AIRPORT LOUNGE INSTRUCTION
FOR THE VIETCOMBANK PRIORITY CUSTOMERS, VIETCOMBANK VISA INFINITE/ VISA SIGNATURE INTERNATIONAL CREDIT CARDHOLDERS

(From 11th August, 2026)

I. Airport Lounge: Bring to our valued customers complete relaxation time before each flight.

II. List of applicable Airport Lounges:

1. Airport Lounge in Vietnam

Airport	Domestic Terminal Lounge	International Terminal Lounge	Instruction
I. Northern Region Airport Lounges			
Noi Bai (Ha Noi)	▪ Vietcombank Priority Lounge Noi Bai		III.2 Vietcombank Priority Lounge
	▪ Lotus Lounge ▪ SH Premium Lounge	▪ Lotus Lounge ▪ SH Elite Lounge Ha Noi 2 *(applicable only to Vietcombank Visa Infinite cardholders)*	III.3 Other Airport Lounges in Vietnam
Cat Bi (Hai Phong)	▪ SH Premium Lounge		
Dien Bien (Dien Bien)	▪ SH Premium Lounge		
Van Don (Quang Ninh)	▪ Vân Đồn Business Lounge		
II. Central Region Airport Lounges			
Da Nang (Da Nang)	▪ Vietcombank Priority Lounge Da Nang		III.2 Vietcombank Priority Lounge
		▪ CIP Orchid 1 ▪ Vanda Lounge	III.3 Other Airport Lounges in Vietnam
Cam Ranh	▪ Vietcombank Priority		III.2

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Airport	Domestic Terminal Lounge	International Terminal Lounge	Instruction
(Khanh Hoa)	Lounge Cam Ranh		Vietcombank Priority Lounge
	▪ Lotus Lounge ▪ The Champ Lounge ▪ SH Premium Lounge	▪ Sun Coast Lounge	III.3 Other Airport Lounges in Vietnam
Tho Xuan (Thanh Hoa)	▪ SH Premium Lounge		
Vinh (Nghe An)	▪ SH Premium Lounge		
Buon Ma Thuot (Dak Lak)	▪ SH Premium Lounge		
Chu Lai (Da Nang)	▪ SH Premium Lounge		
Dong Hoi (Quang Tri)	▪ SH Premium Lounge		
Lien Khuong (Lam Dong)	▪ SH Premium Lounge		
Phu Bai (Hue)	▪ SH Premium Lounge		
Phu Cat (Gia Lai)	▪ SH Premium Lounge ▪ Lotus Lounge		
Pleiku (Gia Lai)	▪ SH Premium Lounge		
Tuy Hoa (Dak Lak)	▪ SH Premium Lounge		
III. Southern Region Airport Lounges			
Tan Son Nhat (HCMC)	▪ Vietcombank Priority Lounge Tan Son Nhat (Terminal 3)		III.2 Vietcombank Priority Lounge
	▪ The SENS Lounge (Terminal 3)	▪ Jasmine Halal Lounge ▪ Apricot Lounge	III.3 Other Airport Lounges

Airport	Domestic Terminal Lounge	International Terminal Lounge	Instruction
	▪ SH Premium Lounge (Terminal 3) ▪ Le Saigonnais (Terminal 1)	▪ Rose Lounge	in Vietnam
Can Tho (Can Tho)	▪ SH Premium Lounge		
Phu Quoc (An Giang)	▪ SH Premium Lounge 1 & 2		
Con Dao (HCMC)	▪ SH Premium Lounge		
Rach Gia (An Giang)	▪ SH Premium Lounge		

2. Airport Lounges Outside Vietnam

Airport	Lounge	Instruction
Airport outside Vietnam	More than 1,000 international airport lounges are provided by LoungeKey. To search for available lounges, cardholders can: ▪ Access the website LoungeKey Vietcombank Priority website and search for lounge locations under the search function (the icon at the top-right corner of the screen – no login required). ▪ Download the LoungeKey application from the Apple App Store/ Google Play and register/ log in by following the instructions displayed on the screen.	III.4 Airport Lounges Outside Vietnam

III. Program details and instruction:

1. **Usage of airport lounge**: Customers are entitled to the privileges with unlimited access (no reservations need).
2. **Vietcombank Priority Lounges**

– **Eligible customers:**

+ Vietcombank Priority Customers; or

+ The Cardholders of the valid Vietcombank Visa Infinite/Visa Signature International Credit Card; or
+ Accompanying people: applicable for Vietcombank Priority Diamond Elite customers with 12 accompanying visits per year. The policy is under applicable Vietcombank regulation from time to time.

– **Vietcombank Priority Lounges list:**

Airport	Lounge name
Noi Bai (Hanoi)	**Vietcombank Priority Lounge Noi Bai** Level 3, Zone D, Domestic Terminal, Noi Bai International Airport
Da Nang (Da Nang)	**Vietcombank Priority Lounge Da Nang** Level 2, Domestic Terminal, Da Nang International Airport
Cam Ranh (Cam Ranh)	**Vietcombank Priority Lounge Cam Ranh** Restricted Area (near Boarding Gates 5 and 6), Domestic Terminal T1, Cam Ranh International Airport.
Tan Son Nhat (HCMC)	**Vietcombank Priority Lounge Tan Son Nhat** Level 4, T3 - Domestic Terminal, Tan Son Nhat International Airport

– **Hours of operation**

+ **Opening hours**: 2 hours before the first domestic flight of the day;
+ **Closing hours:** According to the schedule of the last domestic flight of the day**.**

– **Instruction:**

+ Customer**:** to use Vietcombank Priority Lounges at airport through one of these methods:
  - **Face ID verification:** Customers complete facial recognition authentication on the tablet at the airport lounge (applicable only to customers who have completed biometric verification with Vietcombank).
  - **Card authentication:** through one of the following 2 methods:
    - Present the valid Vietcombank Visa Infinite/Visa Signature international credit card (physical card, in valid, and enable the online transaction function) and Boarding Pass.
    - Use the valid Vietcombank Visa Infinite/Visa Signature international credit card on the Wallet application (Apple Pay/ Samsung Pay/ Google Pay/ Garmin Pay), present the

digital card art on VCB Digibank[1] (showing 'Product Name' and 'Cardholder Name') and Boarding Pass for verification.

