

## **Frequently Asked Questions (FAQs) - HDFC Bank Debit Cards Lounge Program**

### **What is the change in process for availing complimentary lounge access?**

Under the current process, customers who meet the quarterly spends criteria of Rs. 5,000 become eligible for the lounge benefits in the following quarter and can avail the benefits by swiping the physical debit card at the lounge.

**Effective 10<sup>th</sup> January 2026**, customers who meet a quarterly spends criteria of **Rs. 10,000** will receive an SMS/Email on their registered mobile number/Email Id within 2 working days, containing a link to claim their lounge access voucher. The customer needs to click on this link and claim the voucher. Once claimed, a 12-18 digit voucher code will be sent to the registered email id and mobile number which needs to be shown at the time of entry at the lounge to avail complimentary access.

**Note:** Effective 10<sup>th</sup> January 2026, physical debit card-based lounge access **will no longer be accepted**.

### **Effective when, would the voucher-based lounge access facility on HDFC Bank Debit Card be applicable from?**

- The voucher-based lounge facility on HDFC Bank Debit Card will be applicable from **10th January, 2026**.

### **What is the new spend criteria for availing complimentary lounge facility?**

- Customers will get complimentary lounge access in a calendar quarter only if they have spent **Rs. 10,000** or more on their HDFC Bank Debit Card. (Infiniti debit card will get the lounge benefits without spends criteria)
- **Example:** If a customer spends a minimum of Rs 10,000 in a quarter i.e. (Jan-Mar, Apr-June, July-Sep, Oct-Dec), he/she will get the SMS/Email on the registered mobile number/Email Id within two working days with a link to claim lounge access voucher.
- Note: Number of complimentary lounge access in a quarter will be applicable as per your Debit Card offerings as below:

<b>Debit card variant</b>	<b>Lounge visits per quarter</b>
Millennia	1
Platinum	2

