

## Visa Business News

4 December 2025 | CEMEA (Oman, Saudi Arabia)

Changes in Visa Lounge Offering Will Be Introduced in Oman and Saudi Arabia.

**Overview:** Effective as of 1 October 2025, Visa has introduced certain changes to the Visa Lounge Offering at the portfolio level. Additional changes at the cardholder level will be effective 2 February 2026.

At a Glance	
Audience	Impact
Issuers	Action recommended
Key Dates	
February 2026: New Visa Lounge Offering eligibility conditions for cardholders 2 ·	
Networks	
Visa Network	✓
Interlink Network	
Plus Network	
V PAY	
Category	
Card Benefits	New
Products / Systems Impacted	
Card benefits, Visa Lounge Offering	
Special Impacts	
Europe Processing	
Affects Merchants	
Regulatory Impact	
BER Impact	
Article Type	

As part of Visa's regular review of the consumer value proposition, including cardholder benefits, Visa is introducing certain changes to the Visa Lounge Offering in Oman and Saudi Arabia.

Visa Lounge Offering is a suite of benefits offered by Visa through its suppliers on selected Visa products, with the benefits depending on the Visa product type, eligibility criteria, spend condition and other cardholder- and portfolio-level parameters.

### Portfolio-Level Changes

Effective as of 1 October 2025, Visa has revised the methodology for applying fair usage caps to the Visa Lounge Offering on issuer portfolios. Excess usage will now be calculated cumulatively at the issuer level for each combination of qualified product (e.g., Private, Infinite, Signature, Platinum), variant (standard or lite, where applicable) and funding source (credit, debit, etc.). This change is intended to optimize the management of benefit utilization across issuer portfolios.

In the illustrative example below, an issuer has reported cards-in-force (CIF) for various qualified products in the global operating certificate (GOC):

Qualified Product Type	Average CIF for the Year (GOC Submission Average for Four Quarters)	Usage Cap per CIF per Annum	Number of Usages Funded by Visa (CIF x Cap) per Annum	Actual Number of Usages per Annum	Previous Usages Charged to Issuer	Updated Usages Charged to Issuer (Effective as of 1 October 2025)
Visa Private Credit	500	2.50	1,250	1,350	100	-
Visa Private Debit	500	2.50	1,250	1,350	100	-
Visa Infinite Standard Credit	500	2.00	1,000	1,500	500	-
Visa Infinite Standard Debit	500	2.00	1,000	800	-	-
Visa Infinite Lite Credit	500	1.50	750	900	150	-
Visa Infinite Lite Debit	500	1.50	750	850	100	-
Visa Signature Standard Credit	500	1.00	500	600	100	-
Visa Signature Standard Debit	500	1.00	500	400	-	-
Visa Platinum Credit	500	0.12	60	100	40	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>7,060</b>	<b>7,850</b>	<b>1,090</b>	<b>790</b>

### Cardholder-Level Changes

Effective 2 February 2026, Visa will make certain changes to the Visa Lounge Offering at the cardholder level as outlined in the table below. These changes are intended to promote cross-border spend engagement from cardholders and maintain a fair and rewarding experience for all.

