

Revision of AU Credit Card Usage Terms & Conditions

With effect from 1st January 2025

1. Spend Based Domestic Airport Lounge Program:

Domestic Airport Lounge Program is live on 50+ airport lounges within India for AU Credit Cardholders. Please refer below table for complimentary lounge offerings applicable on your AU Credit Card.

Card Type	Domestic Airport Lounge Within India (Per calendar quarter)
Vetta	1
Zenith	2
Xcite Ace	2
Xcite Ultra	2
ABC Pro	2
NOMO	2
SPONT	2

- **Please Note:** With effect from 1st January 2025, you will be able to access Complimentary Domestic Airport Lounges (within India) using your Visa/RuPay AU Credit Card on meeting the spends based eligibility criteria described below.

Eligibility:

- AU Credit Cardholders need to spend minimum of Rs. 20,000 in a calendar quarter to become eligible for Complimentary Domestic Airport Lounge Access in the same calendar quarter.
- Cardholders will become eligible for Domestic Airport lounge access within 2 days of spending the eligibility criteria.
- Only Primary Cardholders will be eligible for the Complimentary Domestic Airport lounge access. Add-on cardholders will not be eligible for the Complimentary Domestic Airport lounge access.
- Net Retail spends of active cards will be considered for the eligibility.
- For Newly Onboarded Customers, spends based criteria will be waived off for first 30 days from the card activation date. Post 30 days cardholders will get domestic airport lounge access basis spends eligibility criteria achieved in a calendar quarter.

- Cardholders achieving net retail spends of Rs. 20,000 in a calendar quarter will be eligible for current calendar quarter and for the 1st month of subsequent calendar quarter.
- Above eligibility criteria and Term & conditions are applicable for AU Zenith, Vetta, Xcite Ace, Xcite Ultra, SPONT, NOMO, ABCL Pro credit cardholders only.
- To check eligible list of Domestic Airport Lounges, please refer link-
 - For AU Zenith+ Credit Card: <https://lms.hoi.in/lounge-list/au-premium-credit-card>
 - For Other Eligible AU Credit Cards: <https://lms.hoi.in/lounge-list/au-credit-card>
- **Customer Communication**- The bank will inform the customers who have achieved quarterly spends of Rs. 20,000 on best effort basis. This communication serves as a confirmation of your eligibility for lounge access based on qualifying spends. Please note that if the entitled lounge visits for the current calendar quarter have already been utilized prior to the receipt of this communication, no additional lounge access will be provided for the same period.

Illustrations:

Illustration 1:

For Calendar Quarter Jan'25 to March'25:

- If a Cardholder achieves net retail spends of Rs. 20,000 or more on 20th February 2025, he/she will become eligible for complimentary domestic airport lounge access from 22nd February till 31st March 2025. Cardholders will also become eligible for next quarter of the 1st month, which is April 2025 in this case.
- If the same cardholder achieves net retail spends of Rs. 20,000 from 1st April 2025 to 30th April 2025, he/she will remain eligible for May 2025 and June 2025.

Illustration 2:

For Calendar Quarter Jan'25 to March'25:

- For a newly onboarded cardholder, if the Card is issued on 1st January 2025 and card is activated on 6th February 2025, cardholder will become eligible for complimentary lounge access for 30 days which is till 8th March 2025.
- To continue enjoying the benefit for remaining calendar quarter, which is from 9th February 2025 to 31st March 2025, customers' needs to be met the eligibility spends criteria.

2. Revision of Priority Pass Rate Usage Charges:

- The Priority Pass membership entitles eligible AU Credit Cardholders to avail complimentary international airport lounge access to 1,000+ airport lounges outside India. Please refer to the table below for complimentary international Airport lounge access offerings applicable on AU Credit Card.

Card Type	International Airport Lounge Access Outside India
Zenith+	4 per calendar quarter
Vetta	1 per calendar quarter
Zenith	2 per calendar quarter
ABC Pro	1 per annum

Please Note: With effect from 1st January 2025, usage of Priority Pass at all Airport Lounge access within India and for visits over and above complimentary visits internationally (outside India), eligible AU Cardholders will be charged USD 35

Current charges	With effect from 1st January 2025
USD 27 per visit	USD 35 per visit

- These charges will be applicable for all Priority Pass cardholders and for all guest visits.
- These are applicable for Zenith+, Zenith, Vetta & ABC Pro
- Standard Priority Pass usage terms and conditions applicable.
 - Link: <https://www.aubank.in/Priority%20Pass%20Lounges%20PDFPriority%20Pass%20Lounges.pdf>

For queries,

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- Call us on toll free number 1800 1200 1500

Warm regards,

AU Small Finance Bank