

## **Annexure B – Terms & Conditions**

Global Cardholders acknowledge that entry to any applicable airport lounge (“Lounge”) is managed by Vendor and these terms represent the Vendor Conditions of Use applicable for any Lounge visit using a Global card.

In these Conditions of Use, a Global Cardholder shall be any holder of a valid RuPay Global Platinum card (“Global card”) issued by RuPay member banks.

1. The Global Cardholder agrees that by using a Global card to access a lounge they agree to and accept these Conditions of Use. These Conditions of Use will prevail over any other terms and conditions provided to the Global Cardholder in relation to use of the Global card for lounge access.
2. The Global card may not be used to access a lounge by any person other than the named Global Cardholder.
3. On entering the Lounge, Global Cardholders will be required to present their valid Global card to allow Lounge staff to verify their entitlement to visit the Lounge. The Lounge staff will enter the Global card details into a secure system, and will also enter the number of guests (if any) accompanying the Global Cardholder. Any such guests (and, where applicable to the Global Cardholder) will be subject to a charge, which will be made at the time of entry to the Global Cardholder.
4. Depending on the terms agreed between the Global Cardholder and the applicable Card Issuer, Lounge visits may be subject to a per person per visit charge. Where a charge is applicable all such visits, including those by accompanying guests, shall be debited to the Cardholder's account by (i) Vendor or (ii) the Card Issuer as per the rates and terms notified by (i) Vendor or (ii) the Card Issuer to the Global Cardholder. Global Cardholders should ask their Card Issuer for details of any charges applicable for Lounge visits. The Lounges will not have details of specific visit charges.
5. Presently, Global Cardholder's are entitled for two (2) free International visits in a financial year from NPCI. It may be noted that eligible Global Cardholder will be charged with the applicable lounge access fee at the time of entry. The lounge access fee will be reimbursed to the Global Cardholders's account in the subsequent month.
6. Lounge visit charges may be amended at any time and the Card Issuer shall notify the Global Cardholder in advance of any such amendment.
7. The Global Cardholder agrees that the vendor is not responsible for any disputes that may occur between the Global Cardholder and the Card Issuer nor for any loss incurred by the Global Cardholder relating to any lounge visit charges debited by the Card Issuer.
8. Access to the lounges for children and the fees for such visits varies across the lounges and the Global Cardholder is advised to check the individual lounge description before traveling.

9. All participating Lounges are owned and operated by third party organizations. The Global Cardholder and accompanying guests must abide by the rules and policies of each participating Lounge and the Global Cardholder accepts that being admitted to a Lounge does not guarantee continued access. The Global Cardholder accepts that the Vendor has no control over the Lounge operator's decision whether to admit any Global Cardholder, the number of people allowed in any Lounge at any time, facilities offered, the opening/closing times, the length of time which Global Cardholders may spend in the Lounge and any charges payable for extended lounge visits or the personnel employed by the Lounges. The administrators of Vendor will use reasonable endeavors to ensure the benefits and facilities are available as advertised, but the Global Cardholder accepts that the Vendor does not warrant nor guarantee, in any way, that all or any of the benefits and facilities will be available at the times of the Global Cardholder's visit
10. The Global Cardholder further accepts that the Vendor is not liable for any loss to the Global 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.
11. Participating Lounges have no obligation to announce flights and the Global Cardholder accepts that the Vendor shall not be held liable for any direct or indirect loss resulting out of any Global Cardholder and/or accompanying guests failing to board their flight(s). It is the Global Cardholder's responsibility to check the relevant entry requirements for any country being visited and to have the correct travel documentation for the journey.
12. The provision of free alcoholic drinks (where local law permits) is at the discretion of each Lounge operator and in some cases may be limited or unavailable. In such cases the Global Cardholder is responsible for paying any charges for additional consumption or Premium alcoholic drinks direct to the Lounge. (See individual lounge descriptions for details.)
13. Telephone and Wi-Fi facilities (where available) vary from Lounge to Lounge and are provided at the lounge operator's discretion. Free usage of telephone facilities is normally limited to local calls only. Charges for any other Lounge facilities are at the discretion of each Lounge operator and the Global Cardholder is responsible for paying these direct to the lounge.
14. Admittance to lounges is strictly subject to Global Cardholders and any guests, if permitted, being in possession of a valid flight ticket and travel documents for the same day of travel. Airline, airport and other travel industry employees traveling on reduced-rate tickets may not be eligible for access. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only. Please note some Lounges in Europe are located within designated Schengen areas of the airport which means that access is only provided to these lounges if Global Cardholders are traveling between Schengen countries (an up to date list of Schengen countries is detailed at [http://ec.europa.eu/dgs/home-affairs/what-we-do/policies/borders-and-visas/schengen/index\\_en.htm](http://ec.europa.eu/dgs/home-affairs/what-we-do/policies/borders-and-visas/schengen/index_en.htm).)

15. Admittance to lounges is subject to Global Cardholders and any guests (including children), if permitted, behaving and dressing in accordance with the relevant Lounge terms and conditions and any person not complying with such terms and conditions may be asked to vacate the Lounge facilities. The Vendor is not liable for any loss suffered by the Global Cardholder and any guests where a Lounge operator has refused admission because the Global Cardholder and/or guests have not complied with these conditions.
16. To the fullest extent allowed by law, the Vendor accepts no responsibility for the actions of the Global Cardholder when using any participating Lounge and shall not be responsible for any personal belongings brought into a lounge by Global Cardholders.
17. The Vendor shall not be held responsible for any disputes or claims that may occur between the Global Cardholder and/or any guests and a Lounge operator, and the Vendor shall not be liable for any costs, damages, losses or expenses related to such disputes.
18. The Global Cardholder agrees that she/he will defend and indemnify the Vendor, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable legal fees) for injury to or death of any person or damage to, or destruction of, any property arising from the use of any lounge by the Global Cardholder or any other person accompanying the Global Cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.
19. If a Global Cardholder has any concerns or complaints they should contact their Card Issuer directly.
20. Vendor reserves the right, at all times, to make any changes to these Conditions of Use subject to giving Global Cardholders reasonable notice as appropriate in the circumstances.
21. To the extent permissible by local law or regulation these Conditions of Use shall be governed by and construed in accordance with English law and Vendor and the Global Cardholder submit to the non-exclusive jurisdiction of English courts to resolve any disputes that arise out of them.
22. Any provision of these Conditions of Use declared void or unenforceable by any competent authority or court shall, to the extent of such invalidity or unenforceability, be deemed severable and shall not affect the other provisions of these Conditions of Use.
23. If there is any conflict in meaning between the English language version of these Conditions of Use and any version or translation of these Conditions of Use, the English language version shall prevail.