

Terms and Conditions

Complimentary Airport Lounge Access Program for Kotak Credit Cards (In India and International)

A. Domestic Lounge Access-

- Your Kotak Credit card enables you to access lounges at Indian airports
- The list of Participating Indian Airport lounges accessible through your Credit Card can be found at <https://bit.ly/3Z8M6Nr>
- To use the Participating Indian Airport Lounge, customer's card must be validated at point of entry by swiping a transaction of a nominal charge
- If customer has exceeded the quota of complimentary domestic airport lounge accesses as per the Credit Card feature, the visit will be charged and the same will be informed the customer by the lounge personnel
- Charges:

Charges	Amount in Rs
Visit validation charge	Rs. 2
Visit charge post utilization of free visits	Vary from lounge to lounge
Guest charges*	Vary from lounge to lounge

- *Guest charges are waived in case of Kotak Solitaire Credit card, up to 2 guests per year for primary cardholder.
- The offer (the free visits offered to cardholder on respective card variant) is not transferable, non-negotiable and cannot be encashed
- Only the Primary cardholder is eligible for lounge access under this program (except for White Reserve, and Solitaire Credit Card)
- In case the lounge operator is unable to identify the Credit card, cardholder may inform him that the card is part of the DreamFolks Lounge Program
- The above mentioned TnCs are applicable for the below types of Credit Cards:

Kotak Mahindra Bank Credit Card Variant
Mojo Platinum
Royal Signature
Privy League Signature
NRI Royal Signature
Wealth Management Signature
Corporate Platinum
Zen Signature
Kotak Biz
Indigo 6E XL
White Signature
White Reserve
Wealth Infinite
Solitaire
Corporate Wealth Signature
Solitaire Business

- Lifetime free cardholders need to spend a minimum of Rs. 60,000 in a calendar quarter to be eligible to avail complimentary access to domestic lounges in the next quarter. The spends-based lounge changes for the quarter will be applicable for visits made after the seventh day of the first month of the new quarter. This is applicable to the below Credit Cards:

Kotak Mahindra Bank Credit Card Variant
Mojo Platinum
Royal Signature
NRI Royal Signature

This is a Public document.

Zen Signature
Kotak Biz
Indigo 6E XL

Note: Effective June 1 2025, spend ₹75,000 or more in a calendar quarter to enjoy Airport Lounge access in the next calendar quarter across all the below credit cards:

Kotak Mahindra Bank Credit Card Variant
Biz
Mojo
Zen
Royale Signature (Free)
Royale Signature (Paid)
NRI Royale
Privy Signature

B. International Lounge Access-

- All active Priority Pass cards will be deactivated and discontinued effective from 19th June 2023
- All customers with previously active Priority Pass cards can access international lounges using their existing credit cards with effect from 20th June 2023
- There is no issuance and/or renewal of Priority Pass cards since 2nd June 2023
- Customers that have been on boarded on 2nd June and thereafter shall have access to international lounges using their existing credit cards starting from 20th June 2023
- The list of lounges in the Priority Pass Global lounge program, accessible through your Credit Card can be found at <https://bit.ly/3O4XUyG>
- Customers need to enable international POS & ECOM transactions on their credit cards to get access to global lounges
- Charges:

Charges	Amount in Dollars
Visit validation charge	\$1 (reversed within 7 working days)
Visit charge post utilization of free visits	\$35
Guest charges*	\$35

- *Guest charges are waived in case of Solitaire Credit card, up to 2 guests per year.
- In case the lounge operator is unable to identify the Credit card, cardholder may inform the operator that the card is part of the Priority Pass Lounge Program
- As it is an international transaction, customers will not need to enter their PIN for getting access to lounges
- The above mentioned TnCs are applicable for the below Credit Cards:

Kotak Mahindra Bank Credit Card Variant
Zen Signature
Privy League Signature (Paid variants only)
White Signature
White Reserve
Solitaire
Corporate Wealth Signature
Solitaire Business

Please note-

- All usage of the Participating Airport Lounges under the Program is conditional upon presentation of a valid eligible Credit Card, and the Bank, in its sole and absolute discretion, may alter, cancel, or amend eligibility of any credit card, or card feature/benefits, at any time with a 30 day notice to customers (i.e. the cardholder)
- Children under the age of 5 may be allowed to accompany the cardholder without any additional charges
- Access to the lounges for children and the fees for such visits vary across the lounges and the cardholder is advised to check the individual lounge description before traveling
- Additional charge 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
- All usage of the Participating Airport Lounges under the Program is conditional upon presentation of a valid eligible Card
- Participating Airport Lounges may reserve the right to enforce a maximum stay policy (usually 2 - 3 hours) to prevent overcrowding. This is at the discretion of the individual Lounge operator who may impose a charge for extended stays
- The cardholder further accepts that the Kotak Mahindra Bank is not liable for any loss to the cardholder, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities.
- Kotak Mahindra Bank shall not be liable under any circumstances for the services provided at and by the Participating Lounges under this program
- Kotak Mahindra Bank shall not be held responsible for any disputes or claims that may occur between the cardholder and/or any guests and a lounge operator, the Bank shall not be liable for any costs, damages, losses or expenses related to such disputes