

AU Small Finance Bank Laksya Credit Card Airport Lounge Access Program

TERMINOLOGY:

- Eligible Card under the Program means Credit Card types issued by AU Bank on Visa/RuPay Network
- Eligible Cardholder means a holder of an Eligible AU Credit Card
- Participating Airport Lounges means the list of airport lounges that participate in the Program as shown above

RULES OF ACCESS UNDER THE PROGRAM:

- The program is applicable at select Lounges in India
- All eligible cards will be validated at point of entry by swiping a transaction of a nominal fee (subject to authentication of Rs. 2 for Visa/RuPay (Non-reversible). The customer will be denied free entry if the Card authentication fails upon this swipe

Eligibility:

- AU Credit Cardholders need to spend minimum of Rs. 50,000 in a calendar quarter to become eligible for Complimentary Domestic Airport Lounge Access in the next calendar quarter.

Additional Terms and Conditions:

- The offer is not transferable, non-negotiable and cannot be encashed.
- Only Primary Cardholders will be eligible for the Domestic Airport lounge access. Add-on cardholders will not be eligible for the Domestic Airport lounge access
- Participating Lounges – Cardholder can access the list of participating lounges within India, refer updated list of lounges: <https://lms.hoi.in/lounge-list/au-credit-card>
- Without prejudice to the foregoing paragraphs, Entry may be restricted or unavailable: If AU Small Finance Bank withdraws (either as a program or in relation to any Eligible Cardholder or at any Participating Airport Lounge) for any reason at its sole and absolute discretion.
- AU Small Finance Bank makes no guarantee that any privileges, benefits, or facilities under the Program or otherwise will be made available by the Participating Airport Lounge to an Eligible Cardholder and AU Bank cannot be held liable for the same.



Specifically, the free lounge access to customer(s) may be suspended if the validation system at the Participating Airport Lounge is unable to validate and authorize the customers' Card due to any system malfunction or connectivity issues.

- All accompanying children & guest (where permitted) will be subject to the full guest fee unless otherwise stated. Children under the age of 2 / 3 years are usually allowed by the participating lounge operator to have complimentary access, with an accompanying 23rd April 2023 adult eligible for lounge access. Guest lounge follows its food offerings and child policy, please check with the lounge before entry.
- Please note that additional charges may occur for meal/food/drink items (especially, Alcoholic Drinks) as well as for services like Nap, Massage Service and Spa as per the discretion of the Participating Airport Lounge.
- Eligible Cardholders will be charged on their Eligible Card based on the amount stated on the charge-slip presented by the Participating Airport Lounge operator. Whilst it is the responsibility of the Participating Airport Lounge staff to ensure a valid charge-slip is processed and printed by swiping the Eligible card, the Eligible Cardholder is responsible for ensuring, before using the lounge facilities, that the charge-slip correctly reflects the applicable usage charges for his/her entry. The Eligible Cardholder must retain the 'Cardholder's' copy of the charge-slip for verification purposes, and no allegations of error in charges will be entertained without the charge-slip verification.
- All usage of the Participating Airport Lounges under the Program is conditional upon presentation of a valid Eligible AU Credit Card, and AU Small Finance Bank, in its sole and absolute discretion, may alter, cancel, or amend eligibility of any AU Credit Card, or Program benefits, at any time without prior notice. 28-Nov-2025
- The privileges under this Program are to be construed as a standalone offer and cannot be clubbed together and/or in any way be combined with any other offer of the Participating Airport Lounge in any manner, or form. For the avoidance of doubt, privileges under the Program cannot be exchanged or redeemed for cash.
- All Participating Airport Lounges are not owned or operated by AU Small Finance Bank, but by third party organizations. Eligible Cardholders and relevant accompanying guests must abide by the rules and policies of each respective Participating Airport Lounge, which include, without limitation:
 - Access being denied to the lounge where there are space constraints at the relevant Participating Airport Lounge.
 - Admittance is subject to users and their guests (including children) behaving and dressing in an orderly and correct manner.
- For the avoidance of doubt, AU Small Finance Bank makes no guarantee that any privileges, benefits, or facilities under the Program or otherwise will be made available by the Participating Airport Lounge to an Eligible Cardholder and AU Small Finance Bank will not be liable in any circumstances whatsoever in relation to the provision or non-



provision (whether in whole or in part) of any of the advertised benefits and facilities under the Program.

- Participating Airport Lounges may reserve the right to enforce a maximum stay policy (usually 2 or 3 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays.
- Participating Airport Lounges have no contractual obligation to announce flights, nor to remind guests of their flight boarding times, and Eligible Cardholders are solely responsible for abiding by boarding times stated on their flight tickets. Accordingly, for the avoidance of doubt AU Small Finance Bank shall not be liable under any circumstances in relation to any failure to board flights (for any reason) by an Eligible Cardholder.
- AU Small Finance Bank shall not be held responsible under any circumstances for any disputes that may occur in, or in relation to the usage of, a Participating Airport Lounge, 23rd April 2023 including without limitation, between the Eligible Cardholder and another guest, airport user, or Participating Airport Lounge operator staff/representatives.
- By participating in or using, or attempting to use, the Participating Airport Lounge under the Program, the Eligible Cardholder agrees to:
 - Abide by the terms and conditions set out herein and
 - To defend and indemnify AU Bank for any loss or damage caused to, or injury to or death of any person or damage to or destruction of any property arising out of the use of any Participating Airport Lounge by the Eligible Cardholder and/or his/her accompanying guests.
 - All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only, irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- The access to the lounge will be available on first come-first-serve basis.
- Customers are not bound in any manner to avail themselves of the offer. Any participation by the customer will be voluntary and the terms and conditions of the lounge program shall be binding on the customers.
- For queries or any further assistance pertaining to the lounge access, customer can contact 1800-1200-1500 or write at creditcard.support@aubank.in.