

Lounge Offer Terms & Conditions

The program is applicable at selective domestic lounges in India, via Elite Assist Program to eligible cardholders holding an active IDFC FIRST Bank Debit Card.

- Enjoy domestic lounge access at select domestic airport lounges in India
- Swipe your IDFC FIRST Bank Debit Card at a participating lounge to avail the complimentary access subject to successful card authentication

Lounge access (**per quarter**) offered to the respective segments is defined in the given table:

FIRST Private	4+4 (Self + Accompanied Companion)
FIRST Wealth	3+3 (Self + Accompanied Companion)
FIRST Select	2+2 (Self + Accompanied Companion)
VISA Signature	2 (Self Only)
VISA Platinum	1 (Self Only)
Mastercard World	1 (Self Only)

*** subject to maintaining the required balance as per the terms of your account variant*

Starting April 2026, Domestic Lounge benefit will be available for the quarter only if you maintain the required Average Monthly Balance (AMB) in your account for **all three months** of the previous quarter.

How it works – Example:

- For the quarter April–June, lounge access will be activated only if you maintained Average Monthly Balance (AMB) in January, February, and March respectively.
- Similarly, for July–September quarter, eligibility will depend on AMB maintained in April, May, and June and so on.

The AMB maintenance criteria will be checked for each month and will not be cumulative over the quarter.

Note: Note: Lounge restrictions applicable for the ongoing financial quarter will remain in force until the 5th day of the next financial quarter's first month, i.e, 5th January, 5th April, 5th July, and 5th October.

Other Terms and Conditions:

- I/We agree to abide by IDFC FIRST BANK's terms, conditions and rules in force and the changes thereto from time to time relating to my/our account as communicated and/or made available on the Bank's website [IDFC FIRST Bank - Personal Banking, Loans, Accounts, Cards, Investment | IDFC FIRST Bank](#).

- I/We agree that the opening and maintenance of the account is subject to rules and regulations introduced or amended from time to time by the Reserve Bank of India/Bank.
- Effective April 2026, only customers who meet the required balance as per their account variant will become eligible for the domestic lounge benefits in the following quarter and can avail the benefits by swiping their physical debit card at the selected lounge.
- Customers will get complimentary lounge access in a calendar quarter only if they meet Average Monthly Balance criteria across all 3 months of the previous quarter as per their account variant on their IDFC FIRST BANK Debit Card.
- Access to service is subject to a refundable authentication charge of INR 2.
- Visits exceeding the complimentary access quota will be chargeable by the lounge at prevailing rate and billed to the card holder. Access will be provided basis successful debit only.
- For queries or any assistance pertaining to the lounge access, customer can contact EliteAssist @ 1800 571 8990 or write at loungesupport@eliteassist.in. Customers are requested not to share complete card details during your interaction on the said touchpoints and always quote only the first 8 digits of the card.
- 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.
- Participating lounges reserve the right to enforce a maximum stay policy (2 or 3 hours). This is at the discretion of the individual lounge operator, and it may impose a charge for extended stays, which is to be borne directly by the User/Customer (if applicable).
- The service is only available for intended customer/user and is non-transferable. The user's name on the voucher/ card will be matched with the name on the boarding pass/ ticket to ensure access is being availed by the entitled cardholder/ voucher holder only.
- For lounge benefits extended to companions, the companion should be accompanied by the card holder. The benefit cannot be extended without the cardholder themselves being present.
- The provision of free food/ drinks (whether alcoholic or others) - if applicable as part of service, is subject to wherever local law permits, and is at the discretion of each participating lounge operator and in some cases may be limited. If the user/customer avails any additional services (which are not included within the standard offering) the customer is responsible for making prior inquiries before availing any such services and shall be responsible for directly paying the charges, if any, to the operator.
- Each lounge follows certain food offerings and child-related policy, customer is responsible for making prior inquiries in this respect with the lounge before entry.
- Lounge staff has the right to terminate the Customer's visit early, or to refuse entry to a Customer, who is either intoxicated or behaving in a disorderly fashion, or is otherwise in violation of the terms and conditions of the lounge conditions or any statutory, regulatory terms or airport authorities' policy, including but not limited to health and/ or safety policies, and/ or fire and/ or safety regulations.
- **Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities from time-to-time, policies such as:**

- A maximum allowable stay duration usually 2-3 hours in the lounge
 - Enforcement of a dress code, or any restriction on the attire
 - Other lounge-specific rules, such as guest, child, pet, etc.
- 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.
 - The program can be modified, amended, changed or revoked anytime by IDFC FIRST Bank without prior intimation. The program is applicable at select lounges in India; this list of lounges is subject to change from time to time.
 - Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Lounge Program shall be binding on the cardholders.
 - IDFC FIRST Bank assumes no responsibility if a particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank/ Elite Assist Program cannot guarantee lounge access, and access is subject to the operational hours of the lounge.
 - Terms & Conditions are subject to change from time to time.
 - All 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.