic	Departure	Odisha	Bhubaneswar
Biju Patnaik International	Bird Lounge	T1	Domestic	Departure	Odisha	

Airport						Bhubaneswar
Kozhikode Calicut International Airport	Bird Lounge	T2	International	Departure	Kerala	Calicut
Dehra Dun Jolly Grant Airport	Bird Lounge	T1	Domestic	Departure	Uttarakhand	Dehra Dun
Devi Ahilya Bai Holkar Airport	Primus Lounge	T1	Domestic	Departure	Madhya Pradesh	Indore
Kannur International	***Pearl Lounge	T1	International	Departure	Kerala	Kannur
Kannur International	Pearl Lounge	T1	Domestic	Departure	Kerala	Kannur
Jayprakash Narayan Airport	Zesto Executive Lounge	T1	Domestic	Departure	Bihar	Patna
Prayagraj Airport	Zesto Executive Lounge	T1	Domestic	Departure	Uttar Pradesh	Prayagraj
Tiruchirappalli International Airport	BASL- Tirchy Lounge - Upcoming	T1	Domestic	Departure	Tamil Nadu	Trichy
Tiruchirappalli International Airport	BASL- Trichy Lounge - Upcoming	T1	International	Departure	Tamil Nadu	Trichy
Lal Bahadur Shastri International Airport	Take off Bar and Lounge	T1	Domestic	Departure	Uttar Pradesh	Varanasi

*For Cardholders who pay for individual visits (after complimentary lounge access quota has been exhausted) or guest visits, please check visit fee to ensure it represents value for you. We advise Cardholders to review full Conditions of access below before visiting.

**Hours of access may vary depending upon timings of individual Participating Lounges.

¹Lounge/restaurant (as applicable) may exceed their seating limit at certain times of the day and access to the lounge/restaurant (as applicable) is at the Participating Lounge's sole discretion.

Before visiting, guests are advised to make prior enquiries with the lounge to ensure a smooth experience. Compliance with all applicable lounge policies is mandatory. Entry may be denied on failure to adhere to these conditions, without entitlement to refund or any compensation.

Bajaj Finserv DBS Bank Super Card (7X, 7X plus, 10X and 10X plus)

Card holders can [visit](#) to view the list of international lounges which are covered under the complimentary lounge access program.

DBS Vantage Card

Card holders can [visit](#) to view the list of international lounges which are covered under the complimentary lounge access program.

RULES OF ACCESS UNDER THE PROGRAM

- a. The Program is available till 31st March, 2026 for Domestic lounge access, and till 14th April 2027 for International lounge access.
- b. To access the Participating Airport Lounge, customer's Card must be validated at point of entry by swiping the Card and the customer will be denied the complimentary entry if the Card authentication fails upon this swipe. Eligible Card along with boarding pass must be presented at the participating lounge.
- c. Lounge service will be available on a first come first serve basis. In case of full occupancy, customers may be requested to wait in queue.
- d. Participating Lounges reserve the right to enforce a maximum stay policy (usually 2 or 3 hours). It is at the discretion of the individual lounge operator who may impose a charge for extended stays and DBS Bank shall not be responsible and/or liable for any additional costs incurred by the customer.
- e. Every lounge follows its food offerings and child policy. Eligible customers should make prior inquiries at the lounge reception before entry.
- f. The entitled benefits for the card members DBS Bank are non-transferable.
- g. For domestic lounge access, Lounge staff will be check the customer's eligibility to extend the lounge access and will record the usage via E provided System.
- h. For domestic lounge access, if customer has done a pre-booking and generated QR code which is unused, the complimentary service will get retained post completion of QR code validity.
- i. Once the complimentary visits are exhausted, the visit gets charged as per the walk-in price of the lounge or the charges applicable on web-access portal/EDC machine (whichever medium customer is trying to purchase it from).
- j. The provision of free alcoholic drinks (wherever local law permits) is at the discretion of each Participating Lounge operator and in some cases may be limited. Eligible customers must make prior inquiries before ordering any separate alcoholic drinks apart from the free alcoholic drinks offered and will be responsible for paying any charges for additional consumption directly to the participating lounge.
- k. Lounge has the right to terminate the lounge visit early or to refuse entry to any Customer who is intoxicated or behaving in a disorderly fashion or is otherwise in violation of the lounge conditions and for any statutory, regulatory, or airport policy reasons including but not limited to health and safety policies or fire safety regulations.
- l. By availing the Lounge Service / Access, it is deemed that the Service Receiver and/ or Customer has before availing the Service read, understood, and agreed to be bound by, without limitation and/ or qualification, all terms and conditions associated with the Lounge Service/ Access.
- m. 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

