

Revision of Burgundy Private -The One Card Terms and Conditions

While you continue to enjoy the benefits on your **Burgundy Private- The One Card**, the following revisions will be applicable on your card basis the effective dates below:

Effective 28-08-2026

- When you make a payment towards your credit card outstanding balance, the payment will be adjusted across different components of your outstanding balance in a defined order. Payments will be adjusted first towards applicable fees and charges (including taxes), followed by EMI, interest charges, purchase transactions, and cash advances.

Effective 01-09-2026

- The Burgundy Private - The One Card remains complimentary for Burgundy Private clients who maintain a Total Relationship Value* (TRV) of INR 5 Crore and above with us (excluding demat).

A revised annual fee of INR 1 Lakh + GST will be applicable to your Burgundy Private - The One Card in case your TRV falls below INR 5 Crore**.

For complete details on this fee update, please refer to the Most Important Terms and Conditions available [here](#).

* To understand how TRV is calculated, [click here](#).

** TRV maintenance will be checked for the month prior to your card anniversary month, with the applicable fee, charged in the card anniversary month. The annual fee has been revised from INR 50,000 to INR 1 lakh.

Effective 15-11-2026

- Complimentary memberships linked to your card will be renewed only with your explicit consent. Renewal details, including consent options, will be shared closer to the renewal date. Please [click here](#) to view the list of applicable memberships.

We would like to remind you of the airport lounge access benefits applicable to your card and share a few important guidelines to keep in mind while accessing these services:

- To access eligible international airport lounges, please present your Priority Pass along with your boarding pass at the lounge reception for authentication.
- Effective 28-08-2026, the Priority Pass card will not be valid for accessing domestic

airport lounges in India.

- To access eligible domestic airport lounges in India, please present only your **Burgundy Private- The One Card** along with your boarding pass at the lounge reception for authentication. To view the list of eligible domestic airport lounges in India, [click here](#).

Please note: Eligible airport lounges at Indian international terminals after immigration are considered international lounges and can be accessed using your Priority Pass.