

Revision in Complimentary Airport Lounge Access Program (Effective 01-04-2026)

The Complimentary Airport Lounge Program on your SIB Debit Card (RuPay Platinum, MasterCard Business Platinum, MasterCard World & Visa Signature) is as detailed below:

For RuPay Platinum, MasterCard Business Platinum & MasterCard World Cardholders

The Complimentary Airport Lounge Access entitlement of RuPay Platinum, MasterCard Business Platinum and MasterCard World Debit Cardholders are as given below:

Card Variant	Lounges in India	Lounges Outside India
RuPay Platinum	1/Calendar Year	1/Calendar Year
MasterCard Business Platinum & MasterCard World	2/Calendar Quarter	Nil

Qualifying Criteria for Complimentary Airport Lounge Access Program

Listed below are the qualifying criteria that needs to be met in the current quarter for being eligible for Complimentary Lounge Facility in the subsequent Quarter. If any of the below qualifying criteria is not satisfied, the cardholder will not be eligible for Complimentary Lounge Access.

1. Account Category

The account categories in which the Complimentary Lounge Facility is extended for RuPay Platinum/MasterCard Business & World Debit Card is listed in the link below. Please confirm that category of account in which the debit card with lounge facility is extended is in the inclusion list.

[List of account categories eligible for Complimentary Airport Lounge program through RuPay Platinum, MasterCard World & MasterCard Business Platinum](#)

2. Average Quarterly Balance (AQB)

The customer to be eligible for Complimentary Lounge Facility in the current quarter, has to maintain the Average Quarterly Balance as stipulated in the account category of the account to which debit card is issued in the previous quarter of lounge utilization.

3. Minimum Spend Criterion

A minimum POS/e-Com spend of Rs. 5,000/- using the debit card in the previous quarter of lounge utilization.

For Prime & Prime Platinum Customers the above validations are not applicable.

Please find the list of SIB RuPay Platinum Debit Card Complimentary Airport Lounges in **[RuPay Platinum Debit Card complimentary airport lounge list](#)**

Please find the list of SIB MasterCard Business/World Debit Card Complimentary Airport Lounges in **[Mastercard Debit Card complimentary airport lounge list](#)**

For Visa Signature Cardholders

The Complimentary Airport Lounge Access entitlement of Visa Signature Cardholders is as given below:

Card Variant	Lounges in India	Lounges Outside India
Visa Signature	3/Calendar Quarter	4/Calendar Year

Qualifying Criteria for Complimentary Airport Lounge Access for Visa Signature Cardholders

- Customer shall be part of Prime Platinum Program.
- Average Quarterly Balance [AQB] of Rs. 5 lakhs in the Savings/Current accounts + Total Relationship Value [TRV] of Rs. 10 Lakhs (AQB +10% of Term Deposits)
OR
- Initial Payment [IP] value of Rs. 10 lakhs or CASA Average Monthly Balance [AMB] of Rs. 10 lakhs and above.
OR
- CASA Average Monthly Balance [AMB] of Rs. 2 Lakhs & above and Rs. 1 crore above Term Deposit.
OR
- Term Deposit of Rs. 2 crore and above.

The qualifying criteria need to be maintained in the previous quarter of lounge utilization for availing Complimentary Lounge Facility. If any of the above qualifying criteria is not satisfied, the cardholder will not be eligible for Complimentary Lounge Access.

Please find the list of SIB Visa Signature Debit Card Complimentary Airport Lounges in [**Visa Signature Complimentary Airport Lounge list**](#)

Example: For a customer to access the Complimentary Lounge Access in October 2026 (Calendar Quarter 4), the eligibility criteria need to be met in Calendar Quarter 3. If these conditions are not met, then the Complimentary Access will be restricted.