Qualified Product	Current Offering	Updated Offering Effective 2 February 2026
Visa Infinite Privilege (Ultra High Net Worth) Credit and Debit	<ul style="list-style-type: none"> <li>Eligibility condition: Not applicable</li> <li>Guest eligibility: Maximum of two guests per visit</li> <li>Number of usages allowed before eligibility condition: Not applicable</li> <li>Total number of usages per calendar year before and after eligibility condition: Unlimited</li> </ul>	No change
Visa Private Credit and Debit	<ul style="list-style-type: none"> <li>Eligibility condition: Not applicable</li> <li>Guest eligibility: Maximum of two guests per visit</li> <li>Number of usages allowed before eligibility condition: Not applicable</li> <li>Total number of usages per calendar year before and after eligibility condition: Unlimited</li> </ul>	No change
Visa Infinite Standard Credit and Debit	<ul style="list-style-type: none"> <li>Eligibility condition: Not applicable</li> <li>Guest eligibility: Maximum of two guests per visit</li> <li>Number of usages allowed before eligibility condition: Not applicable</li> <li>Total number of usages per calendar year before and after eligibility condition: Unlimited</li> </ul>	<ul style="list-style-type: none"> <li>Eligibility condition: Cumulative international transaction value of USD 100 within 90 days prior to benefit usage</li> <li>Guest eligibility: Maximum of two guests per visit</li> <li>Number of usages allowed before eligibility condition: No usage allowed if eligibility condition is not met</li> <li>Total number of usages per calendar year after qualifying eligibility condition: Unlimited</li> </ul>
Visa Infinite Lite Credit and Debit	<ul style="list-style-type: none"> <li>Eligibility condition: Not applicable</li> <li>Guest eligibility: Maximum of one guest per visit</li> <li>Number of usages allowed before eligibility condition: Not applicable</li> <li>Total number of usages per calendar year before and after eligibility condition: Unlimited</li> </ul>	<ul style="list-style-type: none"> <li>Eligibility condition: Cumulative international transaction value of USD 100 within 90 days prior to benefit usage</li> <li>Guest eligibility: Maximum of one guest per visit</li> <li>Number of usages allowed before eligibility condition: No usage allowed if eligibility condition is not met</li> <li>Total number of usages per calendar year after qualifying eligibility condition: Unlimited</li> </ul>
Visa Signature Standard Credit and Debit	<ul style="list-style-type: none"> <li>Eligibility condition: International transaction value of USD 1 in a calendar year</li> <li>Guest eligibility: Cardholder only; no guest eligibility</li> <li>Number of usages allowed before eligibility condition: One usage</li> <li>Total number of usages per calendar year before and after eligibility condition: 12 usages</li> </ul>	<ul style="list-style-type: none"> <li>Eligibility condition: Cumulative international transaction value of USD 100 within 90 days prior to benefit usage</li> <li>Guest eligibility: Cardholder only; no guest eligibility</li> <li>Number of usages allowed before eligibility condition: No usage allowed if eligibility condition is not met</li> <li>Total number of usages per calendar year after qualifying eligibility condition: 12 usages</li> </ul>
Visa Platinum Credit	<ul style="list-style-type: none"> <li>Eligibility condition: Not applicable</li> <li>Guest eligibility: Cardholder only; no guest eligibility</li> <li>Number of usages allowed before eligibility condition: Not applicable</li> <li>Total number of usages per calendar year before and after eligibility condition: Six usages</li> </ul>	<ul style="list-style-type: none"> <li>Eligibility condition: Cumulative international transaction value of USD 100 within 90 days prior to benefit usage</li> <li>Guest eligibility: Cardholder only; no guest eligibility</li> <li>Number of usages allowed before eligibility condition: No usage allowed if eligibility condition is not met</li> <li>Total number of usages per calendar year after qualifying eligibility condition: Six usages</li> </ul>

**Note:** The updated Visa Lounge Offering Terms and Conditions are available on the [Visa Lounge Offering](#) page on Visa Access and supersede any prior Terms and Conditions. Terms and definitions used in this article have meanings assigned to them in the Visa Lounge Offering Terms and Conditions.

## Payment for Usage in Excess of Visa Lounge Offering

Where an issuer is billed for usage in excess of the Visa-funded Visa Lounge Offering, such excess billing will be charged by Visa at a set rate, currently USD 32 per usage, and billed to the issuer in the quarterly billing cycle following the period when the limitation was exceeded. Visa may from time to time change this rate upon notice to issuer (which may be via email).

## Client Impact

Issuers should review the changes outlined above and the terms and conditions in the For More Information section to understand the implications of these changes.

### For More Information

View the updated Visa Lounge Offering Terms and Conditions on the [Visa Lounge Offering](#) page on Visa Access.

### Contact Information

For fast, AI-powered help, ask [Visa Assist](#) and get instant answers with cited sources. You can also visit the [Visa Support Hub](#) to search for answers to your questions and create a case if needed.

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