NDB Credit Cards LoungeKey Membership - Terms & Conditions

Effective Date: 1 July 2025

1. Eligibility

1.1 LoungeKey membership benefits are available exclusively to eligible NDB Credit Cardholders based on the applicable card variant and benefit programme.

1.2 Eligible card variants include NDB PRV PLUS, PRVS, PRV, Infinite (Non-PRV), Signature (Non-PRV) & NDB Platinum Credit Cards..

1.3 Both existing and new cardholders are eligible for LoungeKey benefits, subject to the eligibility criteria and terms set out herein.

1.4 Eligibility for complimentary lounge access benefits will be determined based on the card activation date and applicable benefit year.

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2. Complimentary Lounge Access Benefits

The complimentary lounge access entitlement applicable to each card variant is as follows:

Card Type	1st Year Benefits	2nd Year Onwards Benefits
PRV	2 complimentary lounge visits	2 complimentary visits annually upon maintaining a monthly spend of LKR 100,000 or more during the previous year
PRVS	4 complimentary lounge visits	2 complimentary visits annually + 2 additional visits if monthly average spend of LKR 100,000 or more during the previous year
PRVS Plus	4 complimentary lounge visits annually	4 complimentary lounge visits annually (no minimum spend requirement)
Infinite (Non-PRV)	1 complimentary lounge visit	2 complimentary visits annually upon maintaining a monthly spend of LKR 150,000 or more during the previous year
Signature (Non-PRV)	1 complimentary lounge visit	2 complimentary visits annually upon maintaining a monthly spend of LKR 150,000 or more during the previous year
Platinum	All visits at USD 32	All visits at USD 32

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3. Benefit Year

3.1 The benefit year refers to the twelve (12) month period commencing from the card issuance date.

3.2 Complimentary lounge access entitlements are assessed and renewed based on each cardholder's benefit year.

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4. Spend Based Qualification

4.1 Where applicable, eligibility for complimentary lounge access benefits beyond the first year is subject to meeting the specified monthly spend requirement.

4.2 The monthly spend requirement must be achieved consistently throughout the applicable benefit year.

4.3 Spending eligibility is assessed based on actual monthly card expenditure and is not calculated as a cumulative annual spend divided by twelve months.

4.4 NDB reserves the right to determine qualifying transactions and exclude any transactions that do not constitute eligible retail spending.

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5. Existing Cardholders

5.1 Existing cardholders who have not completed one (1) year from the card issuance date will continue to enjoy the first-year LoungeKey benefits applicable to their card variant.

5.2 Upon completion of the first year, cardholders will become eligible for benefits under the applicable second-year benefits structure and qualification criteria.

5.3 The revised LoungeKey proposition is effective from 1 July 2025.

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6. Supplementary Cardholders

6.1 Complimentary lounge access benefits are shared between the primary cardholder and all supplementary cardholders linked to the same credit card account.

6.2 Supplementary cardholders are not entitled to separate or additional complimentary lounge access allocations.

6.3 Any complimentary visit utilized by a supplementary cardholder will be deducted from the total entitlement available under the primary card account.

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7. Guest Access

7.1 Cardholders may bring guests to participating lounges subject to LoungeKey programme rules.

7.2 Guest visits are chargeable at the prevailing LoungeKey fee, currently USD 32 per guest per visit, or such revised fee as determined by LoungeKey from time to time.

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8. Lounge Access Procedure

8.1 Cardholders must present their eligible NDB Credit Card and any identification or verification required by the participating lounge operator.

8.2 Access to participating lounges is subject to lounge capacity, operating policies and LoungeKey programme conditions.

8.3 Lounge operators reserve the right to refuse entry in accordance with their operational requirements and policies.

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9. Programme Communication

9.1 NDB may communicate LoungeKey eligibility, entitlement status, programme updates and related information through SMS, email, Relationship Managers, welcome packs, the NDB website or any other approved communication channel.

9.2 Cardholders are responsible for ensuring that their contact details maintained with NDB remain current and accurate.

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10. General Conditions

10.1 LoungeKey benefits are subject to the terms and conditions prescribed by LoungeKey and National Development Bank PLC.

10.2 Participation in the LoungeKey programme is subject to compliance with all applicable NDB Credit Card Terms and Conditions.

10.3 NDB reserves the right to amend, modify, suspend or withdraw any LoungeKey benefit, eligibility criteria or programme feature at any time, subject to applicable regulatory requirements.

10.4 Any fees imposed by LoungeKey, participating lounges or associated service providers may be revised without prior notice.

10.5 In the event of any dispute relating to eligibility, entitlement or benefit utilisation, the decision of National Development Bank PLC shall be final and binding.

10.6 NDB shall not be responsible for the availability, quality, services or facilities provided by participating lounge operators.

10.7 Complimentary lounge visits not utilized within the applicable benefit year shall expire and cannot be carried forward to the subsequent benefit year.