

PDF Content

Utkarsh SFB RuPay Debit Cards Lounge Access Program

We have an important update regarding the Domestic airport/railway lounge access benefit on cardholders using Utkarsh SFB Debit Card.

From October 15, 2025, we are introducing a spends-based domestic airport/railway lounge access, requiring a spends of ₹5,000 on POS/ECOM or more in the previous quarter to access domestic airport/ railway lounges.

Spends made in the preceding calendar quarter will unlock access for the subsequent calendar quarter. To be eligible for complimentary lounge access from 15th October 2025-14th January 2026 quarter, you need to make a spends of minimum ₹5,000 on POS/ECOM in the month of Jul-Aug-Sept, 2025 quarter and similarly for following quarters.

Frequency for availing International Airport Lounge Access will remain same and will continue as per existing frequency. This updated criteria to avail complimentary domestic airport /railway lounge access will be applicable for below Debit Cards:

Debit Card Variants	Revised Frequency w.e.f 15th October 2025
RuPay Platinum Domestic Debit Cards	<p><u>Domestic Airport/ Railway Lounges:</u> One-time free Lounge Access per calendar quarter per card at select domestic airports/ railway stations.</p> <p>Eligibility: Spends of ₹5,000 on POS/E-Com in previous quarter.</p>
RuPay Platinum Contactless International Debit Cards	<p><u>Domestic Airport/ Railway Lounges:</u> One-time free Lounge Access per calendar quarter per card at select domestic airports/ railway stations.</p> <p>Eligibility: Spends of ₹5,000 on POS/E-Com in previous quarter.</p> <p><u>International Airport Lounges:</u> One time per calendar year per card at International Airports.</p> <p>Eligibility: No eligibility criteria</p>
RuPay Select Debit Cards	<p><u>Domestic Airport/ Railway Lounges:</u> One-time free Lounge Access per calendar quarter per card at select domestic airports/ railway stations.</p>

	<p>Eligibility: Spends of ₹5,000 on POS/E-Com in previous quarter.</p> <p><u>International Airport Lounges:</u> Two times per calendar year per card in any of the 500+ participating International Airport Lounges.</p> <p>Eligibility: No eligibility criteria</p>
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FREQUENTLY ASKED QUESTIONS

Effective when, would my spend based domestic airport/railway lounge access facility on RuPay Platinum Domestic/International and Select Debit Card be applicable from?

The spends based domestic airport/railway lounge facility on your RuPay Platinum Domestic/International and Select Debit Card will be applicable from 15th October 2025.

Will the spend based lounge access applicable for my International Airports?

No, the spend based lounge access will not be applicable for International Airport Access and will continue as per existing frequency.

What will be the frequency for availing International Airport Lounge?

Debit Card Variants	Revised Frequency w.e.f 15 th October 2025
RuPay Platinum Domestic Debit Cards	<p><u>Domestic Airport/ Railway Lounges:</u> One-time free Lounge Access per calendar quarter per card at select domestic airports/ railway stations.</p> <p>Eligibility: Spends of ₹5,000 on POS/E-Com in previous quarter.</p>
RuPay Platinum Contactless International Debit Cards	<p><u>Domestic Airport/ Railway Lounges:</u> One-time free Lounge Access per calendar quarter per card at select domestic airports/ railway stations.</p> <p>Eligibility: Spends of ₹5,000 on POS/E-Com in previous quarter.</p>

	<p><u>International Airport Lounges:</u> One time per calendar year per card at International Airports.</p> <p>Eligibility: No eligibility criteria</p>
RuPay Select Debit Cards	<p><u>Domestic Airport/ Railway Lounges:</u> One-time free Lounge Access per calendar quarter per card at select domestic airports/ railway stations.</p> <p>Eligibility: Spends of ₹5,000 on POS/E-Com in previous quarter.</p> <p><u>International Airport Lounges:</u> Two times per calendar year per card in any of the 500+ participating International Airport Lounges.</p> <p>Eligibility: No eligibility criteria</p>

Which lounges can I avail with my RuPay Platinum Domestic/International and Select Debit Card?

Click here <https://www.rupay.co.in/lounges> to view Domestic/International Airport and Railway Lounge List.

How will I qualify to avail complimentary domestic airport/railway lounge access?

Starting 15th October 2025, you can enjoy complimentary domestic airport/railway lounge access by spending ₹5,000 in the preceding calendar quarter. Spends made in the preceding calendar quarter will unlock access for the subsequent calendar quarter.

For example: To be eligible for complimentary domestic airport/railway lounge access from 15th October 2025-14th January 2026, you need to make a spends of ₹5,000 from July 2025-September 2025 and similarly in subsequent quarters.

What types of transactions will be considered for ₹5,000 spends limit?

For Debit Cards, quarterly spends of ₹5,000, E-commerce/POS transactions will be considered; UPI transactions (BHIM, Google Pay, PhonePe etc.), Wallet Load Transactions, ATM transactions and cash withdrawals will not be considered.

If I have made a cash withdrawal of ₹5,000 from an ATM, will it be counted for a complimentary access?

ATM withdrawals will not be counted as a spend. Only purchases made in-store or online using your RuPay Platinum/International & Select Debit Cards will be considered as a valid spend.

Do I need to spend ₹5,000 in a single transaction to be eligible for a complimentary access?

You can spend ₹5,000 or more in a single transaction OR make multiple transactions aggregating to Rs 5,000 or more, in store or online. Both the scenarios will be eligible.

What will be the frequency for existing/new customers to avail domestic airport/railway lounge access prior 15th October 2025?

One-time free Lounge Access at Domestic Airports/Railway Stations every calendar year.

Will my card qualify for the complimentary domestic airport/railway lounge access if group – level spends are as per eligibility criteria?

No, the spends are only considered at individual card level and not on group level for complimentary domestic airport/railway lounge access.

I have a joint account having 2 cards, will my cards be eligible for complimentary lounge access if total spends of ₹5000 is made on both cards together?

No, the spends are only considered at individual card level for complimentary domestic airport/railway lounge access.

If I have made a Gpay/Phonepe/Paytm or any other mobile wallet-based payments will that be considered for meeting the minimum spends criteria of ₹5000 for availing the complimentary lounge feature.

No, the form factor for making the payments has to be debit card i.e. only POS/E-com transactions which are used for calculating spends by the customer in a cumulative quarter. The account-based or wallet-based transactions such as Gpay, Phonepe, Paytm etc. are not debit card payments.

I have made credit card bill payment /debit card EMI payments from my debit card, will that be counted for meeting the spends criteria of ₹5,000.

The credit card bills, and debit card EMI are paid by accounts and are not going to be counted for customer meeting the criteria of ₹5,000 in a cumulative quarter.

Will there be any additional fees charged on complimentary airport/railway lounge entry?

The airport lounge visit will be possible post transaction authentication with ₹2 from Utkarsh SFB Debit Cards. ₹2 Deducted are just an authentication fee, this is to verify that customer matches the eligibility criteria by the network, and the network does not reverse the ₹2 deducted as swiping charge, so that technicality of verification fee reversal is Network's prerogative and can vary as per network policy.

Will the unused lounge access benefit will be carried forward in next quarter?

Unused benefits shall be lapsed once the lounge access period is over i.e. it will not be carried forward beyond each defined benefit period.