Kotak® Debit Cards

FREQUENTLY ASKED QUESTIONS.

- **Which Debit Cards have the spends based lounge facility available on them?**
  Privy Black, Privy Platinum, Privy Neon and Signature Pro Debit Card have spends based lounge access on them. Note that Wealth Debit Cardholders can access complimentary lounge without any criteria attached to the Debit Card.

- **What is the new spend criteria for availing complimentary lounge facility?**
  You will get complimentary lounge access in a calendar quarter only if you have spent a minimum of Rs. 5000 or more in the previous calendar quarter on your Kotak Bank Debit Card.

  Example: If you spend a minimum of Rs 5000 from October 2024 – December 2024, you can enjoy complimentary airport lounge access from January 2025 to March 2025 and so on.

  Note:
  1. Number of complimentary lounge access in a quarter will be applicable as per your Debit Card offerings.
  2. We update spends data by the 7th of the first month of each new quarter.
  How It Works:
  - Early Quarter Access*: From the 1st to the 7th, we check your spends dated two quarters ago. After the 7th, your spends as of previous calendar quarter will be considered.

  Example:
  - For April'25 1st-7th: We look at what you spent from last October to December 2024.
  - After April 7th : Your spends from January to March 2025 count for lounge access.

  *Same applies for all the upcoming calendar quarters

- **From which date will I get access to the lounge, if I have spent Rs. 5K via my Debit Card in the previous quarter?**
  For eligible spends made in the previous quarter, lounge access can be availed from the 8th day of the next quarter.

- **In case my card is replaced or a renewal card is sent to me, then will I get the benefit of spends done on my replaced card for the previous quarter?**
  Yes, spends of only Replaced/Renewed cards will be carried forward for consideration of lounge access on the new card.

  Can I check my eligibility for complimentary lounge access prior to my scheduled date of travel?
  Yes, you can check your eligibility for complimentary lounge access on Kotak Bank debit cards by visiting the following link **(please note that you will be re-directed to a third-party vendor to access your lounge details)**

  https://webaccess.dreamfolks.in/login-user?utm_source=DF+website&utm_medium=web_access_button

- **If I have made a cash withdrawal of Rs 5000 from an ATM will it be counted for a complimentary access?**

This is an Internal document.

ATM withdrawals will not be counted as a spend. Only purchases made in-store or online using your Kotak Bank Debit Card will be considered as a valid spend.

- **Do I need to spend Rs 5000 in a single transaction to be eligible for a complimentary access?**
  You can spend Rs 5000 or more in a single transaction or make multiple transactions aggregating to Rs 5000 or more, in store or online. Both the scenarios will be eligible.

- **I've just opened an account with Kotak Bank and received my Debit Card, will I be eligible for complimentary lounge benefit?**
  For newly on boarded customers, the feature will be available without any condition for the first calendar quarter of account opening.

  Example: if you've opened your new account on 10th December 2024, you are eligible for complimentary lounge access till 31st Dec 2024. However, for the upcoming calendar quarter (Jan - Mar 2025) your complimentary lounge benefit will only be valid if you've spent Rs. 5000 or more from 10th Dec to 31st Dec 2024.

- **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 Rs 5000 for availing the complimentary lounge feature.**
  No, the form factor for making the payments has to be debit card i.e. only POS/PG (E-com)/SI are the 3 types of 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 Rs 5000.**
  Credit card bills and DC EMI are not an eligible criteria for meeting the spends value of Rs 5000 in a cumulative quarter.

- **Will there be any additional fees charged on lounge entry?**
  The lounge visit will be possible post transaction authentication with Rs. 2 from VISA debit cards. Rs 2 deducted is just an authentication fee. This is to verify that customer matches the eligibility criteria by the network. Note that the Rs 2 deducted towards swiping the card is not reversed/refunded by Visa.

- **Which lounges can I avail with my Kotak Bank Debit Card?**

You can avail entry at the following lounges using your Kotak Bank Debit Card, please note that the below list is subject to changes as per availability.

