International Airport Lounge Access on your IDFC First Bank Debit Cards

LoungeKey

IDFC First Bank welcomes you to LoungeKey, the lounge and airport experiences program that makes travel a lot more enjoyable. As a IDFC First Bank Debit Card Holder you also get membership to 'LoungeKey' which offers you access to hundreds of airport lounges around the world, whatever your airline or travel class.

Use it right away by presenting your IDFC First Debit Card with your boarding pass and identify yourself as a 'LoungeKey Customer' at the lounges available to you.

This experience is available complimentary only for IDFC First Private and First Wealth program holders. Please refer to the LoungeKey Terms of Use before you make your first lounge visit, these may be subject to change at any time without prior notice.

Please refer to the details mentioned below to get started:

1. Download the LoungeKey App or visit the LoungeKey website to register as per your mapped program:

First Private Debit Cardholders please visit www.loungekey.com/FIRSTPrivateDebitCard

First Wealth Debit Cardholders please visit www.loungekey.com/FIRSTWealthDebitCard

- 2. Login and explore the lounges available outside India to you
- 3. When you arrive at the lounge, you will need to present your debit card with boarding pass and identify yourself as a 'LoungeKey member' to gain entry
- 4. Your card will be swiped to register your visit. Please be reminded to enable cross border e-com (International usage) transactions on your card and maintain adequate funds in your linked account

Other Terms And Conditions:

- The program is applicable in select Lounges overseas, via Visa's service providers. This list of lounges is subject to changes from time to time.
- Access at the lounge would be given upon successful authorization of the Visa card on the electronic terminals placed at the lounges.
- An authorization amount of INR equivalent of USD 35 per person per visit will be levied to the card, which will subsequently be reversed within 10 working days. This would be charged on the

- card for validation purposes only and it will not be charged to the card holder if you still have complimentary access.
- Program is open only for card holders carrying a valid Visa Infinite card issued in India. Only one entry per cardholder will be permitted.
- If you utilized all your complimentary access or you are accompanied by a guest (including addon cardholders) during any of your overseas lounge visits, an access charge of INR equivalent of USD 35 per person will be levied to your linked account.
- The access to the lounge will be available on first-come-first-serve basis
- Any unutilized complimentary access for the quarter cannot be carried forward
- Any participation by the cardholder shall be voluntary and the terms conditions of the Visa Lounge program shall be binding on the cardholders.
- 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.
- Any disputes arising out of these Terms and Conditions shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of Mumbai Courts.