

## Airport Lounges

This document outlines the terms and conditions for accessing airport lounge and spa services using Ashva Credit Card.

### Offer Terms and Conditions

1. **Privileges:** Cardholders can enjoy
  - a. Up to 4 complimentary visits per quarter to select lounges and spas in Indian Airports (domestic and international).
  - b. Up to 2 complimentary visits per quarter to lounges at select Overseas Airport Terminals.
2. **Spending Requirements:**
  - a. This program is applicable only on minimum monthly spends of ₹20,000.
  - b. Spends and cash withdrawal between the 1st and last day of a calendar month shall be considered for access in the next month.
  - c. Fee, charges and EMI amortization and the corresponding GST will not be considered for lounge and spa benefit.
3. **Sharing of Benefits:** The above terms and conditions shall be applicable to the primary card and all add-on cards. This benefit will be shared between the primary cardholder and all add-on cardholders.
4. **Eligibility and Presentation:** This program is applicable at select lounges in India, and it is available to cardholders with an active Ashva Credit Card. To access participating airport lounges under the program, cardholders must present their Ashva Credit Card / DreamFolks Card and a valid air ticket or boarding pass for travel on the same or next day at the entrance of the participating lounges.
5. **Authorization and Charges:** Access to the lounge is granted upon successful authorization of the Ashva Credit Card/ DreamFolks card on the electronic terminals placed at the lounges. For credit card authorization, a nominal charge of INR 2 will be deducted to verify the card's validity.
6. **Child Entry:** Complimentary entry for children below two years is at the discretion of the participating lounges. Cardholders are encouraged to confirm this policy at the lounge entrance before entering.
7. **Access Limitations:** This program is open only to cardholders carrying an Ashva Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
8. **Lounge Facilities:** Eligible cardholders receive access to the lounge, including food and beverages, as applicable under the agreement between DreamFolks and the lounge. Cardholders are advised to check what services and facilities are covered under the Lounge Program.
9. **Lounge Facilities Maintenance:** The lounge shall make reasonable efforts to maintain a suitable environment in the lounge facilities. This includes keeping the area clean and tidy, ensuring staff are available to respond to queries, and removing individuals whose behavior is unsuitable. The lounge reserves the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
10. **Capacity Constraints:** Access to the lounge is available on a first-come-first-serve basis and is subject to capacity constraints at each participating lounge. Some participating Global Airport Lounges may impose a maximum stay policy (typically 2 hours) to prevent overcrowding, at the discretion of the lounge operator, and may charge for extended stays. The Global Airport Lounge's child policy, where permitted, may also vary.
11. **Lounge Operations and Access:** IDFC FIRST Bank or DreamFolks assume no responsibility if a particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank/DreamFolks cannot guarantee lounge access, and access is subject to the operational hours of the lounge. Access may be restricted or refused under various circumstances, including when the lounge is at or near full capacity, during flight delays, when the lounge client(s) is not sober or may disturb other users, or for other valid reasons at the discretion of IDFC FIRST Bank/DreamFolks.
12. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
13. **Flight Information:** Participating airport lounges are not contractually obligated to announce flights or remind customers of their flight boarding times. Eligible customers are solely responsible for abiding by the boarding times stated on their flight tickets. The lounge will not be liable for any failure to board flights by eligible customers for any reason.
14. **Additional Services:** Eligible customers should inquire about and are responsible for paying charges for any separate services, privileges, or meal/food items apart from the general free services/privileges or meal/food items offered at the participating airport lounge.

15. **Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departure/terminals.
16. **Voluntary Participation:** Cardholders are not bound to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the Lounge program are binding on the cardholder.
17. **Customer Obligations:** Customers agree to adhere to any no smoking policies in operation in any of the Lounge Facilities. Customers can access the lounge for up to 2 hours prior to departure.
18. **Program Changes:** IDFC FIRST Bank reserves the right to modify, amend, change, or revoke the program at any time without prior intimation. The list of eligible lounges is subject to change from time to time.
19. **Contact Information:** For queries or assistance regarding lounge access, customers can contact IDFC FIRST Bank at 1800 10 888 or email at [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com), and DreamFolks at 18001234109 or [helpdesk@dreamfolks.in](mailto:helpdesk@dreamfolks.in).
20. **Terms & Conditions:** The terms and conditions of this offer are subject to change.

These terms and conditions outline the eligibility, access requirements, and limitations for cardholders wishing to enjoy airport lounge access using their Ashva Credit Card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

## Airport Spa Services

### Offer Terms and Conditions – Airport Spa Services:

1. **Program Applicability:** This program is applicable at select spa centers located at airport locations in India and is available to cardholders holding an active Ashva Credit Card.
2. **Access and Entry:** To avail of the spa services, the customer must present the DreamFolks privilege card along with their boarding pass at the spa counter. Only one entry per cardholder will be permitted in a visit. Additional guests or services will incur extra charges.
3. **Authorized Access:** Access to the spa services is provided to authorized cardholders only, and a valid air ticket or boarding pass for travel on the same or next day at the entrance of the participating lounges. For credit card authorization, a nominal charge of INR 2 will be deducted to verify the card's validity.
4. **Services Offered:** Cardholders can avail of any one of the following services for up to 30 minutes duration:
  - a. Foot Reflexology
  - b. Head or Shoulder Massage
  - c. Upper Back Massage
5. **Therapist and Comfort:** IDFC FIRST Bank/ DreamFolks cannot guarantee a specific therapist or gender. All therapists are trained in above treatments to ensure the customer's comfort.
6. **Spa Facilities:** The availability of services and facilities at the spa is at the discretion of the spa operator and may be subject to modifications, eliminations, or additions from time to time.
7. **Age Requirement:** Spa guests must be 18 years of age or older to avail service, unless accompanied by an adult.
8. **Availability:** Spa services are offered on a first-come, first-serve basis. If therapists are busy, cardholders may have to wait until a therapist is available for the next session.
9. **Program Changes:** The program can be modified, amended, changed, or revoked at any time by IDFC FIRST Bank without prior intimation. The program is applicable at select spa centers in India, and the list of participating spas may change over time.
10. **Voluntary Participation:** Cardholders are not bound in any manner to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the spa center shall be binding on the cardholders.
11. **Spa Operator Closure:** IDFC FIRST Bank or Dreamfolks assume no responsibility if a particular spa operator shuts down due to reasons beyond their control.
12. **Non-Exchangeable Service:** This spa service is non-exchangeable for any other goods and services.
13. **Contact Information:** For queries or any assistance pertaining to the spa services, customers can contact IDFC FIRST Bank at 1800 10 888 or email at [creditcard@idfcfirstbank.com](mailto:creditcard@idfcfirstbank.com) and DreamFolks at 18001234109 or [helpdesk@dreamfolks.in](mailto:helpdesk@dreamfolks.in).
14. **Terms & Conditions:** The terms and conditions of this offer are subject to change.

These terms and conditions provide guidance to cardholders seeking to access airport spa services using their Ashva Credit Card. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.