



**IndusInd Bank**

IndusInd Bank – your financial partner.  
IndusInd Bank has successfully empowered millions of demanding customers by pursuing excellence, building long-term relationships, delivering innovative solutions & leveraging unique insights.

**FOR MORE INFORMATION:**



Please visit our bank branches



Call our 24-hour Phone Banking at 1860 267 7777



Log on to [www.indusind.com](http://www.indusind.com)



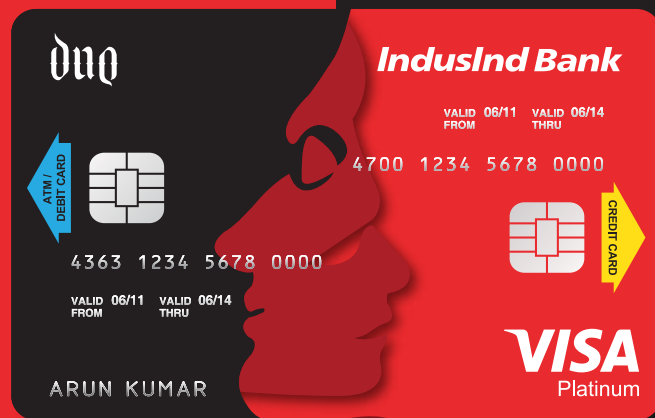
E-mail us at [duo.care@indusind.com](mailto:duo.care@indusind.com)

Note: The stated documentation is subject to change and is at the sole discretion of IndusInd Bank. For detailed terms and conditions, please logon to [www.indusind.com](http://www.indusind.com)

Terms and conditions apply.



**INDUSIND BANK DUO CARD  
BENEFIT GUIDE**



Welcome to a journey that's as distinctive as your IndusInd Bank Duo Card. This first-of-its-kind Card in India, brings together a variety of benefits that treat you to the very best of a Credit and Debit Card.



R E W A R D S

#### **A REWARDING LIFE**

Stride into a Rewards Program which pampers you every step of the way. It's especially designed to compliment your lifestyle, combining maximum flexibility with minimum limitations.

#### **DUO CARD ACCRUAL OF REWARD POINTS**

Watch your reward options grow by using your card for business or pleasure wherever you choose. For every ₹150 spent on your IndusInd Bank Duo Card, you get 1 Reward Point.

#### **DUO CARD REDEMPTION OF REWARD POINTS**

With the IndusInd Bank Duo Card, you have a range of exciting choices for redemption of your Rewards. For further details, please visit [www.indusind.com](http://www.indusind.com).

Conditions apply. For further details, please refer to the Terms & Conditions section.

# L I F E S T Y L E



## **REEL GOOD**

It's always more the merrier at the movies. Which is why, your IndusInd Bank Duo Card comes with the offer that guarantees a good time!

### **DUO CREDIT CARD**

Get one free movie ticket with every movie ticket you purchase.

### **DUO DEBIT CARD**

Get one free movie ticket with every movie ticket you purchase.

\*Terms & conditions apply. For details, please visit [www.indusind.com](http://www.indusind.com)



**T R A V E L**

## **DUO CREDIT CARD**

### **ROAM UNRESTRICTED**

IndusInd Bank understands your travel needs and brings to you set of unique travel assist program - 'Travel Plus'. With the Travel Plus Program, you also enjoy special waivers on lounge usage charges outside India. Travel Plus Program is applicable only on Duo Credit Card.

For further details, please refer to the Terms & Conditions section.



**F U E L**

### **HIT THE ROAD**

Check road trips off your bucket list, since your IndusInd Bank Duo Card frees you from paying fuel surcharge, all around the country.

### **DUO CREDIT CARD**

Get 1% fuel surcharge waived off on refuelling at any petrol pump across the nation\*.

### **DUO DEBIT CARD**

Refuel at any petrol pump in India without hesitation. No surcharge is levied on your Duo Debit Card\*.

\*Subject to modification under government regulations. For terms and conditions, please visit [www.indusind.com](http://www.indusind.com)



# A S S U R A N C E

## **ALWAYS ASSURED**

Delight in dependable protection. It secures you against a range of eventualities, so that you have no reason to worry.

