Ashva Credit Card Privileges

Airport Lounge Program

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

Offer Privileges

Cardholders can enjoy:

- Up to 4 complimentary visits per quarter to participating airport lounges and spas in Indian Airports (domestic and international terminals). *The spa access is available till 30th November 2025 and will be discontinued starting 1st December 2025.*
- Up to 2 complimentary visits per quarter to lounges at select Global Airport Terminals.
- This benefit will be shared between the primary cardholder and all add-on cardholders. The below mentioned terms and conditions shall be applicable to the primary card and all add-on cards.

Spending Requirements

- This program is applicable only in minimum monthly spends of ₹20,000.
- Spends and cash withdrawal between the 1st and last day of a calendar month shall be considered for access in the next month.
- EMI amortization, fee, charges and the corresponding GST will not be considered for lounge and spa benefit.

Fair Usage Policy

To preserve the exclusivity and comfort of your complimentary lounge and spa benefits, access is governed by a fair usage policy. As part of this, system-led checks may limit back-to-back usage within a short window. This ensures a seamless and elevated experience for all cardholders, without impacting genuine travel needs.

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.

Terms & Conditions for Indian Airport Lounge Access

This section sets out the terms and conditions governing access to participating airport lounges at domestic and international terminals located within India. The benefit is offered by IDFC FIRST Bank in partnership with EliteAssist.

1. **Eligibility and Presentation**: Present your Ashva Credit Card plus a valid same/next-day ticket or boarding pass at participating lounge entrances. The service is only available for intended cardholder and is non-transferable. The user's name on the credit card will be matched with the name on the boarding pass/ air ticket to ensure access is being availed by the entitled cardholder only.

2. **Authorization and Charges**: Access to the lounges is granted upon successful authorization of the Ashva Credit 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.
3. **Access Limitations**: This program is open only to cardholders carrying Ashva Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
4. **Lounge Facilities**: Each lounge follows certain food offerings; customer is responsible for making prior inquiries in this respect with the lounge before entry.
5. **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 avail the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
6. **Capacity Constraints**: Access to the lounge will be available on a first-come-first-serve basis. Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to.
7. **Lounge Operations and Access**: IDFC FIRST Bank assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or EliteServices 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/EliteServices.
8. **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.
9. **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.
10. **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 participating lounge.
11. **Alcoholic Beverages**: Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals.
12. **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.
13. **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.
14. **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 participating lounges is subject to change from time to time.
15. **Contact Information**: For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at banker@idfcfirstbank.com, and EliteAssist Support Team at 18005718990 and loungeaccess@eliteassist.in.
16. **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.

1 Airport Lounge
2 Railway Lounge

Terms & Conditions for Global Airport Lounge Access

This section covers the terms and conditions governing access to participating airport lounges at airport terminals outside India. The benefit is offered by IDFC FIRST Bank in partnership with DreamFolks.

1. **Eligibility and Presentation**: Present your DreamFolks Card along with a valid same/next-day boarding pass or air ticket at the entrance of participating lounges. Please note, certain global airport lounges require prior online booking—up to 48 hours before your visit. Such bookings can be made using Ashva Credit Card on the DreamFolks portal - https://webaccess.dreamfolks.in/.
2. **Authorization and Charges**: Access to the lounges is granted upon successful authorization of DreamFolks Card on electronic terminals placed at lounges. For online booking via DreamFolks portal, authorization charge of ₹2 will be deducted to verify the credit card's validity.
3. **Access Limitations**: This program is open only to cardholders carrying Ashva Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
4. **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.
5. **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 avail the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
6. **Capacity Constraints**: Access to the lounge will be available on a first-come-first-serve basis. Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to.
7. **Lounge Operations and Access**: IDFC FIRST Bank or DreamFolks assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or 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.
8. **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.
9. **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.
10. **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 participating lounge.
11. **Alcoholic Beverages**: Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals.
12. **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.
13. **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.

1 Airport Lounge
2 Railway Lounge

14. **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 participating lounges is subject to change from time to time.
15. **Contact Information**: For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at banker@idfcfirstbank.com, and DreamFolks Support Team at 18001234109 and helpdesk@dreamfolks.in.
16. **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 outside. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

Terms & Conditions for Indian Airport Spa Access

This section covers the terms and conditions governing access to participating airport spas at airport terminals outside India. The benefit is offered by IDFC FIRST Bank in partnership with DreamFolks.

1. **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.
2. **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 spas. For credit card authorization, a nominal charge of ₹2 will be deducted to verify the card's validity.
3. **Services Offered**: Cardholders can avail of any one of the following services for up to 30 minutes duration: Foot Reflexology, Head or Shoulder Massage, and Upper Back Massage.
4. **Therapist and Comfort**: IDFC FIRST Bank/DreamFolks cannot guarantee a specific therapist or gender. All therapists are trained in above treatments to ensure cardholder's comfort.
5. **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.
6. **Age Requirement**: Spa guests must be 18 years of age or older to avail service, unless accompanied by an adult.
7. **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.
8. **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 centres in India and the list of participating spas may change over time.
9. **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.
10. **Spa Operator Closure**: IDFC FIRST Bank or DreamFolks assume no responsibility if a particular spa operator shuts down due to reasons beyond their control.
11. **Non-Exchangeable Service**: This spa service is non-exchangeable for any other goods and services.
12. **Contact Information**: For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at banker@idfcfirstbank.com, and DreamFolks Support Team at 18001234109 and helpdesk@dreamfolks.in.
13. **Terms & Conditions**: The terms and conditions of this offer are subject to change. These termsand 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.

1 Airport Lounge
2 Railway Lounge

Railway Lounges Terms and Conditions

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**: This program is applicable only in minimum monthly spends of ₹20,000. Spends and cash withdrawal between the 1st and last day of a calendar month shall be considered for access in the next month. EMI amortization, fee, charges 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 and add-on cardholders. The 4 complimentary visits each quarter are shared between them on a first-come-first-serve basis.
4. **Program Applicability**: The program is applicable at participating railway lounges under the program and is offered to cardholders holding active IDFC FIRST Bank Credit Card. To access the participating lounges, cardholders must present their credit card and a valid train ticket at the entrance of the lounges.
5. **Access and Authorization**: Access to the lounges is granted upon successful authorization of the Ashva Credit 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. Once the card is swiped successfully, 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 charged separately as per operators pricing for those services.
7. **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.
8. **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.
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 railway lounge at no extra cost. 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 the participating lounges.
11. **Complimentary Lounge Facilities**: The complimentary access to the railway lounge includes may include

- Two hours of lounge stay
- Air-conditioned comfortable seating arrangements
- One buffet meal (breakfast, lunch, or dinner as per the time of visit) and only one buffet meal per visit will be provided to eligible cardholders
- Unlimited tea and coffee
- Free Wi-Fi
- 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 merchantability of the services provided in the lounge. Their efforts are aimed at delivering the best possible service.

1 Airport Lounge
2 Railway Lounge

14. **Program Modifications**: The program can be modified, amended, changed, or revoked at any time by IDFC FIRST Bank without prior information.
15. **Contact Information**: For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at banker@idfcfirstbank.com, and DreamFolks Support Team at 18001234109 and helpdesk@dreamfolks.in.
16. **Terms & Conditions**: 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.