- a. **For Domestic lounges:** Complimentary entry for Eligible Cardholder only, (subject to a nominal swipe fee of INR 2). All Eligible Cards must be validated at point of entry by swiping a transaction of a nominal fee of INR 2
- b. **For International Lounges:** Please present your Eligible Card and boarding pass at the participating lounge and mention Lounge Key ' at the reception. Card will be validated at point of entry. Amount equivalent to US\$35 will be on hold and the hold amount will be released in your account within 30 working days post authentication regarding complimentary lounge access. Usage of the lounges outside India is subject to complimentary lounge access quotas mentioned above and any usage beyond such access quotas will be subject to full guest fee of US\$35 per visit.

Entry Type 2:

Paid entry (after complimentary lounge access quota has been exhausted) for the Eligible Cardholder according to the respective prices of usage displayed at the Participating Airport Lounges, for itself or for its accompanying guests (payment will be made directly at the Participating Airport Lounge by the Eligible Cardholder).

Notwithstanding anything herein, complimentary entry may be restricted or unavailable if DBS Bank or the card network (VISA/MasterCard/RuPay) withdraws the Program or any Participating Airport Lounge or changes eligibility criteria in relation to any Eligible Cardholder, for any reason at its sole and absolute discretion; or the allotted limit/quota of complimentary entry is exhausted on the Eligible Card as mentioned herein above or as determined by DBS Bank in its sole discretion and any attempted usage beyond such access limit/quota will be rejected by the Participating Airport Lounge; or If the maximum capacity for Eligible Cardholders or an Eligible Card 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. DBS Bank shall not be held responsible under any circumstances for any such unavailability.

- n. DBS Bank makes no representation, warranty, or guarantee, express or implied, that any, benefits, facilities, or privileges under the Program or otherwise, will be made available by the Participating Airport Lounge to an Eligible Cardholder and DBS Bank cannot be held liable, in any circumstances whatsoever, in relation to the provision or non-provision or availability or non-availability (whether in whole or in part) of any of the advertised benefits and facilities under the Program. Specifically, the complimentary lounge access to customer(s) may be restricted or

suspended if the validation system at the Participating Airport Lounge is unable to swipe and authorize the customers' Card due to any reason whatsoever including but not limited to any device or system malfunction or connectivity issues.

- o. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated.
- p. Participating Airport Lounge staff are responsible for ensuring that all Eligible Cardholders who are using the lounge under the Program swipe their Eligible Card and will record the usage by swiping their Card and issuing a charge-slip to the Eligible Cardholder.
- q. 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 and that of his/her guest (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.
- r. All usage of the Participating Airport Lounges under the Program is conditional upon presentation of an Eligible Card, and DBS 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.
- s. 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 are non-transferrable, non-negotiable and cannot be exchanged or redeemed for cash or kind.
- t. The Participating Airport Lounges are not owned or operated by DBS 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:
 - 1 Access being denied to the lounge where there are space constraints or if the maximum capacity for cardholders of an Eligible Card type or an Eligible Card type issued by DBS Bank has been reached at the relevant Participating Airport Lounge.
 - 2 Admittance subject to users and their guests (including children) behaving in an orderly fashion and adhering to dress code as may be specified by the Participating Airport Lounges.
 - 3 Any Eligible Cardholders or their accompanied infants or children disturbing 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 of the respective lounges and, for the avoidance of doubt, will not make any complaints against, or hold DBS Bank responsible or liable in any manner whatsoever.

- u. 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 DBS Bank shall not be responsible or liable under any circumstances in relation to any failure to board flights (for any reason) by an Eligible Cardholder.
- v. DBS Bank shall not be held responsible or liable 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 and/or its staff/representatives.
- w. 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 DBS 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 any participation in the Program or use of any Participating Airport Lounge by the Eligible Cardholder and/or his/her accompanying guests.
- x. All disputes, if any, arising out of or in connection with or as a result of above Program or otherwise relating hereto shall be subject to Indian laws, and the competent courts/tribunals in Mumbai shall have exclusive jurisdiction over any dispute or matter arising out of this Program.