## **DUO CREDIT CARD**

Avail air accident insurance up to ₹25 Lakhs, insurance on lost or delayed baggage, loss of passport or ticket, missed connections, as well as total protection up to your credit limit.

## **DUO DEBIT CARD**

Get air accident cover of ₹25 Lakhs, personal accidental death insurance of ₹2 Lakhs, lost card liability of ₹3 Lakhs, as well as purchase protection worth ₹50,000.

For detailed terms and conditions, please visit [www.indusind.com](http://www.indusind.com)



# C O N C I E R G E

## **DUO CARD 24-HOUR CONCIERGE SERVICE**

From making reservations in London and reserving seats for a Broadway show in New York to tracking down that unique gift for someone special, a team of global experts will make sure that your needs are well taken care of. We will ensure that your desire is fulfilled.

## **INDUSIND BANK DUO CONCIERGE SERVICE OFFERS YOU:**

**Pre-trip Assistance:** No more pre-trip worries. Collect all the information you need to know before you go. The concierge will provide you with all the information about your travel destination, like the weather, important landmarks, modes of transport etc.

**Reservation:** Let the concierge handle your reservations. The concierge shall make all the arrangements in the finest hotels across the world to ensure you have a pleasurable and comfortable stay.

**Flight Booking:** The concierge will make all the necessary flight arrangements to help you get to your desired destination.

**Personnel Sports And Entertainment Booking:** Whether it's the FIFA finals or strawberry and cream at the Wimbledon, the concierge will make sure you don't miss out on your favourite sporting or any event.

**Personnel Exclusive Booking:** The concierge shall assist you with information on special events like workshops and talks by eminent personalities. If requested by you and whenever possible, the concierge will also make reservations on your behalf.

**Personnel Flower And Gift:** Need help arranging that special gift or want to send flowers to that special someone, leave it to the concierge. Now, you can have a gift delivered to anyone, anywhere in the world. So whatever it is, Swiss watches or French wine, the concierge ensures your loved ones have it delivered to them.

For further details please call the Concierge Desk at 1860 267 7777



## Frequently Asked Questions (FAQs)

### Why should I take the IndusInd Bank Duo Card when I already have a premium card from another bank?

Privileges are abundant when it comes to IndusInd Bank Duo Card. This Card is exclusive and comes loaded with benefits that no other card offers.

- The Duo Card is the first of its kind; which offers customers the freedom to choose how to pay and access their cash without having to carry multiple cards.
- You get Personal Air Accident insurance of ₹25 Lacs with your IndusInd Bank Duo Card
- Your Reward Points on IndusInd Bank Duo Card are unique. You get flexibility to redeem your reward points towards cash credit or a range of exciting choices available on your Duo Debit & Credit Card.
- You get India's first auto assist service and international concierge service that provides you with travel assistance and concierge assistance, 24-hours a day.

## Rewards Program

### What is the Rewards program on the IndusInd Bank Duo Card?

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you. You earn Reward Points when you use the IndusInd Bank Duo Card.

### When do my Reward Points expire?

All Reward Points earned on your Duo Credit Card are valid as long as the IndusInd Bank Duo Credit Card account is live. Please note, all Reward Points earned on your Duo Debit Card will be valid for a period of 12 months.

### What is the maximum number of Reward Points I can earn in a year?

There is no cap on the Reward Points that you can earn on the Duo Credit Card. On the Duo Debit Card however, you can earn a maximum of 3000 Reward Points per month.

### How do I redeem my Reward Points for direct cash credit?

You can redeem your reward points for cash credit into your savings/ card account. It's Simple! Check your reward point balance by logging in to your Internet banking, to see if you have earned more than 500 points— which is minimum points required for redemption. You can then contact us at our 24X7 call centre, or place a request on Internet Banking, to redeem your reward points

### When will the Reward Points be credited to my account?

The Reward Points on your Duo Credit & Debit Card will be credited only once the transaction has been settled by the Merchant and the Bank.

### What if the merchant reverses my transaction?

You will not accrue any Reward Points for a transaction, if it has not been settled or is reversed by the Merchant.

