Utkarsh SFB RuPay Select Debit Card Lounge Access Program

Effective 15 October 2025, complimentary domestic airport lounge access on RuPay Select Debit Cards will be spend-based.

To be eligible, cardholders must spend a minimum of ₹5,000 on POS or E-commerce transactions during the preceding calendar quarter. Lounge access earned through eligible spends will be available in the subsequent calendar quarter.

Example:
To avail complimentary domestic lounge access during the period 15 October 2025 to 14 January 2026, cardholders must complete qualifying spends of at least ₹5,000 during the July–September 2025 quarter. The same spend-and-eligibility cycle will apply for all future quarters.

From each subsequent quarter onward, the spend-based lounge access program will begin on the 15th day of the following month after the qualifying quarter.

The frequency and eligibility for International Airport Lounge Access will remain unchanged.

RuPay Select Debit Cards
Revised Frequency w.e.f 15th October 2025
Domestic Airport Lounges: One-time free Lounge Access per calendar quarter per card at domestic airports. Eligibility: Spends of ₹5,000 on POS/E-Com in previous quarter. International Airport Lounges: Two times per calendar year per card in any of the 500+ participating International Airport Lounges. Eligibility: No eligibility criteria

FREQUENTLY ASKED QUESTIONS

Effective when, would my spend based domestic airport lounge access facility on RuPay Select Debit Card be applicable from?

The spends based domestic airport lounge facility on your RuPay Select Debit Card will be applicable from 15th October 2025.

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

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 on Select Debit Card?

RuPay Select Debit Cards
International Airport Lounges: Two times per calendar year per card in any of the 500+ participating International Airport Lounges. Eligibility: No eligibility criteria

Which lounges can I avail with my RuPay Select Debit Card?

Click here https://www.rupay.co.in/lounges to view Domestic/International Airport Lounge List on RuPay Select Debit Cards.

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

Starting 15th October 2025, you can enjoy complimentary domestic airport 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 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 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.

Will my card qualify for the complimentary domestic airport 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 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 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 lounge entry?

The airport lounge visit will be possible post transaction authentication with ₹2 from Utkarsh RuPay Select 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.