

### **BOBCARD Lounge program**

Terms & Conditions:

*a. Eligibility Criteria*

Table1: Product wise number of complimentary visits and quarterly spends criteria

<b>Product</b>	<b>No of complimentary Lounge visits</b>	<b>Quarterly Spends Criteria* (min.Spends required to qualify for lounge benefit)</b>
Eterna	Unlimited	Rs. 40,000 in preceding calendar quarter
Eterna – FD	Unlimited	Rs. 40,000 in preceding calendar quarter
Tiara	Unlimited	Rs. 40,000 in preceding calendar quarter
ICAI Exclusive	3 per quarter	Rs. 40,000 in preceding calendar quarter
ICMAI One	3 per quarter	Rs. 40,000 in preceding calendar quarter
ICSI Dimond	3 per quarter	Rs. 40,000 in preceding calendar quarter
Varunah Premium	Unlimited	Rs. 40,000 in preceding calendar quarter
Varunah Plus	3 per quarter	Rs. 20,000 in preceding calendar quarter
The Sentinel	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Rakshamah	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Yoddha	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Corporate	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Premier	1 per Quarter	Rs. 20,000 in preceding calendar quarter
Premier – FD	1 per Quarter	Rs. 20,000 in preceding calendar quarter
HPCL	1 per Quarter	Rs. 20,000 in preceding calendar quarter

- Lounge access is based on minimum net eligible spend in the previous calendar quarter, as per Table 1.
- In the case of a newly issued card, the minimum spend criteria is waived for the Calendar quarter of card issuance for Lounge Utilisation.
  - This relaxation is applicable only in case of fresh cards issued during the calendar quarter and not applicable for upgrade from one product to another card product during the calendar quarter.
  - In the case of a newly issued card in the last month of the calendar quarter, Lounge benefit will be extended to the next calendar quarter as well.



- Only transactions, settled within the previous calendar quarter would be considered in eligibility calculation. Please note that settlement date may not be the same as the transaction date. For example, a transaction carried out on 30<sup>th</sup> Of June but settled in 1<sup>st</sup> of July will not be considered for Apr- Jun Spends eligibility calculation and will be considered in Jul- Sept spend eligibility.
- The following are excluded from eligible spends calculations:
  - Payments towards interest, fees, or other bank charges
  - Reversed transactions
  - EMI instalments
- To access a participating lounge, the cardholder must validate the card by swiping a nominal transaction of ₹2 .
- Cardholders can view their recent transactions and spend summary by logging into:
  - BOBCARD Portal
  - BOBCARD Mobile App
- The offer is non-transferable, non-negotiable, and cannot be encashed. BOBCARD Lounge program has a cooling period of 5 hours during which customer will not be able to avail lounge benefits multiple time in the same lounge outlet.
- BOBCARD does not guarantee the availability of lounge benefits, which may be affected by system malfunctions, Inability to authorize the card, connectivity issues, or lounge capacity constraints.
- Additional charges may apply for food, beverages (especially alcoholic drinks), and services like nap rooms, massages, and spas. These charges will be billed to the card based on the charge-slip provided by the lounge operator, and it is the cardholder's responsibility to verify the accuracy of the charge-slip before using the facilities. Retaining the cardholder copy of the charge-slip is essential for any dispute resolution.
- Participating lounges are operated by third-party entities and not by BOBCARD. Cardholders and their guests must adhere to lounge rules, including dress codes and behaviour standards. Entry may be denied due to overcrowding or non-compliance with lounge policies. Lounges may enforce a maximum stay duration (typically 2–3 hours) and are not obligated to announce flight details or boarding times. BOBCARD is not liable for any issues related to lounge access, usage, or missed flights.
- Detailed list of eligible lounges are available in [BOBCARD Lounge list](#)