## Travel Insurance

We request you to visit [www.indusind.com](http://www.indusind.com) for travel insurance details on your Duo Credit and Debit Card.

## Fuel Surcharge

- Fuel Surcharge waiver is applicable across all petrol pumps in India
- The waiver can be availed only when payment is made through the Card
- IndusInd Bank reserves the right to impose a cap on the maximum value or number of fuel transactions allowed in a month

- Please note that GST levied on fuel surcharge (if any) will not be waived and will need to be borne by the cardholders.

### Fuel Surcharge Waiver on Duo Credit Card:

- 1% waiver of fuel surcharge on IndusInd Bank Duo Credit Card is applicable up to fuel transactions amounting to INR 5000 per billing cycle
- For fuel transactions exceeding INR 5000 per billing cycle on Duo Credit Card, the fuel surcharge will be applicable

### Fuel Surcharge Waiver on Duo Debit Card:

- As per Government of India regulations, no fuel surcharge is applicable on your Duo Debit Card. Terms & conditions apply. For more information, please visit [www.indusind.com](http://www.indusind.com)

## Concierge Services

### What are the advantages of the Concierge Services?

The Concierge Service provides you with 24 hours of assistance, all year through a service provider.

For the IndusInd Bank concierge assistance service you will need to call a local number. The service can be thought of as your personal assistant, a friend, who you can call for any request either for organizing birthday parties, finding a rare gift for that someone special or even for any emergency.

For example, if you need information about a country or you want hotel bookings, restaurant reservations, ticket for the Wimbledon or you want to send a special gift to your son in any part of the world, you can call the IndusInd Bank Concierge Service.

The Concierge shall be at your service 24 hours a day.

### What number do I call for the concierge service?

You can call the Concierge Services on 1860 267 7777.

### What are the various services that I can avail from the concierge?

You can avail of the following services from the concierge desk:

**Pre-trip Assistance:** With this service, you can get information about any destination in India or abroad, information like the weather, important landmarks, modes of transport, etc. and plan your trip easily with this information.

**Hotel Bookings:** If, you need to make a booking at any hotel across the world, you can call the concierge desk to take care of the bookings.

**Flight Bookings:** Your flight bookings whether in India or abroad can be handled by the concierge desk. All you need to do is call the concierge to book the tickets and deliver them to you at your doorstep.

For the IndusInd Bank International Travel offers, call the concierge desk and the tickets will be charged on your Card and delivered to you at your doorstep.

**Car Rental and Limousine service:** If, you want to rent a car while travelling in India or abroad, all you will need to do is call the concierge and the rental shall be arranged for you.

**Restaurant Reservations:** If, you want to arrange a reservation at your favorite restaurant, just call the concierge desk to make the arrangement.

**Sports and Entertainment Bookings:** If, you want tickets for the finals of FIFA World Cup or even a cricket match at the Wankhede, you can call the concierge desk. They will try and arrange for the tickets and deliver them to your doorstep.

**Event Bookings:** You can call the concierge desk for arranging for tickets to any special talks or events across the world.

**Flower and Gift Delivery:** With the concierge, you can arrange to send flowers

or any special gift to anyone across the world. You can ask the concierge for the rarest of things and it will be arranged and delivered to any place that you wish.

#### **Will I be charged extra for using the concierge?**

You will not be charged for using the concierge service. You will only be charged for the actual cost of the services, e.g. cost of the ticket, if you book tickets, and any delivery charges that are applicable.

#### **Can I get whatever gift that I want to get delivered?**

You can ask for the rarest of gift for your loved one through the concierge. The concierge will search for the gift that you have asked for across the world. However, they cannot guarantee that it would be available. The service is on a best effort basis and they would try their best to ensure that what you ask for is fulfilled.

### **Auto Assist**

#### **What services do I get in the Auto Assist service?**

Auto Assist provides you with the following services

**Roadside Repair Service:** In the event that your vehicle breaks down on the road due to any Mechanical / Electrical fault, Auto Assist will help in arranging for the mechanic for repair of your vehicle at the vehicle's breakdown location.

