

Terms and Conditions of the Program: - The Program is valid till 30th Nov 2020. - Eligible Cardholders will be allowed access to all Participating Airport Lounges under the Program, based on one of the following entry types: a. Entry Type 1: Free entry for Eligible Cardholder only, (subject to a nominal swipe fee of Rs. 2). All Eligible Cards must be validated at point of entry by swiping a transaction of a nominal value of Rs. 2. Further, quarterly limits on complimentary access to Participating Airport Lounges, as communicated by the Issuer Bank, shall apply. b. Entry Type 2: Paid entry for the Eligible Cardholder according to the respective prices of usage displayed at the Participating Airport Lounges, for himself/herself only or for his/her accompanying guests (payment will be made directly at the Participating Airport Lounge by the Eligible Cardholder). - To use the Participating Airport Lounge, customer's Card must be validated at point of entry by swiping a transaction of a nominal Rs. 2 for access based on entry type 1. The customer will be denied the free entry if the Card is not approved by Issuer Bank upon this swipe. - Without prejudice to the foregoing paragraphs, Entry Type 1 may be restricted or unavailable: a. If Visa withdraws the Entry Type 1 (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; or b. If the maximum capacity for Visa cardholders or an Eligible Card type or an Eligible Card type issued by a particular Issuer Bank has been reached at the relevant Participating Airport Lounge. In this regard it is to be noted that capacity limits at a Participating Airport Lounge may be different for different Eligible Card types or Eligible Card types issued by different Issuer Banks. Visa shall not be held responsible under any circumstances for any such unavailability. - Visa 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 Visa 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 swipe and authorize the customer's Card due to any system malfunction or connectivity issues. - Usage of the Participating Airport Lounges under the Program (under Entry Type 1 ) is subject to access limits/quota every quarter that will be determined by Visa in its absolute discretion and any attempted usage beyond such access limits/quota will be rejected by the Participating Airport Lounge. - All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated. - 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 entry and that of his/her companion (if applicable). The Eligible Cardholder must retain the his/her original 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 Card, and Visa, in its sole and absolute discretion, may alter, cancel, or amend eligibility of any Visa card, or Program benefits, at any time without prior notice. - 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 Visa, 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: a. Access being denied to the lounge where there are space constraints or if the maximum capacity for Visa

cardholders or an Eligible Card type issued by a particular Issuer Bank has been reached at the relevant Participating Airport Lounge. - Eligible Cardholders agree and acknowledge that they may be refused entry and/or asked to vacate for non-compliance with the rules and policies and, for the avoidance of doubt, will not make any complaints against, or hold Visa responsible. - For the avoidance of doubt, Visa 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 Visa 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 Visa shall not be liable under any circumstances in relation to any failure to board flights (for any reason) by an Eligible Cardholder. - Eligible Cardholders should make prior enquiries before ordering any separate services/privileges or meal/food items apart from the general free services/privileges or meal/food items offered, and will be responsible for paying any charges for additional consumption directly to the Participating Airport Lounge. - Visa 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, 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: a. abide by the terms and conditions set out herein and b. defend, hold harmless and indemnify Visa for any loss or damage caused to, or in jury 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. - Any delay, failure or omission of Visa in exercising any right, power or remedy under these Terms and Conditions will not constitute a waiver of, or impair any such right, power or remedy of Visa. - The provisions of these Terms and Conditions are severable, and if any one or more such provisions will be determined to be invalid, illegal or unenforceable, in whole or in part, the validity, legality and enforceability of any of the remaining provisions or portions thereof will not in any way be affected or impaired thereby and will remain binding. - All disputes, if any, arising out of or in connection with or as a result of the Program 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. - [Click here](#) to view the complete list of Participating Airport Lounges. The list of Participating Airport Lounges may be updated by Visa from time to time without prior notice.