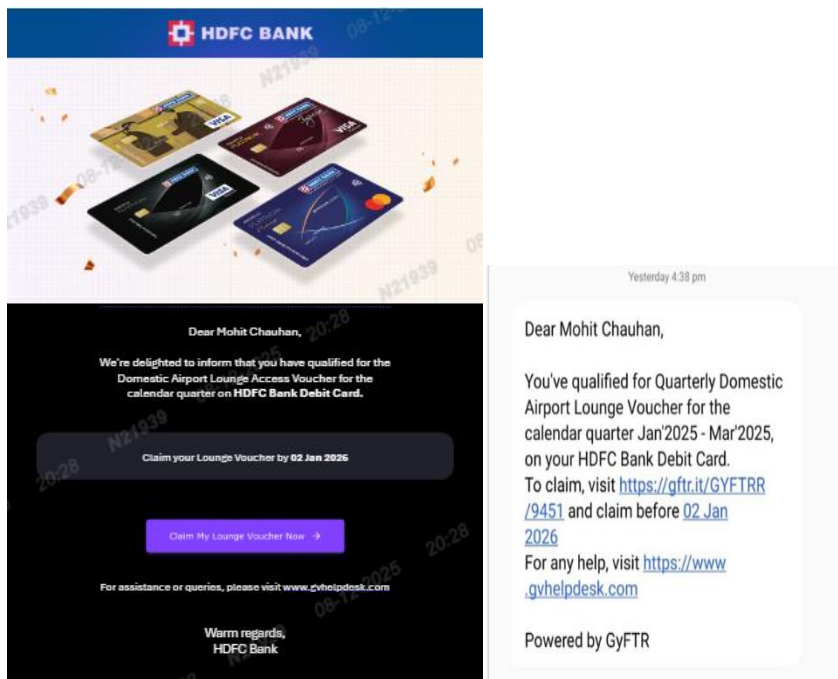
Classification - Public

## Classification - Public

Times	1
Business	2
GIGA	1
Infiniti	4

**Step By Step Process to claim the lounge voucher:**

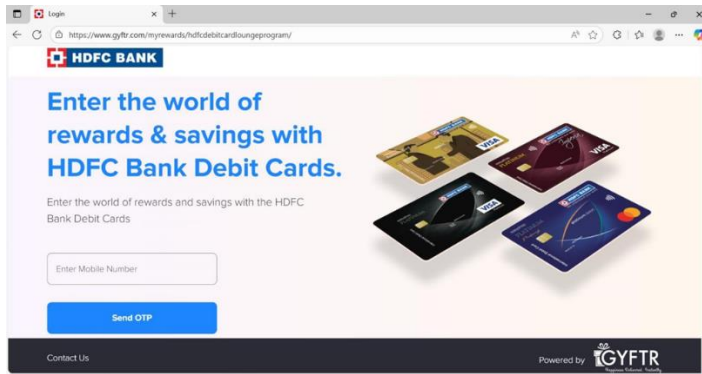
- 1) Customer will receive a SMS/Email with a link to claim the lounge voucher on meeting the quarterly spends criteria of Rs 10,000 on his /her HDFC Bank Debit Card.



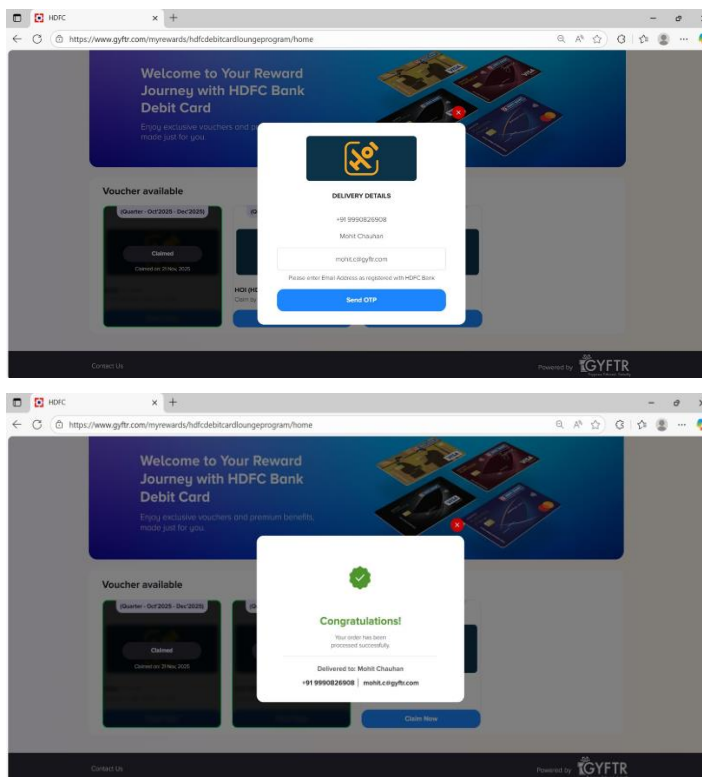
- 2) Click on the link and login through registered mobile number and validate OTP.

Please Note- Customer has to login using the mobile number on which the eligibility communication was triggered. In case, the mobile number is changed post eligibility communication then customer will be still required to login using the old mobile number.

## Classification - Public



- 3) Once the OTP is validated, customer will be able to check Lounge Access Voucher details on claim page. To claim the lounge access voucher, click on Claim Now tab and validate OTP which will be sent on registered mobile number.



- 4) Upon claiming the voucher successfully, customer will be receiving voucher delivery Email and SMS with 12-18 digit alphanumeric voucher code OR QR code.

Classification - Public





Dear Mohit Chauhan,

Congratulations!

As a cherished HDFC Bank Debit Cardholder, now you can use your Domestic Airport Lounge Access Voucher at eligible domestic airports.

You can simply share Voucher Code / QR Code with lounge operator to access the eligible Domestic Airport Lounge.