**Emergency Fuel Supply:** If, your vehicle gets stranded on the road due to lack of fuel, the Auto Assist shall arrange to deliver the fuel (up to 5 liters) to the location where your vehicle is stranded.

**Flat Tire Services:** In case of a flat tire, the Auto Assist shall arrange for a mechanic to come and repair the flat tire.

**Keys Locked Inside:** In the case of car keys getting locked inside the car or

keys getting misplaced, Auto Assist can even arrange for a locksmith to come and either prepare a new car key or open your car for you at the time of need.

**Battery Service:** In case the battery is dead and not functioning, the Auto Assist shall arrange for a service provider to come for battery repair at the vehicle's breakdown location.

**Emergency Towing Assistance:** In case of a breakdown where the car needs to be towed, the Auto Assist shall arrange for a towing service for taking your car to the appropriate repair shop.

**Accident Management & Medical Assistance:** In the unfortunate event of an accident or emergency, the Auto Assist will help you by co-ordinating necessary activities including emergency message transmission, arranging for emergency medical assistance, towing of vehicles.

#### **Do I need to pay when I use the Auto Assist?**

You do not need to pay for arrangement, however all expenses including labour charges or any repair charges, need to be paid to the mechanic.

#### **How long does it normally take for the mechanic to come to me in the time of emergency?**

The Auto Assist service is on a best efforts basis, and the time would depend on the location of the vehicle. However, normally it would take about 30 to 45 minutes to reach you within city limits and about one to one and half hour to reach you if you are outside city limits.

#### **What number do I call if I want to use the Auto Assist service?**

You need to call the Concierge Service on 1860 267 7777 for Auto Assist.

#### **What all cities is the Auto Assist service available?**

The Auto Assist service is available in Delhi, Mumbai, Kolkata, Chennai and Bangalore.

### **Total Protect**

#### **What is 'Total Protect'?**

Total Protect is the first-of-its-kind card security program that covers you from unauthorized transactions on your Card at merchant establishments. It covers you for a sum up to the credit limit on your Credit Card.

For your debit card, you get 'Total Protection' worth up to ₹3 Lakhs. To know more, visit [www.indusind.com](http://www.indusind.com)

#### **What does 'Total 'Protection' on my Duo Credit Card safeguard me against?**

Total Protection covers you for a sum up to the limit assigned on your Credit Card for the following:

- Unauthorized Transactions in case of loss/ theft of Card – We provide an insurance cover up to 48 hours prior to your reporting the loss of your Card to IndusInd Bank.
- Counterfeit Fraud – It is possible that your Card or Card details are stolen and used unscrupulously by producing counterfeit plastic. The IndusInd Bank Duo Card offers you insurance to protect yourself against such incidents.

#### **Do I have to pay a fee to avail of 'Total Protect'?**

No. This facility is complimentary. It is provided absolutely free of cost to all IndusInd Bank Duo Cardholders.

#### **What steps do I need to follow if I lose my Duo Card?**

- Immediately call IndusInd Bank 24– Hour Phone Banking number and report the loss/theft of your Card. Our customer service executives will assist you further.

### **Chip Card**

#### **What is the IndusInd Bank Duo Chip Card?**

IndusInd Bank Duo Chip Card contains 2 embedded microchips on the face of the Card. The customer data embedded in the microchip is extremely difficult to copy or counterfeit. This chip technology is designed to take security to the next level by giving you a secure environment to transact. For better acceptability across merchants, IndusInd Bank Duo Chip Card will also contain a magnetic stripe on the reverse of the Card to ensure swipe transactions.

#### **What are the benefits of the IndusInd Bank Duo Chip Card?**

With the chip technology, all the data that was stored on the magnetic stripe will be additionally embedded on the chip. A Credit / Debit Card with a chip is more secure and reliable than the one with just the magnetic stripe on the reverse of the Card, as it is difficult to copy customer details from an embedded chip. This safeguards the Credit / Debit Card from skimming frauds.

#### **How will I use the IndusInd Bank Duo Chip Card on a chip (POS – point of sale) terminal?**

Your IndusInd Bank Duo Card comes to you with two Chips for Debit & Credit Card each.