- **Personal ID verification:** Present the personal identification document that have been registered for Vietcombank Priority information.
- **Digibank:** open Vietcombank Digibank app, scan QR at the lounges or register via function "Airport Lounge".

Customer to **present the boarding pass** when checkin to use the airport lounge.

+ **Accompanying people**: Vietcombank Priority Diamond Elite can register the accompanying visits through Vietcombank Digibank app – function "Airport Lounge", register the number of companions and follow steps in Digibank app.

3. Other Airport Lounges in Vietnam

– **Eligible customers**

+ The Cardholders of The Vietcombank Visa Infinite/Visa Signature International Credit Card.

– **Hours of operation**

+ Domestic Terminal: From the first scheduled flight until the last scheduled departure of the day;
+ International Terminal: subject to the applicable policies of each individual lounge;

– **Instruction**

+ **VCB Customers** using their Vietcombank Visa Infinite or Vietcombank Visa Signature Card to access the airport lounge may complete identity verification using one of the following two methods at the lounge:
  - Present the valid Vietcombank Visa Infinite/Visa Signature international credit card (physical card, in valid, and enable the online transaction function) and Boarding pass.
  - Use the valid Vietcombank Visa Infinite/Visa Signature international credit card on the Wallet application (Apple Pay/ Samsung Pay/ Google Pay/ Garmin Pay), present the digital card art on VCB Digibank (showing 'Product Name' and 'Cardholder Name') and Boarding Pass for verification.

  Note: Vietcombank Visa Infinite/Visa Signature International Credit Cardholders using the airport lounge benefit may receive a transaction notification when their card is processed at the lounge. This transaction is for card validity verification purposes only.

[1] *Log in VCB Digibank > Accounts& Cards > Card > Select VCB Visa Infinite/ VCB Visa Signature*

Cardholders will not be charged for this transaction, and the authorization amount will not appear on the card statement or be included in the billing cycle.

+ **Accompanying Guests**: Cardholders will be charged the applicable lounge access fee for each accompanying guest, subject to the policy of the respective airport lounge in effect at the time of use.

4. Airport Lounges Outside Vietnam

– **Eligible customers:**

+ The Cardholders of The Vietcombank Visa Infinite/Visa Signature International Credit Card
+ Accompanying people: applicable for Visa Infinite cardholders with 12 accompanying visits per year, applicable for only international airport lounges. The policy is under applicable Vietcombank regulation from time to time.

– **Hours of operation:** subject to the applicable policies of each individual lounge

– **Instruction**

+ **Customers** may register for airport lounge access using one of the following options:
  - **Option 1:** Customer present the valid Vietcombank Visa Infinite/Visa Signature international credit card (physical card, in valid, and enable the online transaction function) and Boarding pass. Customers complete a transaction at the POS terminal.

    Note: Vietcombank Visa Infinite/Visa Signature International Credit Cardholders using the airport lounge benefit may receive a transaction notification when their card is processed at the lounge. This transaction is for card validity verification purposes only. Cardholders will not be charged for this transaction, and the authorization amount will not appear on the card statement or be included in the billing cycle
  - **Option 2:** Customers present their Digital Card (in the form of a QR code) available under the "Card" section on the LoungeKey app/website, together with their Boarding Pass. How to access the Digital Card:
    (i) Download the LoungeKey app or visit www.loungekey.com/vietcombankpriority to register.
    (ii) Log in or create your LoungeKey account.
    (iii) Once you have registered or logged in, you will be able to view your Digital Card in the LoungeKey app/web.

Notes:

- Cardholders can check lounge information such as opening times and facilities on LoungeKey app/web before visiting.
- Cardholders mention 'Loungekey' for card authentication at international airports lounges.
- How to access the LoungeKey Digital Card?

+ **Accompanying Guests:**
  - ➢ For free accompany guests of Visa Infinite cardholders: Visa Infinite cardholders confirm the number of accompany guests (free access) when visiting international airports lounges.
  - ➢ For other cases: Cardholders are required to pay the lounge access fee for each accompanying guest in accordance with the LoungeKey policy applicable from time to time, as published on the LoungeKey website, specifically:
    - ❖ For Vietcombank Visa Infinite Cardholders: https://www.loungekey.com/vietcombankpriority_infinite
    - ❖ For Vietcombank Visa Signature Cardholders: https://www.loungekey.com/vietcombankpriority_signature

5. Other terms & conditions

– Vietcombank will not be responsible for any direct or indirect losses in case the lounge closes, or the lounge stops participating in the program. Customers should check the list of available lounges and their availability on the Vietcombank website.

– The terms and conditions of Vietcombank VIP lounge policies can be updated from time to time and will be updated at the website: www.vietcombank.com.vn

– In case Vietcombank detects any signs of taking advantage of lounge privileges for other subjects (not the cardholders), Vietcombank has the right to collect fees corresponding to the price listed at the lounge/policy of the service provider according to regulations from time to time.

– Vietcombank VIP airport lounge service is provided via our partners. For more detailed information or any feedback, please contact our priority hotline: 18001565 or visit the website www.vietcombank.com.vn