

Airport Lounge Program Terms and conditions

About the benefit:

Both Primary and Add-on FIRST Private Credit Card holders are eligible for the benefits listed below.

- **Domestic Airport Lounges:** Unlimited complimentary access to select lounges across India.
- **International Airport Lounges:** Unlimited complimentary access to select lounges overseas.
- **Guest Visits to Domestic Airport Lounges:** 4 complimentary visits per year for accompanying guests.
- **Spa Centers at Indian Airports:** Unlimited complimentary access at select spa locations. The spa access is available till 30th November 2025 and will be discontinued starting 1st December 2025.

List of eligible lounges: [click here](#)

Offer Terms and Conditions - Airport Lounge Access within India:

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 FIRST Private 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 FIRST PrivateCredit 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 FIRST Private 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 loungesupport@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 FIRST Private Credit Card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

Offer Terms and Conditions - International 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 FIRST Private Credit Card on the DreamFolks portal - <https://webaccess.dreamfolks.in/>.
2. **Authorization and Charges:** Access to the lounges is granted upon successful authorization of the DreamFolks Card on the electronic terminals placed at the lounges. For 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 FIRST Private 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 available, 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.
 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 FIRST Private Credit Card outside. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

Details on Lounge facilities and access:

1. "Airport Lounge Facilities" refer to designated waiting areas in the airside or landside sections of airports, offering amenities such as:
 - a. Food and beverages
 - b. Internet access via computers
 - c. A selection of local and international magazines and newspapers
 - d. Wi-Fi connectivity
 - e. Mobile and laptop charging stations
 - f. Facilities may vary by location

2. Participating Airport Lounges will make reasonable efforts to maintain a clean and comfortable environment, ensure staff availability for assistance, and remove any individuals displaying inappropriate behavior.
3. Entry may be refused for reasons related to statutory, regulatory, or airport policies, including health, safety, or fire regulations.

4. 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.

5. Airport Lounge Access Policy:

- a. Access is granted upon presentation of the FIRST Private Credit Card or the DreamFolks Card to the lounge counter agent.
- b. Authorization must be successfully completed at electronic terminals placed at the lounge.
- c. Only one entry per cardholder is permitted per visit.
- d. Access is strictly for authorized cardholders; the name on the boarding pass must match the name on the FIRST Private Credit Card and on the DreamFolks Card which is applicable for International Airport Lounge access.
- e. Entry is on a first-come, first-served basis and subject to lounge capacity.
- f. Participating Airport Lounges may enforce a maximum stay policy (typically 2 hours) to manage occupancy. Charges for extended stays may apply.
- g. All accompanying children (where permitted) will be subject to the full fee unless otherwise stated. Children below 2 years may be allowed complimentary entry at the lounge's discretion.
- h. Child policies vary across Airport Lounges; cardholders should confirm details before entry.
- i. Airport Lounges are not obligated to announce flight departures or boarding times. Cardholders are responsible for monitoring their own flight schedules.
- j. Cardholders should inquire in advance about any additional services or food items beyond the standard offering. Charges for such services must be paid directly to the lounge.
- k. Alcoholic beverages are not included at lounges located in domestic departure terminals.
- l. Lounge access is subject to operational hours and at the sole discretion of the lounge operator. Access may be restricted or denied due to:
 - i. Full or near-full capacity
 - ii. Flight delays
 - iii. Intoxication or disruptive behavior
 - iv. Any other valid reason determined by the lounge operator Program Terms

- m. The lounge access program applies only to participating Airport Lounges and is subject to availability.
- n. IDFC FIRST Bank may modify, amend, or revoke the program at any time without prior notice.
- o. IDFC FIRST Bank reserves the right to add or remove Airport Lounges from the program at its discretion.
- p. IDFC FIRST Bank is not liable if a lounge becomes unavailable due to lease expiry or other reasons beyond its control.
- q. Participation in the program is voluntary. By availing the service, cardholders agree to the terms and conditions of the Lounge Program.

6. Customer Responsibilities

- a. Customers must comply with no-smoking policies in place at Airport Lounges.
 - b. Lounge access is permitted up to 2 hours prior to flight departure.
 - c. 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.
7. 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.

Offer Terms and Conditions – Airport Spa Services:

Airport Spa access will be available only till 30th November 2025.

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.

- **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.
- **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.
- **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.
- **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.

- **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.
- **Age Requirement:** Spa guests must be 18 years of age or older to avail service, unless accompanied by an adult.
- **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.
- **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.
- **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.
- **Spa Operator Closure:** IDFC FIRST Bank or DreamFolks assume no responsibility if a particular spa operator shuts down due to reasons beyond their control.
- **Non-Exchangeable Service:** This spa service is non-exchangeable for any other goods and services.
- **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.
- **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 FIRST Private Credit Card. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.