



DBS Bank Lounge Access Program ('Program') Terms and Conditions

DBS Bank Debit Card holders enjoy complimentary access to airport lounges as per the quota defined below:

Variant wise Eligibility Criteria

Product Variant	No. of complimentary airport lounge access in India	No of complimentary airport lounge access outside India
Visa Infinite Card	2 visit per quarter	Not Applicable
Visa Signature	2 visit per quarter	Not Applicable
Visa Easy My Trip (EMT) Signature Card	2 visit per quarter	Not Applicable
Visa Business Debit Card	2 visit per quarter	Not Applicable
Visa Platinum Card	1 visit per Half-yearly	Not Applicable

DBS Bank India Limited ('DBS Bank') has partnered with Dreamfolks Services Limited for provision of domestic and International airport lounge access (within India) to its Debit card holders.

Complimentary airport lounge access under the Program is available only if the customer holds an active, valid, and unexpired debit card issued by DBS Bank India Limited listed above ('Eligible Card').

"Eligible Cardholder" means a holder of an Eligible Debit Card.

"Participating Airport Lounges" means the list of airport lounges that participate in the Program as listed below.

List of Participating Airport Lounges in India:

Sr.No	City	Lounge Name	Terminal Type	Terminal	Gate Type
1	Agartala	Primus Lounge	Domestic	Main Terminal	Departure
2	Ahmedabad	The Lounge Domestic T1 Departure	Domestic	Terminal 1	Departure
3	Ahmedabad	The Lounge International T2 Departure	International	Terminal 2	Departure
4	Allahabad	Zesto Lounge	Domestic	Terminal 1	Departure
5	Amritsar	Primus Lounge	Domestic	Terminal 1	Departure
6	Amritsar	Airr Lounge	International	Main Terminal	Departure
7	Ayodhya	Kailash Parbat	Domestic	Main Terminal	Departure
8	Bengaluru	080 Domestic T1 Departure	Domestic	Terminal 1	Departure
9	Bengaluru	080 Domestic T2 Departure	Domestic	Terminal 2	Departure

10	Bengaluru	080 VIP Domestic T2 Departure	Domestic	Terminal 2	Departure
11	Bengaluru	BLR Domestic T1 Departure	Domestic	Terminal 1	Departure
12	Bengaluru	Care By BLR Domestic T1 Arrival	Domestic	Terminal 1	Arrival
13	Bengaluru	080 International T2 Arrival	International	Terminal 2	Arrival
14	Bengaluru	080 International T2 Departure	International	Terminal 2	Departure
15	Bengaluru	080 VIP International T2 Arrival	International	Terminal 2	Arrival
16	Bengaluru	080 VIP International T2 Departure	International	Terminal 2	Departure
17	Bhopal	Primus Lounge	Domestic	Terminal 1	Departure
18	Bhubaneswar	Bird Lounge	Domestic	Terminal 1	Departure
19	Calicut	Bird Lounge	International	Terminal 1	Departure

20	Chandigarh	Primus Lounge Domestic Departure	Domestic	Main Terminal	Departure
21	Chandigarh	Primus Lounge International Departure	International	Main Terminal	Departure
22	Chennai	Travel Club Lounge A Domestic T1 Departure	Domestic	Terminal 1	Departure
23	Chennai	Travel Club Lounge B Domestic T1 Departure	Domestic	Terminal 1	Departure
24	Chennai	Travel Club Lounge Domestic T4 Departure	Domestic	Terminal 4	Departure
25	Chennai	Travel Club Lounge International T2 Departure	International	Terminal 2	Departure
26	Cochin	Earth Lounge Domestic T1 Departure	Domestic	Terminal 1	Departure
27	Cochin	Earth Business Class Lounge T3 Departure	International	Terminal 3	Departure
28	Cochin	Earth Lounge International T3 Departure	International	Terminal 3	Departure

