



International Airport Lounge Access Programme

(w.e.f. January 1, 2025)

As a distinguished Private Banking client, enjoy complimentary international[#] airport lounge visits for you and your loved ones.



4

complimentary international airport lounge visits annually with **Private Banking Infinity**

2

complimentary international airport lounge visits annually with **Private Banking Select**

Enjoy maximum benefits by banking together as a family.

Unlock additional complimentary lounge visits by leveraging our Family Banking privileges, combining your family's relationship value.

Each family member will receive a unique Membership ID and PIN to access international lounge facilities as per the details below:

Private Banking Infinity Client with Infinite Debit Card

Relationship value at family level (Max. 4 members)	No. of Membership IDs	No. of free visits annually (Max 4 visits per ID)
₹50 lakh - ₹1 crore	1	4
>₹1 crore - ₹2 crore	2	8
>₹2 crore - ₹3 crore	3	12
> ₹3 crore	4	16



Private Banking Select Client with Signature Debit Card

Relationship value at family level (Max. 4 members)	No. of Membership IDs	No. of free visits annually (Max 4 free visits per ID)
₹30 lakh - ₹60 lakh	1	2
>₹60 lakh - ₹1.2 crore	2	4
>₹1.2 crore - ₹1.8 crore	3	6
> ₹1.8 crore	4	8

Clients can avail Membership ID and PIN under family banking privileges by filling in this form Get in touch with your Relationship Manager for further assistance.

Important details

- Eligibility as per the above tables will apply for all branches.
- One Cust ID can be linked to only one Membership ID.
- Each Membership ID allows a maximum of 4 annual visits in the Infinity category and a maximum of 2 annual visits in the Select category.
- Each family can have a maximum of 4 clients grouped under the family banking programme to avail of this facility including joint account relationships.
- Each Membership ID will be issued within one month from account opening. For example, all Cust IDs opened in January 2025, relationship value will be checked for January 2025 and IDs will be issued by end of February 2025.
- While issuing Membership IDs for family members, one Membership ID will be issued to the primary client. The rest of the Membership IDs within the limit will be issued based on explicit consent from primary client which will be recorded in the [family grouping form](#).
- The Membership ID will be linked to the Cust ID and maintained at a client level with 12 months validity from month of issuance, provided the relationship values are maintained as per the above grid.

For New to Bank (NTB) customers

- Membership ID will have a validity of 12 Months from the month of issuance.
- Relationship value will be checked for the account opening month.



For all Existing Clients

- Membership ID for existing clients will have a validity of 6 months from the month of issuance i.e. June 30 and December 31 and will be issued only on these cycles every year and not on an ad hoc basis.
- Eligibility will be checked annually in the above two cycles, and Membership ID will be renewed only for clients maintaining relationship value at the family level as per the above table.
- The Average relationship value of the last 3 Months preceding the review cycle will be checked.
- Existing Membership ID will continue even if the debit card is hotlisted or reissued until expiry of the ID subject to the grid conditions.

Eligibility criteria for Private Banking Relationship

- Private Banking Infinity: Maintain minimum Assets Under Management (AUM) of ₹50 lakh in a calendar quarter or minimum ₹1.5 crore of Home Loan relationship.
- Private Banking Select (Tier A#): Maintain minimum Assets Under Management (AUM) of ₹30 lakh in a calendar quarter or minimum ₹50 lakh of Home Loan relationship.
- Private Banking Select (Tier B^): Maintain minimum Assets Under Management (AUM) of ₹20 lakh in a calendar quarter or minimum ₹50 lakh of Home Loan relationship.

#Tier A Cities: Bangalore, New Delhi, Gurgaon, Mumbai, Chennai, Noida, Kolkata, Pune and Ahmedabad

^Tier B Cities: Ludhiana, Aurangabad, Kolhapur, Moradabad, Salem, Vellore and Surat

Key terminologies

Relationship Value at family level will be based on Assets Under Management (AUM) which will include Fixed Deposit Volume, Investment AUM at Purchase Value, Insurance balances and average account balances for the month.

Family Banking privileges can be availed by combining relationship value among a maximum of 4 members holding the same Private Banking variant and Debit Card category.

Membership ID and PIN – Unique credentials linked to every Cust ID issued by DreamFolks to facilitate the access of International Airport Lounge Programme.

#International airport lounge includes lounges outside India borders in association with DreamFolks.