

1. **BOBCARD LOUNGE PROGRAM**

1.1. Eligibility Criteria

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

Product	No of complimentary Lounge visits	Quarterly Spends Criteria (min. Net Spends required to qualify for lounge benefit)
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

1.2. Terms and Condition:

- 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



30th Of June but settled in 1st 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 Annexure

Annexure: Lounge list

SI	Lounge	City	Terminal Number	Terminal Type (Domestic/International)	Gate Type (Departure/Arrival)
1	The Lounge	Ahmedabad	T1	Domestic	Departure
2	Adani Lounge	Ahmedabad	T2	International	Departure
3	Adani Lounge - Premium Loyalty	Ahmedabad	T1	Domestic	Departure
4	The Lounge GF	Guwahati	T1	Domestic	Departure
5	The Lounge FF	Guwahati	T1	Domestic	Departure
6	Adani Lounge	Jaipur	T1	Domestic	Departure
7	Adani Lounge	Lucknow	T3	Domestic	Departure
8	Adani Lounge	Lucknow	T3	International	Departure
9	Travel Club	Mumbai	T1-C	Domestic	Departure
10	Adani Lounge	Mumbai	T1-B	Domestic	Departure
11	Good Times Bar	Mumbai	T1-B	Domestic	Departure
12	Travel Club	Mumbai	T2	Domestic	Departure
13	Adani East	Mumbai	T2	International	Departure
14	Aviserve East	Mumbai	T2	Domestic/International	Arrival
15	Aviserve West	Mumbai	T2	Domestic/International	Arrival
16	Adani Lounge	Navi Mumbai	T1	Domestic	Departure
17	The Lounge	Trivandrum	T2	International	Departure
18	Adani Lounge	Trivandrum	T1	Domestic	Departure
19	Airr Lounge	Amritsar	T1	International	Departure
20	080 Lounge	Bengaluru	T2	Domestic	Departure
21	080 VIP Lounge	Bengaluru	T2	Domestic	Departure
22	Blackberry Lounge	Coimbatore	T1	Domestic	Departure
23	Pahun Lounge	Gwalior	T1	Domestic	Departure
24	Pahun Lounge	Jammu	T1	Domestic	Departure
25	Airr Lounge	Nagpur	T1	Domestic	Departure
26	Mandarin Lounge	Nagpur	T1	Domestic	Departure
27	Elysian Lounge	Pune	T2	Domestic	Departure
28	Elyisan Lounge	Pune	T2	International	Departure
29	Airr Lounge	Ranchi	T1	Domestic	Departure
30	Pahun Lounge	Srinagar	T1	Domestic	Departure
31	Airr Lounge	Vizag	T1	Domestic	Departure
32	Take of Bar	Bagdogra	T1	Domestic	Departure
33	080 VIP International Lounge	Bengaluru	T2	International	Departure
34	080 VIP Arrival	Bengaluru	T2	Arrival	Arrival

35	080 International Lounge	Bengaluru	T2	International	Departure
36	080 Arrival	Bengaluru	T2	Arrival	Arrival
37	080 Arrival	Bengaluru	T1	Arrival	Arrival
38	080 Domestic Lounge VIP	Bengaluru	T1	Domestic	Departure
39	BLR DOM	Bengaluru	T1	Domestic	Departure
40	080 Domestic Lounge	Bengaluru	T1	Domestic	Departure
41	080 Domestic Lounge	Bengaluru	T1	Domestic	Departure
42	Primus Lounge	Bhopal	T1	Domestic	Departure
43	BASL- BBSR Lounge (Upcoming)	Bhubaneswar	T1	Domestic	Departure
44	Bird Lounge	Bhubaneswar	T1	Domestic	Departure
45	Bird Lounge	Calicut	T2	International	Departure
46	Travel Club	Chennai	T1	Domestic	Departure
47	Travel Club	Chennai	T2	International	Departure
48	Travel Club	Chennai	T1	Domestic	Departure
49	Travel Club	Chennai	T4	Domestic	Departure
50	Bird Lounge	Dehra Dun	T1	Domestic	Departure
51	Travel Club (New Lounge)	Goa	T1	Domestic	Departure
52	Travel Club (New Lounge)	Goa	T1	International	Departure
53	Primus Lounge	Indore	T1	Domestic	Departure
54	Pearl Lounge	Kannur	T1	Domestic	Departure
55	Pearl Lounge	Kannur	T1	International	Departure
56	Travel Club	Kolkata	T1	Domestic	Departure
57	Travel Club	Kolkata	T1	International	Departure
58	Travel Club	Kolkata	T1	Domestic	Departure
59	Travel Club	Kolkata	T1	International	Departure
60	Travel Club - (Upcoming)	Noida	T1	Domestic	Departure
61	Travel Club VIP - (Upcoming)	Noida	T1	Domestic	Departure
62	Travel Club - (Upcoming)	Noida	T1	International	Departure
63	Zesto Executive Lounge	Patna	T1	Domestic	Departure
64	Zesto Executive Lounge	Prayagraj	T1	Domestic	Departure
65	BASL- Tirchy Lounge - Upcoming	Trichy	T1	Domestic	Departure

66	BASL- Tirchy Lounge - Upcoming	Trichy	T1	International	Departure
67	Take off Bar and Lounge	Varanasi	T1	Domestic	Departure
68	Flurys	Durgapur	T1	Domestic	Departure
69	Casual Dining Restaurant	Ayodhya	T1	Domestic	Departure
70	Primus Lounge	Amritsar	Domestic	Domestic	
71	Primus Lounge	Amritsar	Domestic	Domestic	
72	Premium Lounge	Vadodara	Domestic	Domestic	
73	Earth Lounge	Cochin	T1	Domestic	
74	Earth Lounge	Cochin	T3	International	
75	VIP Business Class Lounge	Cochin	T3	International	
76	Encalm Lounge	New Delhi	T1	Domestic	Departure
77	Encalm Lounge	New Delhi	T2	Domestic	Departure
78	Encalm Lounge	New Delhi	T3	Domestic	Departure
79	Encalm Lounge	New Delhi	T3	International	Departure
80	Encalm Lounge	New Delhi	T3	Domestic	Arrival
81	Primus Lounge	Dibrugarh	Domestic	Domestic	
82	Encalm Lounge	Goa	T1	International	
83	Encalm Lounge	Goa	T1	Domestic	
84	Encalm Lounge	Hyderabad	T1	Domestic	
85	Encalm Lounge	Hyderabad	T1	International	
86	Primus Lounge	Agartala	Domestic	Domestic	
87	Primus Lounge	Chandigarh	T1	Domestic	
88	Primus Lounge	Chandigarh	T2	International	
89	Primus Lounge	Madurai	Main	International	