29	Coimbatore	Blackberry Lounge	Domestic	Terminal 1	Departure
30	Dabolim	Travel Club Lounge Domestic T1 Departure	Domestic	Main Terminal	Departure
31	Dabolim	Travel Club Lounge International T1 Departure	International	Main Terminal	Departure
32	Dehradun	Bird Lounge	Domestic	Terminal 1	Departure
33	Dibrugarh	Saptagiri Restaurant	Domestic	Terminal 1	Departure
34	Guwahati	The Lounge	Domestic	Terminal 1	Departure
35	Gwalior	Paahun Executive Lounge	Domestic	Main Terminal	Departure
36	Hyderabad	Encalm Lounge Domestic T1 Departure	Domestic	Terminal 1	Departure
37	Hyderabad	Encalm Lounge International T1 Departure	International	Terminal 1	Departure
38	Indore	Primus Lounge	Domestic	Terminal 1	Departure

39	Jaipur	The Lounge	Domestic	Terminal 2	Departure
40	Jammu	Paahun The Executive Lounge	Domestic	Terminal 1	Departure
41	Kannur	Pearl Lounge Domestic T1 Departure	Domestic	Main Terminal	Departure
42	Kannur	Pearl Lounge International T1 Departure	International	Main Terminal	Departure
43	Kolkata	Travel Club Lounge Domestic T1 Departure	Domestic	Terminal 1	Departure
44	Kolkata	Travel Club Lounge International T2 Departure	International	Terminal 2	Departure
45	Lucknow	CIP Lounge	Domestic	Terminal 3	Departure
46	Madurai	Primus Lounge	Domestic	Terminal 1	Departure
47	Mumbai	Adani Lounge Domestic T2 Departure	Domestic	Terminal 2	Departure
48	Mumbai	Adani Lounge T1B Domestic Departure	Domestic	Terminal 1B	Departure

49	Mumbai	Travel Club Lounge	Domestic	Terminal 1c	Departure
50	Mumbai	Aviserv Lounge	International	Terminal 2	Arrival
51	Mumbai	Loyalty Lounge	International	Terminal 2	Departure
52	Nagpur	Mandarin Lounge	Domestic	Terminal 1	Departure
53	Nagpur	The Airr Lounge And Bar	Domestic	Main Terminal	Departure
54	New Delhi	Encalm Lounge Domestic T1 Departure	Domestic	Terminal 1	Departure
55	New Delhi	Encalm Lounge Domestic T2 Departure	Domestic	Terminal 2	Departure
56	New Delhi	Encalm Lounge Domestic T3 Departure	Domestic	Terminal 3	Departure
57	New Delhi	Encalm Lounge International T3 Departure	International	Terminal 3	Departure
58	Patna	Zesto Executive Lounge	Domestic	Terminal 1	Departure
59	Pernem	Encalm Lounge Domestic T1 Departure	Domestic	Terminal 1	Departure

60	Pernem	Encalm Lounge International T1 Departure	International	Terminal 1	Departure
61	Pune	Earth Lounge	Domestic	Terminal 1	Departure
62	Pune	Elysian Lounge FF Domestic Departure	Domestic	New Terminal	Departure
63	Pune	Elysian Lounge GF Domestic Departure	Domestic	New Terminal	Departure
64	Ranchi	Airr Lounge	Domestic	Main Terminal	Departure
65	Siliguri	Take Off Bar And Lounge	Domestic	Main Terminal	Departure
66	Srinagar	Paahun The Executive Lounge	Domestic	Terminal 1	Departure
67	Thiruvananthapuram	The Lounge International T2 Departure	International	Terminal 2	Departure
68	Vadodara	Premium Lounge	Domestic	Main Terminal	Departure
69	Varanasi	Take Off Bar	Domestic	Main Terminal	Departure
70	Visakhapatnam	Airr Lounge	Domestic	Main Terminal	Departure

*For Cardholders who pay for individual visits (after complimentary lounge access quota has been exhausted) or guest visits, please check visit fee to ensure it represents value for you. We advise Cardholders to review full Conditions of access below before visiting.

**Hours of access may vary depending upon timings of individual Participating Lounges.

¹Lounge/restaurant (as applicable) may exceed their seating limit at certain times of the day and access to the lounge/restaurant (as applicable) is at the Participating Lounge's sole discretion.

²Lounge may remain closed between 11pm-2am once a week (preferably Monday/Tuesday) for fumigation.

