HDFC BANK LOUNGE PROGRAM			
State	City	Lounge name	Terminal
Karnataka	Bangalore	Blr Domestic Lounge	Domestic
Karnataka	Bangalore	Blr International Lounge	International
Tamil Nādu	Chennai	Travel club lounge	International old
Tamil Nādu	Chennai	Travel club lounge a	Domestic
Tamil Nādu	Chennai	Travel club lounge b	Domestic
Delhi	Delhi	Encalm lounge	Domestic T3
Delhi	Delhi	Encalm lounge	International T3
Telangana	Hyderabad	Encalm lounge	Domestic
Telangana	Hyderabad	Encalm lounge	International
West Bengal	Kolkata	Travel club lounge	Domestic
Maharashtra	Mumbai	Loyalty Lounge	International T2
Maharashtra	Mumbai	Travel Club Lounge	Domestic T2

The lounge visit will be possible post transaction authentication with either Rs 2 or Rs 25 from VISA or MasterCard debit cards. Rs 2 Deducted are just an authentication fee, this is to verify that customer matches the eligibility criteria by the network, VISA as a network does not reverse the Rs 2 deducted as swiping charge whereas MasterCard does reverse the same, so that technicality of verification fee reversal is Network's prerogative and can vary as per network policy.

This list of lounges to be complete HDFC Debit card complementary lounges and the visits is subject to following conditions:

- The access to the lounge will be available on a first come first serve basis and due to Covid some lounges may operate only on takeaway option with limited/no seating, this is to adhere to the Covid-19 protocols
- Participating Lounges may reserve the right to enforce a maximum stay policy (usually 2 or 3 hours). This is at the discretion of the individual lounge operator who may impose a charge for extended stays
- 3. Before extending Lounges access, name of traveller on the card will be matched with the name on the Boarding pass/Ticket, to ensure access is being availed by the entitled cardholder
- 4. 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 customer should make prior inquiries before ordering any separate alcoholic drinks apart from general free flow offered and will be responsible for paying any charges for additional consumption direct to the participating lounge
- 5. Lounge staff are responsible to check their Eligibility to extend the lounge access and will record the usage via a specified System
- 6. Each lounge follows its food offerings and child policy, please check with the lounge before entry
- 7. Lounge staff 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/railways policy reasons including but not limited to health and safety policies or fire safety regulations