Voucher Code: 2HDFCHDC90FZ72C74D

Applicable Lounge(s): [Click here to view eligible Lounge List](#)

Bank Name: HDFC Bank

End Date: 24 May 2026

Visitors Allowed: 01

**Terms & Conditions:**

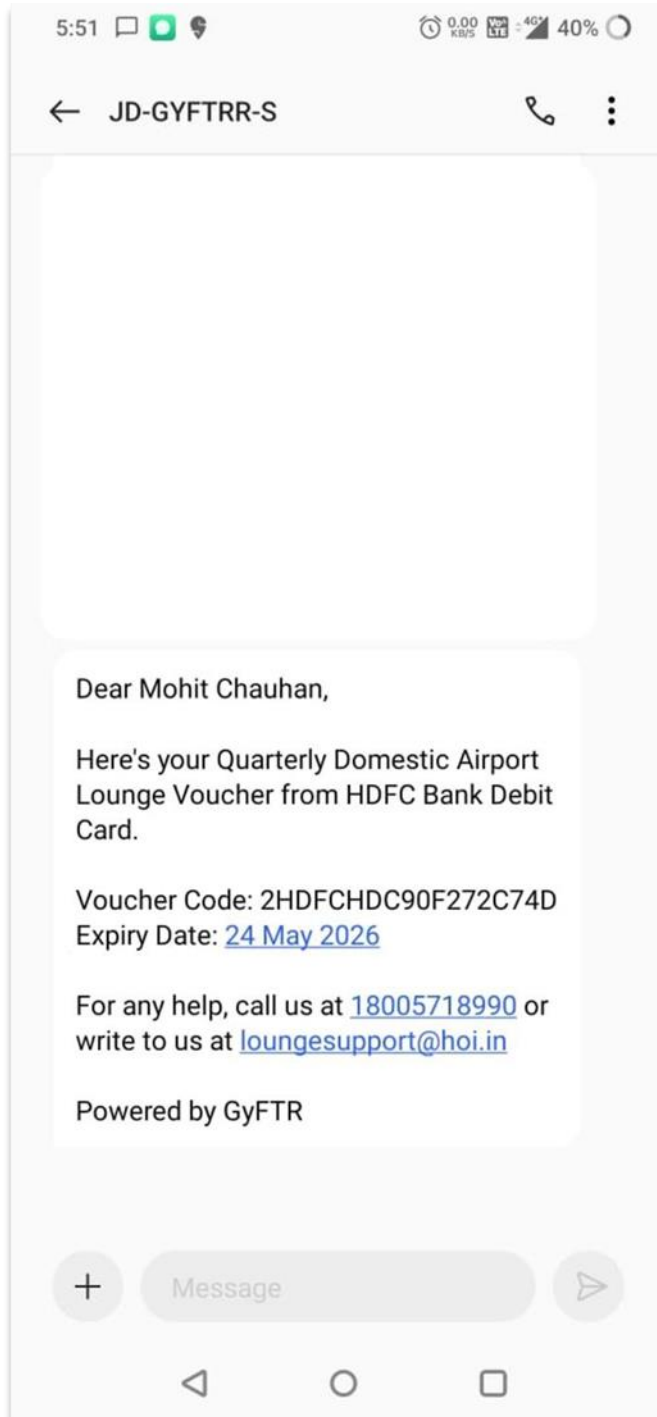
1. This voucher can only be used by the person whose name is stated at the top of their voucher. Proof of identification will be required to gain entry.
2. This voucher is non-refundable and non-transferable.
3. Outlet reserves the right to enforce a maximum stay policy (up to 2 hours). This is as per the discretion of the individual outlet.
4. The standards and services at outlets in the program differ and are beyond our control.
5. Outlets available in the program may change from time to time.
6. Outlets are operated by 3rd party vendors appointed by airport authorities and access to these outlets are subject to availability.
7. A restricted entry window may apply, typically 3 hours prior to scheduled departure.
8. Enforcement of a dress code or restrictions on attire may apply.
9. Additional outlet-specific rules such as restrictions related to guests, children, or pets may apply.
10. Eligible Lounge List: <http://www.hdfc-bank.in/debit-cards/services/airport-lounge-access-on-debit-cards>

Helpline: 18005718990

Email: [lounge-support@hdfc.in](mailto:lounge-support@hdfc.in)

Classification - Public

Classification - Public



- 5) Show that voucher code/QR code at the any of the empanelled lounges to avail the lounge benefits.