City	Terminal Type	Outlet Name	Terminal	Gate Type
Agartala	Domestic	Primus Lounge	Main Terminal	Departure
Ahmedabad	Domestic	The Lounge Domestic T1 Departure	Terminal 1	Departure
Amritsar	Domestic	Primus Lounge	Terminal 1	Departure
Bengaluru	Domestic	BLR Domestic T1 Departure	Terminal 1	Departure
Bhopal	Domestic	Primus Lounge	Terminal 1	Departure
Bhubaneswar	Domestic	Bird Lounge	Terminal 1	Departure
Calicut	International	Bird Lounge	Terminal 1	Departure

This is an Internal document.

Chandigarh	Domestic	Primus Lounge Domestic Departure	Main Terminal	Departure
Chandigarh	International	Primus Lounge International Departure	Main Terminal	Departure
Chennai	Domestic	Travel Club Lounge A Domestic T1 Departure	Terminal 1	Departure
Chennai	Domestic	Travel Club Lounge B Domestic T1 Departure	Terminal 1	Departure
Chennai	International	Travel Club Lounge International T2 Departure	Terminal 2	Departure
Cochin	Domestic	Earth Lounge Domestic T1 Departure	Terminal 1	Departure
Cochin	International	Earth Lounge International T3 Departure	Terminal 3	Departure
Coimbatore	Domestic	Blackberry Lounge	Terminal 1	Departure
Dehradun	Domestic	Bird Lounge	Terminal 1	Departure
Guwahati	Domestic	The Lounge	Terminal 1	Departure
Hyderabad	Domestic	Encalm Lounge Domestic T1 Departure	Terminal 1	Departure
Hyderabad	International	Encalm Lounge International T1 Departure	Terminal 1	Departure
Indore	Domestic	Primus Lounge	Terminal 1	Departure
Jammu	Domestic	Paahun The Executive Lounge	Terminal 1	Departure
Kannur	Domestic	Pearl Lounge Domestic T1 Departure	Main Terminal	Departure
Kannur	International	Pearl Lounge International T1 Departure	Main Terminal	Departure
Kolkata	Domestic	Travel Club Lounge Domestic T1 Departure	Terminal 1	Departure
Kolkata	International	Travel Club Lounge International T2 Departure	Terminal 2	Departure
Madurai	Domestic	Primus Lounge	Terminal 1	Departure
Mumbai	Domestic	Adani Lounge Domestic T2 Departure	Terminal 2	Departure
Mumbai	Domestic	Adani Lounge T1B Domestic Departure	Terminal 1B	Departure
Mumbai	Domestic	Travel Club Lounge	Terminal 1c	Departure
Mumbai	International	Loyalty Lounge	Terminal 2	Departure
Nagpur	Domestic	Mandarin Lounge	Terminal 1	Departure
New Delhi	Domestic	Encalm Lounge Domestic T1 Departure	Terminal 1	Departure
New Delhi	Domestic	Encalm Lounge Domestic T2 Departure	Terminal 2	Departure
New Delhi	Domestic	Encalm Lounge Domestic T3 Departure	Terminal 3	Departure
New Delhi	International	Encalm Lounge International T3 Departure	Terminal 3	Departure
Pune	Domestic	Earth Lounge	Terminal 1	Departure
Srinagar	Domestic	Paahun The Executive Lounge	Terminal 1	Departure

This is an Internal document.

Thiruvananthapuram	International	The Lounge International T2 Departure	Terminal 2	Departure
Vadodara	Domestic	Premium Lounge	Main Terminal	Departure
Varanasi	Domestic	Take Off Bar	Main Terminal	Departure

*Kotak Bank Debit cards can only be used at Departure terminals for lounge access

General Information:
- The access to the lounge will be available on a first come first serve basis.
- 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
- Each lounge follows its food offerings and child policy, please check with the lounge before entry
- 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
- 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 policy reasons including but not limited to health and safety policies or fire safety regulations

- **For more queries please connect with the channels mentioned below**

- 1800 266 6666-For Privy customers
- 1860 266 2666-For Non-Privy customers
- Write to us: Kotak Mahindra Bank Ltd.
  P.O. Box:16344, Mumbai-400013

This is an Internal document.