Rules Of Access Under The Program

- a. The Program is available till 31st March, 2026 for Domestic and International lounge access within India.
- b. To access the Participating Airport Lounge, customer's Card must be validated at point of entry by swiping the Card and the customer will be denied the complimentary entry if the Card authentication fails upon this swipe. Eligible Card along with boarding pass must be presented at the participating lounge.
- c. Lounge service will be available on a first come first serve basis. In case of full occupancy, customers may be requested to wait in queue.
- d. Participating Lounges reserve the right to enforce a maximum stay policy (usually 2 or 3 hours). It is at the discretion of the individual lounge operator who may impose a charge for extended stays.
- e. Every lounge follows its food offerings and child policy. Eligible customers should make prior inquiries at the lounge reception before entry.
- f. The entitled benefits for the card members (DBS Bank/DreamFolks Membership) are non-transferable.
- g. For domestic lounge access, Lounge staff will be checking customer's eligibility to extend the lounge access and will record the usage via DreamFolks provided System.
- h. For domestic lounge access, if customer has done a pre-booking and generated QR code which is unused, the complimentary service will get retained post completion of QR code validity.
- i. Once the complimentary visits are exhausted, the visit gets charged as per the walk-in price of the lounge or the charges applicable on web-access portal/EDC machine (whichever medium customer is trying to purchase it from).
- j. The provision of free alcoholic drinks (wherever local law permits) is at the discretion of each Participating Lounge operator and in some cases may be limited. Eligible customers must make prior inquiries before ordering any separate alcoholic drinks apart from the free alcoholic drinks offered and will be responsible for paying any charges for additional consumption directly to the participating lounge.

- k. Lounge has the right to terminate the lounge visit early or to refuse entry to any Customer who is intoxicated or behaving in a disorderly fashion or is otherwise in violation of the lounge conditions and for any statutory, regulatory, or airport policy reasons including but not limited to health and safety policies or fire safety regulations.
- l. By availing the Lounge Service / Access, it is deemed that the Service Receiver and/ or Customer has before availing the Service read, understood, and agreed to be bound by, without limitation and/ or qualification, all terms and conditions associated with the Lounge Service/ Access.
- m. Eligible Cardholders will be allowed access to all Participating Airport Lounges under the Program, based on one of the following entry types:

Entry Type 1

- i. For Domestic lounges: Complimentary entry for Eligible Cardholder only, (subject to a nominal swipe fee of INR 2). All Eligible Cards must be validated at point of entry by swiping a transaction of a nominal fee of INR 2

Entry Type 2:

Paid entry (after complimentary lounge access quota has been exhausted) for the Eligible Cardholder according to the respective prices of usage displayed at the Participating Airport Lounges, for itself or for its accompanying guests (payment will be made directly at the Participating Airport Lounge by the Eligible Cardholder).

Notwithstanding anything herein, complimentary entry may be restricted or unavailable if DBS Bank or the card network (VISA/RuPay) withdraws the Program or any Participating Airport Lounge or changes eligibility criteria in relation to any Eligible Cardholder, for any reason at its sole and absolute discretion; or the allotted limit/quota of complimentary entry is exhausted on the Eligible Card as mentioned herein above or as determined by DBS Bank in its sole discretion and any attempted usage beyond such access limit/quota will be rejected by the Participating Airport Lounge; or If the maximum capacity for Eligible Cardholders or an Eligible Card 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. DBS Bank shall not be held responsible under any circumstances for any such unavailability.

- n. DBS Bank makes no representation, warranty, or guarantee, express or implied, that any, benefits, facilities, or privileges under the Program or otherwise, will be made available by the Participating Airport Lounge to an Eligible Cardholder and DBS Bank cannot be held liable, in any circumstances whatsoever, in relation to the provision or non-provision or availability or non-availability (whether in whole or in part) of any of the advertised benefits and facilities under the Program. Specifically, the complimentary lounge access to customer(s) may be restricted or suspended if the validation system at the Participating Airport Lounge is unable to swipe and authorize the customers' Card due to any reason whatsoever including but not limited to any device or system malfunction or connectivity issues.

