

NPCI/2025-26/RuPay/045

To,

All Members

Sub: Update on Lounge Access on Debit Cards

Executive overview

RuPay is creating its future-ready value proposition by introducing spend-based benefits that reward active engagement. This approach aligns with industry trends, where leading banks have either discontinued complimentary lounge access or adopted spend-linked models, ensuring sustainability and delivering meaningful benefits to customers.

Key Changes to RuPay card offerings

A. Lounge Access on Platinum Debit Cards:

- Effective 1st April 2026, access to airport lounges (domestic & international) and railway lounges on Platinum Debit cards shall be discontinued.
- Until, 31st March 2026, lounge access shall continue to be spend based under the Benefit Management System (BMS)

B. Lounge Access on Select Debit Cards:

- Effective 1st April 2026, access to airport lounges (domestic & international) and railway lounges on Select Debit cards shall be spend based under the Benefit Management System (BMS) only.

C. Lounge Access on Feature Debit Cards (Platinum and Select):

- Banks may continue offering lounge access under customized feature card offerings agreed between Issuers and RuPay.

All member banks are requested to make a note of this circular and take necessary action to update their RuPay card product offerings and customer communication.

Yours Sincerely,

SD/-

Kunal Kalawatia

Chief of Products & Marketing

Type:

Circular

Product / Brand:

RuPay®

Category:

Debit Cards

Member:

Issuer

Region:

Domestic and International

Published:

15th December 2025

Effective:

April 2026 (Discontinuation)

Reference:

NPCI/2024-25/RuPay/029

NPCI/2024-25/RuPay/030

NPCI/2024-25/RuPay/036

Action:

Cardholder Communication