

Frequently Asked Questions (FAQs) – Lounge Value Proposition Changes

Q1. What are the upcoming changes on RBL Bank Credit Card?

Ans. Effective July 1, 2025, lounge benefits within India on RBL Bank Credit Cards will change as follows:

- Cardmembers must spend a minimum of INR 35,000 in the previous calendar quarter to qualify for complimentary lounge access in the subsequent quarter.
- Only eligible retail spends will be considered towards the quarterly spends threshold. For details, refer to the Product T&C listed on the RBL Bank website.

NOTE-

- Number of complimentary lounge access will vary as per product proposition. Refer to the respective credit card's Terms & Conditions for more information.
- These changes only apply to airport lounges within India

Illustrations:

1. If a Cardmember spends ₹37,000 between April 01, 2025, and June 30, 2025 (eligible retail spends), they will be eligible for lounge access (within India) from July 07, 2025, till September 30, 2025, as per their card benefits.
2. If a Cardmember spends ₹33,000 in the same period, they will not be eligible for lounge access in the following quarter.

Q2. How can a Cardmember avail the lounge benefit?

Ans. Once the Cardmember achieves the quarterly spend threshold, they will be eligible to access lounges within India in the subsequent quarter by swiping their RBL Bank Credit Card at the lounge terminal.

Follow the steps below to access the lounge-

- **POS** transactions in the Card Control Settings of RBL Mobile App should be **ON**
- Swipe your RBL Bank Credit Card at 'Select Airport Lounges'. Click [here](#) to check the list of lounges accessible with RBL Bank Credit Card
- You can be charged up to INR 25, which will be auto reversed later, and you can access the lounge terminal
- Eligible Cardmembers will be able to access lounges from the 7th day of the quarter until the end of the quarter. For Instance - from July 7, 2025 to September 30, 2025. The quarterly access if not utilized within the quarter will not be extended to the next quarter.

Q3. Which Credit Cards will be affected by these lounge changes?

Ans. Below are the products where the lounge benefits will be linked to quarterly spends of INR 35,000:

Platinum Maxima, Platinum Maxima Plus, World Safari, Icon

Q4. Will there be any spending categories that will not count toward the quarterly spend criteria?

Ans. Only eligible retail spends will be counted towards quarterly spends criteria. Refer the respective Product Terms & Conditions for more information.

Q5. Are the changes limited to lounge benefits within India?

Ans. Yes, only the lounge benefits within India are undergoing changes. There are no changes in the lounge benefits outside India.

Q6. What happens if the Cardmember meets the spends threshold before the end of the quarter?

Ans. Cardmember will be eligible for the lounge access within India (subject to threshold amount being achieved) only from the 7th day of the subsequent quarter irrespective of when the threshold spends criteria was achieved in the last quarter.

Illustration:

If the Cardmember completes ₹35,000 in eligible spends by April 28, 2025 (for the April–June quarter), they will be eligible for lounge access from July 07, 2025 (i.e., the following quarter). Lounge access will not be available within the same quarter.

Q7. Will the Cardmember receive lounge benefits in the month or quarter of card issuance?

Ans. Cardmember will not be eligible for lounge access in the quarter of card issuance. Subject to spends made on the Credit Card in the joining quarter, Cardmember will be eligible for lounge access in the subsequent calendar quarter.

Q8. Will an add-on Cardmember receive lounge benefits if they meet the spending threshold?

Ans. No, add-on Cardmember will not get any lounge benefit. Spends made by add-on Cardmember will also be counted towards primary cardholder lounge benefit.

Q9. Can lounge benefits be availed after the card is closed or transferred?

Ans. Cardmember cannot avail lounge benefits on the card, which is closed, transferred or is not in good standing.