- o. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated.
- p. Participating Airport Lounge staff are responsible for ensuring that all Eligible Cardholders who are using the lounge under the Program swipe their Eligible Card and will record the usage by swiping their Card and issuing a charge-slip to the Eligible Cardholder.
- q. 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/her entry and that of his/her guest (if applicable). The Eligible Cardholder must retain the 'Cardholder's' copy of the charge-slip for verification purposes, and no allegations of error in charges will be entertained without the charge-slip verification.
- r. All usage of the Participating Airport Lounges under the Program is conditional upon presentation of an Eligible Card, and DBS Bank, in its sole and absolute discretion, may alter, cancel, or amend eligibility of any Debit card, or Program benefits, at any time without prior notice.
- s. 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 are non-transferrable, non-negotiable and cannot be exchanged or redeemed for cash or kind.
- t. The Participating Airport Lounges are not owned or operated by DBS Bank, 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:
 - i. Access being denied to the lounge where there are space constraints or if the maximum capacity for cardholders of an Eligible Card type or an Eligible Card type issued by DBS Bank has been reached at the relevant Participating Airport Lounge.
 - ii. Admittance subject to users and their guests (including children) behaving in an orderly fashion and adhering to dress code as may be specified by the Participating Airport Lounges.
 - iii. Any Eligible Cardholders or their accompanied infants or children disturbing other users' comfort may be asked to vacate the lounge facilities. Eligible Cardholders agree and acknowledge that they may be refused entry and/or asked to vacate for non-compliance with the rules and policies of the respective lounges and, for the avoidance of doubt, will not make any complaints against, or hold DBS Bank responsible or liable in any manner whatsoever.

- u. 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 DBS Bank shall not be responsible or liable under any circumstances in relation to any failure to board flights (for any reason) by an Eligible Cardholder.
- v. DBS Bank shall not be held responsible or liable 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 and/or its staff/representatives.
- w. By participating in or using, or attempting to use, the Participating Airport Lounge under the Program, the Eligible Cardholder agrees to abide by the terms and conditions set out herein and to defend and indemnify DBS Bank for any loss or damage caused to, or injury to or death of any person or damage to or destruction of any property arising out of any participation in the Program or use of any Participating Airport Lounge by the Eligible Cardholder and/or his/her accompanying guests.
- x. All disputes, if any, arising out of or in connection with or as a result of above Program or otherwise relating hereto shall be subject to Indian laws, and the competent courts/tribunals in Mumbai shall have exclusive jurisdiction over any dispute or matter arising out of this Program.

Frequently Asked Questions – FAQs on Lounge Access

1. How can I find a participating lounges in my location?

Answer: All the eligible lounges on your DBS Bank card can be checked on the pweb page of Bank. List of the lounges can be seen as per selected location.

2. How do I access the lounge?

Answer: Simply present your DBS Bank card to the lounge staff to check on DreamFolks machine who is the lounge partner with the Bank. Upon successful verification/transaction, lounge services will be extended

3. What facilities can I expect to find in a lounge?

Answer: You will be entitled to facilities like refreshments, television, complimentary internet access, shower, and flight status updates etc. **Facilities in the lounge may vary & are subject to availability.

4. Can I access a lounge without my DBS Bank card?

Answer: If you are unable to present Physical card, walk-in charges would be applicable and can be paid directly at the lounge.

5. Do I need to book in advance to access the lounges?

Answer: Lounge access cannot be booked in advance. You can simply present your DBS Bank card to the lounge staff upon arrival. ***Lounge access would be provided basis availability at the lounge.

6. Can I use DreamFolks for lounge service regardless of the airline and class of my ticket?

Answer: Yes, lounge facility provided by DBS Bank on Debit card with Dreamfolks partner can be availed regardless of the airline and class of the ticket

7. Can I bring guests or children to the lounge?

Answer: Yes, additional guest/s can be added while performing transaction on the DreamFolks machine at lounge. Adding an additional guest may attract charges depending upon the entitlement on card. Each lounge has their child policy and to be checked at the specific outlets only. ****Child policy will apply as per the lounge T&C