

Revision of AU Credit Card Usage Terms & Conditions

With effect from 10th April 2026

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, AU Bank enabled the access to Complimentary Domestic Airport Lounges (within India) using Visa/RuPay AU Credit Card on meeting the spends based eligibility criteria described below.

Eligibility:

- With effect from 10th April 2026, 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.
- 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.
- 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-creditcard>
 - 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. 50,000 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.

Illustration:

For Calendar Quarter Apr'26 to Jun'26:

If a Cardholder achieves net retail spends of Rs. 50,000 or more from Jan'26 to Mar'26, he/she will become eligible for complimentary domestic airport lounge access from Apr'26 to Jun'26.

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,

- Write to us on: creditcard.support@aubank.in or creditcard.priority@aubank.in
- Call us on toll free number 1800-1200-1500

Warm regards,

AU Small Finance Bank

10-Apr-2026