

Revision of **RESERVE** Credit Card Terms and Conditions

While you continue to enjoy the benefits on your **RESERVE** Credit Card, the following revisions will be applicable on your credit card basis the below effective dates:

Effective 28-08-2026:

- The late payment fee remains unchanged for outstanding balances below INR 50,000. For outstanding balances of INR 50,000 and above, the revised late payment fee will be INR 1,300.

Slabs of outstanding amount	Late payment fee charges
Amount < INR 500	Nil
Amount INR 501 to INR 5000	INR 500/-
Amount INR 5001 to INR 10000	INR 750/-
Amount INR 10,001 to INR 50,000	INR 1200/-
Amount > INR 50,000	INR 1300/-

- When you make a payment towards your credit card outstanding, 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 EMIs, interest charges, purchase transactions and cash advances.
- Gift card purchases will continue to be excluded from rewards category and will not earn rewards or contribute towards spends based fee waiver calculations. However, instead of being classified under "Wallet" spend category, they will now be reclassified under a separate spends category titled "Gift card". Additionally, please note that no rewards shall be earned on spends made on Bridge Fees, Road Fees & Tolls.

Effective 15-11-2026:

- Complimentary memberships linked to your credit 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 credit 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 **RESERVE** Credit 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.