At a chip terminal you simply:

- Insert the appropriate chip (Debit or Credit) in to the chip slot.
- You may be asked to enter you PIN. This PIN is the same as your ATM PIN.
- When your transaction is completed, remove your Card from the chip slot and take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future\ reference.

### How is IndusInd Bank Duo Chip Card different from what I use today?

When you make a transaction at a chip terminal, you insert your Chip Card into the terminal. Your IndusInd Bank Duo Chip Card stays in the terminal until the transaction is complete. Transacting with the Card using the chip should be a priority over using the magnetic stripe at the back of the Card, since the security chip makes the transaction more secure.

### Will the magnetic stripe be removed from IndusInd Bank Chip Cards?

Chip Cards will continue to have a magnetic stripe on the back. This will ensure that the chip Cards are accepted at merchants and in other countries that have not moved to the chip technology (such as the United States).

### What if the IndusInd Bank Duo Chip Card does not work at a merchant having a chip terminal?

IndusInd Bank Duo Chip Card will work on all terminals at all merchant locations around the world. However, if the chip Card doesn't work at a particular terminal, the merchant will have to do the following:

- Swipe the magnetic stripe at the back of the Card on the chip terminal (This is known as a fallback transaction when the Chip Card inserted in the chip terminal slot doesn't work)
- Please note that we have restricted the number of fallback transactions allowed, to a maximum of three attempts on your Credit Card to minimize the possibility of misuse on your Card. If the number of attempts is exceeded beyond the allowable limit, your Credit Card will be temporarily blocked. You need to call the IndusInd Bank Phone Banking Number: 1860 267 7777 to unblock your IndusInd Bank Chip Card. There is no restriction to the number of fallback transactions on your Debit card.
- If the Card still doesn't work, the merchant terminal could be faulty. Please request the merchant to use the IndusInd Bank Duo Chip Card at another

chip terminal (if possible of another acquiring bank than the one used earlier). If both the above options do not work, please contact us at our 24 Hour Phone Banking Number 1860 2677777.

### What if my IndusInd Bank Duo Chip Card is lost or stolen?

Please report the loss to us immediately on 1860 267 7777 / +91 22 4220 7777 and our Phone Banking officers will block your Duo Card immediately.

### Will my Card number change when I get the new IndusInd Bank Chip Card?

In case your Card has been lost or stolen, your Card number will also change. Please note that in case you have any standing instructions for utility and other bill payments on your earlier Credit Card, you will have to contact the respective billers to transfer the instructions to your new Credit Card number.

### Can I use the IndusInd Bank Duo Chip Card outside India?

Yes. IndusInd Bank Duo Chip Cards can be used at any merchants around the world where your Credit or Debit Card is accepted today.

### How does Chip technology work for online and mail order/ IVR (Interactive Voice Response) transactions?

Online transactions will function the same way as they do today.

For Mail order and telephone transactions, effective 1st February 2011 a 6-digit OTP (One Time Password) is required and will be applicable for Chip Cards as well.

### Which shopping outlets have the chip-enabled terminals?

Most of the merchants have chip-enabled terminals. In case the merchant doesn't have chip-enabled terminal, the card can be swiped for transactions.

### Can the Duo Chip Card be used to withdraw cash?

- You can use your IndusInd Bank Duo Card as an ATM/Debit Card by entering your Debit Card PIN to withdraw the funds from your Bank Account and to conduct other Banking transactions at an ATM. Please ensure to insert your Duo Card into the ATM card slot from the 'ATM/Debit Card' (blue arrow). Debit Transactions initiated with your Duo Card and your Debit Card PIN will appear on the statement we send to you for your IndusInd Bank Account.
- You can also use your IndusInd Bank Duo Card as a Credit Card by entering your Credit Card PIN to obtain a Cash Advance against your Credit Card Cash Limit. Cash Advance and Interest Charges will be applicable for such Cash Advances, please refer to the Schedule of Charges for details. Please ensure to insert your Duo Card into the ATM card slot from the 'Credit Card' (yellow arrow) side. Cash Advance Transactions initiated with your Duo Card and your Credit Card PIN will appear on the monthly Credit Card statement.

