

Railway Lounges

This document outlines the terms and conditions for accessing railway lounges using Ashva Credit Card.

1. **Privileges:** Cardholders can enjoy up to 4 complimentary visits per quarter at participating railway lounges in India.
2. **Spending requirement:**
 - a. This program is only applicable on 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. **Complimentary Access:** Complimentary railway lounge access is available to both primary cardholders and add-on cardholders. The four complimentary visits every quarter are shared between them on a first-come-first-serve basis.
4. **Program Applicability:** This program is applicable at select Railway Lounges in India and is offered to cardholders holding an active IDFC FIRST Bank Credit Card. To access the participating railway lounges under the program, cardholders must present their credit card and a valid train ticket at the entrance of the lounges.
5. **Access and Authorization:** Access to the lounge will be granted upon successful authorization of the credit card on the DreamFolks electronic terminals placed at the lounges. A fee of INR 2 will be charged on the card to verify the card's validity. Once a valid card is swiped successfully for lounge access, it can only be used again after 24 hours from the last access.
6. **Additional services:** Access to the lounge is provided on a first-come-first-serve basis. Any additional services such as recliners or more will be chargeable separately, as per the operator's pricing for those services.
7. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits.
8. **Access for Children:** Children below 2 years of age can enjoy complimentary lounge access. However, if they consume any services or food and beverages, the lounge operator reserves the right to charge the cardholder for these services.
9. **Additional Charges After 2 Hours:** After 2 hours of lounge stay, the lounge reserves the right to charge the cardholder for respective services.
10. **Guest Access:** Eligible IDFC FIRST Bank Cardholders can use their complimentary visit quota to bring one guest into the Railway Lounge at no extra charge. Guests are required to present their valid train ticket and any government-issued identity proof at the lounge's entrance. Failure to present these items may result in access being denied. Guest access and fees are subject to the terms and conditions of participating lounges.
11. **Complimentary Lounge Facilities:** The complimentary access to the railway lounge includes the following facilities:
 - a. Two hours of lounge stay
 - b. Air-conditioned comfortable seating arrangements
 - c. One buffet meal (breakfast, lunch, or dinner as per the time of visit). Only one buffet meal per visit will be provided to eligible cardholders.
 - d. Unlimited tea and coffee
 - e. Free Wi-Fi
 - f. Access to newspapers and magazines
12. **Lounge Closure:** IDFC FIRST Bank and DreamFolks assume no responsibility in case a particular lounge operator shuts down the lounge(s) for any reason beyond their control.
13. **Merchantability Responsibility:** IDFC FIRST Bank and DreamFolks assume no responsibility for the merchantability of the services provided in the lounge. Their efforts are aimed at delivering the best possible service.
14. **Program Modifications:** The program can be modified, amended, changed, or revoked at any time by IDFC FIRST Bank without prior intimation.
15. **Customer Support:** For queries or assistance regarding lounge access, customers can contact Dream Folks at 18001234109 or write to helpdesk@dreamfolks.in.

These terms and conditions outline the process and guidelines for accessing railway lounges using an IDFC FIRST Bank Credit Card, with details on complimentary services and other important provisions. Cardholders are advised to keep themselves informed about any changes to these terms and conditions.