

Revision of ixigo AU Credit Card Usage Terms & Conditions (With effect from 13th April 2026)

1. Spend Based Domestic Lounge Program:

ixigo AU credit card was started to serve customer's need to a rewarding travel experience. Our commitment to provide a serene experience to customers stands tall through our partnership with ixigo – one of the leading OTAs in the country. We are continuously evolving our offerings to better serve our esteemed cardholders such as instant discounts across Flights, Hotels & Bus, 0% Forex Markup charges and to facilitate the same, we are incorporating spend-based criteria to our domestic airport lounge benefit usage i.e., on spending Rs.50,000 or more in a calendar quarter will entitle the customer to utilize 2 domestic airport lounge access in subsequent quarter.

Card Type	Domestic Airport Lounge Access	Spend Criteria
ixigo AU	2 complimentary lounge access in the subsequent calendar quarter	Rs 50,000 or more in a calendar quarter

Eligibility

ixigo 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.

- The offer is not transferable, non-negotiable and cannot be encashed.
- 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.
- All Merchant Category Codes (MCCs) except cash/ATM withdrawals are to be included.
- Cardholders achieving net retail spends of Rs. 50,000 in a calendar quarter will be eligible for complimentary lounge visits in subsequent calendar quarter.
- To check eligible list of Domestic Airport Lounges, please refer link-
<https://lms.hoi.in/lounge-list/au-credit-card>

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.

For queries,

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