Classification - Public

**If in case, customer wants to re-issue details of already claimed vouchers**

- i. Customer can visit mentioned link- [www.gvhelpdesk.com](http://www.gvhelpdesk.com)
- ii. Click on the chat bot (EMA) present at right bottom corner
- iii. Click on resend voucher
- iv. Enter bank registered mobile number
- v. Enter 6-digit OTP
- vi. Select the relevant voucher name
- vii. Voucher details will be retrIGGERED to registered mobile number and Email ID

**What is the validity of the lounge vouchers?**

- The validity of lounge vouchers will be date of generation to the next quarter end.

**Example:**

- If voucher is received on 15<sup>th</sup> November 2025, then validity will be till 31<sup>st</sup> March 2026.
- If voucher is received on 10<sup>th</sup> January 2026, then validity will be till 30<sup>th</sup> June 2026.
- If voucher is received on 31<sup>st</sup> March 2026, then voucher's validity will be till 30<sup>th</sup> June 2026.

**Which lounges can be availed with the HDFC Bank Debit Card?**

State	City	Lounge Name	Terminal Type	Terminal
Karnataka	Bangalore	Blr Domestic Lounge	Domestic	Terminal 1
Tamil Nadu	Chennai	Travel Club Lounge B	Domestic	Terminal 1
Tamil Nadu	Chennai	Travel Club Lounge A	Domestic	Terminal 1
Tamil Nadu	Chennai	Travel Club Lounge	International	Terminal 2
Telangana	Hyderabad	Encalm Lounge	International	Terminal 1
Telangana	Hyderabad	Encalm lounge	Domestic	Terminal 1
West Bengal	Kolkata	Travel Club Lounge	Domestic	Terminal 1
Maharashtra	Mumbai	Adani East Lounge	International	Terminal 2
Maharashtra	Mumbai	Adani Lounge	Domestic	Terminal 2
Delhi	New Delhi	Encalm Lounge	International	Terminal 3
Delhi	New Delhi	Encalm Lounge	Domestic	Terminal 3

Please note that the below list is subject to changes as per availability.

**Does cash withdrawal from an ATM using the HDFC Bank Debit Card be considered for a complimentary access?**

- ATM cash withdrawals will not be considered. Only purchases made in-store or online using your HDFC Bank Debit Card for a minimum of Rs 10,000 will be considered to avail a complimentary access

**Does the criteria on spend of Rs 10,000 apply for a single transaction ?**

- Customer can spend Rs 10,000 or more in a single transaction OR make multiple transactions aggregating to Rs 10,000 or more, in store or online. Both the scenarios will be eligible.

**Is a newly opened account with HDFC Bank with a debit card eligible for a complimentary lounge access?**

For newly onboarded customers, the spends criteria of Rs. 10,000 is mandatory to avail the complimentary lounge benefits.

**Will Gpay/Phonepe/Paytm or any other mobile wallet-based payments be considered for meeting the minimum spends criteria of Rs 10,000 ?**

- No, the form factor for making the payments has to be HDFC Bank Debit Card only. No UPI or wallet based spends will be considered

**Will Credit Card bill payment /Debit Card EMI payments be considered for meeting the minimum spends criteria of Rs 10,000 ?**

- No, the form factor for making the payments has to be HDFC Bank Debit Card (full swipe / Non EMI spends) only. Credit Card bill payments made using debit card will not be considered.

**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

Classification - Public

- 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/railways 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**

- Write to us: [support@hdfcbank.com](mailto:support@hdfcbank.com)
- [Customer Care - Get Assistance & Support | HDFC Bank](#)