### How do I make the payment for the Duo Chip Credit Card usage?

You can make Duo Chip Card payment through online banking/ECS set up on your Bank Account, Cash, Cheque, Net Banking, etc. The process is the same as in case of other IndusInd Bank Credit Cards.

### Is the IndusInd Bank Duo Chip Card durable?

The IndusInd Bank Duo Chip Card should withstand normal wear & tear and the Chip should last as long as the Card is valid. However, you should take steps to ensure your Duo Card is protected to ensure longevity.

## Terms & Conditions

### General Terms & Conditions for benefits on IndusInd Bank Duo Card

- The benefits under the IndusInd Bank Duo Card Program ("Program") are offered by IndusInd Bank ("IndusInd Bank") or business associates of IndusInd Bank on a 'best efforts basis'. IndusInd Bank does not underwrite or warrant the services performed by the air carriers or other goods/services providers associated with Program and shall not have any liability for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a Cardholder directly or indirectly by use or non-use of the products / services provided by such air carriers or service providers.
- The benefits under the Program are applicable to such persons who hold an active IndusInd Bank Duo Card ("Card") issued in India.
- The IndusInd Bank Duo Card holders ("Cardholders") must exercise due diligence in understanding specific terms that may be applicable to such benefits.
- Any disputes regarding delivery, service, quality or performance of products/services under the Program must be addressed in writing by the customer directly to the associated service providers.
- Any participation / availing of the benefits by Cardholder shall be purely voluntary.
- IndusInd Bank and its respective business associates reserve the right to change the Terms & Conditions of the Program at any time without prior notice.
- These Terms & Conditions shall be read in conjunction with Cardholder's Agreement and IndusInd Bank's Terms & Conditions governing the usage of the Card and other Terms & Conditions as mentioned herein. The specific Terms & Conditions of various offers under the Program are set out below.

#### Travel Services

- The Travel Services are brought to you by a third party travel agent as decided by IndusInd Bank ("Service Provider").
- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.
- IndusInd Bank & the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.
- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account.
- The transaction will be carried out by the service providers based on the instructions provided to them by the Cardholder.
- IndusInd Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Duo Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non-use of the goods/ services provided by the respective vendors/ service providers.
- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

#### Concierge Service and Auto Assist

- The Concierge Services and Auto Assist are brought to you by a third party concierge service provider as decided by IndusInd Bank ("Service Provider").
- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.
- IndusInd Bank and the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.
- The services shall be available to the Cardholder only if the Cardholder's Duo Card is in 'live' status and the transactions ordered by the Cardholders is within the available credit limit on the Credit Card.
- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account.
- The transaction will be carried out by the service provider based on the instructions provided to them by the Cardholder.
- IndusInd Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Credit Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non use of the goods/ services provided by the respective vendors/ service providers.

- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

#### Rewards Program

IndusInd Bank reserves the right to change the rate of conversion of Reward Points to cash credit on Debit/Credit Card at any time without prior notice.

#### Access to Airport Lounges with Priority Pass under the Travel Plus Programme

- Cardholder will be eligible for a Travel Plus Programme at a joining fee of INR 5000 along with applicable GST.
- IndusInd Bank reserves the right to change the benefits offered as part of the Travel Plus Programme without notice.
- As a part of the Travel Plus Programme, the usage charge of USD 27 is waived off for the cardholder for 8 international lounge visits outside India.
- Usage charges of USD 27 for visits any lounge within India shall not be waived off.
- Once the complimentary lounge visits are exhausted, a usage charge of USD 27 per person is applicable each time a cardholder visits any lounge, within or outside India. This charge will be billed to your IndusInd Bank Duo Credit Card.
- Usage charges of USD 27 for visits of guests of cardholders to any lounge within or outside India shall not be waived off.
- The Priority Pass Card will be delivered to the Cardholder at the registered mailing address.
- For any disputes regarding the billing of this lounge usage fee, the Cardholder needs to contact Priority Pass directly.
- The usage charges for lounge access are subject to change as governed by Priority Pass.