



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



Contents

| | |
|--|----|
| AIRPORT PRIVILEGE..... | 3 |
| GOLF PRIVILEGE..... | 9 |
| HOTEL/RESORT PRIVILEGE..... | 13 |
| DIAMOND DINING PRIVILEGE..... | 16 |
| HEALTHCARE PRIVILEGE..... | 19 |
| PROMOTION PROGRAM..... | 28 |
| OTHER REGULATIONS..... | 30 |
| NOTICES ON PERSONAL DATA PROCESSING | 32 |
| RIGHTS AND OBLIGATIONS IN RELATION TO PERSONAL DATA..... | 35 |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



I. PROGRAM NAME: JCB PREMIUM SERVICE 2026

II. APPLICABLE CARDS:

- Valid cards include personal or corporate international credit and debit cards of the Platinum and Ultimate brands issued by JCB, which are physical cards (both primary and supplementary) issued by JCB member banks in Vietnam.
- The card must be active, not be in blocked status (due to the cardholder's request for blocking or loss/theft of the card) and must remain valid throughout the duration of the program period.
- Not applicable for virtual/non-physical cards.

III. PROGRAM CONTENT:

- JCB Ultimate and JCB Platinum cardholders who meet the program's terms and conditions will receive privileges for 05 benefits, including: Airport privilege (including Airport Lounge and Meet & Greet), Golf privilege, Diamond Dining privilege, Hotel/Resort privilege, and Healthcare privilege.
- Cardholders must also be users of Zalo and must register for the program through the JCB Premium Service application on Zalo to receive benefits, manage their privileges, and schedule usage through this application.
- Each cardholder can register multiple valid cards to receive corresponding benefits for each card as per the program's regulations, with no limit on the number of linked cards per Zalo user.

IV. APPLICATION TIME:

- From 01/01/2026 to 31/12/2026.
- Applicable on all days of the week, including weekends and holidays.

Note: The reservation and usage period for services is specified separately for each privilege type, as detailed in the terms and conditions below.

V. CONTACT

- Hotline: 1800 28 28 79 (Toll-free call, Everyday 24/7)
- Email: jcbpremiumservice@urbox.vn
- Website: jcbpremiumservice.urbox.vn
- Language: Vietnamese & English



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



AIRPORT PRIVILEGE

1. Offer content:

- JCB Ultimate cardholders: Receive 01 free use/card of Airport Lounge or a Meet & Greet service at an international terminal in Vietnam, immediately upon successful registration for the program.

**Applicable for direct flights from Vietnam to Japan.*

**Each JCB cardholder may bring one (01) child under two (02) years old free of charge and may invite guests. Usage for each guest will be deducted from the cardholder's slot.*

- JCB Ultimate and JCB Platinum cardholders: Receive 01 free use/card/month of Airport Lounge at a domestic or international terminal in Vietnam or a priority Meet & Greet service at international airports in Vietnam with a minimum monthly overseas spend of VND 15 million per card.

**Applicable for all flights.*

**Each JCB cardholder may bring one (01) child under two (02) years old free of charge and may invite guests. Usage for each guest will be deducted from the cardholder's slot.*

2. Limitations:

- Exclusive offers for JCB Ultimate cardholders after successful registration: 1 slot/card.
- General offers for both JCB Ultimate and JCB Platinum cardholders based on spending conditions: 1 slot/card/month, and accumulated offers can be carried over from month to month within the program period.

**Note: This benefit will be calculated and accumulated only from the month the cardholder successfully registers for the program via the JCB Premium Service application on Zalo.*

Example: If the cardholder successfully registers for the program via the JCB Premium Service application on Zalo on May 5, 2026, the total eligible overseas spending in April 2026 will be used as the basis for determining the cardholder's airport privileges in May 2026.

3. Applicable airports:

3.1. Airport Lounge:

The Airport Lounge program is applicable to all lounges at both domestic and international terminals in Vietnam:

International terminals

| No. | International terminals | Airport Lounge | Address |
|-----|-------------------------|---------------------|---|
| 1 | Noi Bai | Lotus Lounge | Noi Bai International Airport – 4th Floor, Isolation Area, International Terminal T2 (Near Gate 28) |
| 2 | Noi Bai | Song Hong Lounge | Noi Bai International Airport – 4th Floor, Isolation Area, International Terminal T2 (Near Gate 28) |
| 3 | Tan Son Nhat | Apricot Lounge | Level 1, located between Departure Gates 17 and 18 (the elevator is inside the Duty-Free Cosmetics Area – opposite the Duty-Free Eyewear Counter), International Departures Restricted Area |
| 4 | Da Nang | CIP Orchid Lounge 1 | Da Nang International Airport – 2nd Floor, Isolation Area, International Terminal |
| 5 | Da Nang | CIP Orchid Lounge 2 | |
| 6 | Cam Ranh | Sun Coast Lounge | Cam Ranh International Airport – 2 nd Floor, Isolation Area, International Terminal |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| No. | International terminals | Airport Lounge | Address |
|-----|-------------------------|-------------------------------|---|
| 7 | Phu Quoc | The SENS Lounge | Phu Quoc International Airport - Isolation Area, International Terminal |
| 8 | Tan Son Nhat | Jasmine Halal Business Lounge | 2nd Floor, near Gate 17, International Terminal |

Domestic terminals

| No. | Domestic terminals | Airport Lounges | Address |
|-----|--------------------|-------------------------------|--|
| 1 | Noi Bai | Song Hong Premium Lounge | Noi Bai International Airport – 3rd Floor, Isolation Area, Domestic Terminal (near Gate 4-9) |
| 2 | Noi Bai | Golden Lotus Lounge | Noi Bai International Airport – 3rd Floor – Hall D Isolation Area – Domestic Terminal |
| 3 | Tan Son Nhat | Le Saigonais Lounge | Tan Son Nhat International Airport – 2nd Floor, Isolation Area, Domestic Terminal (opposite Gate 12) |
| 4 | Tan Son Nhat | The SENS Business Lounge | T3, 4th Floor, Isolation Area, Domestic Terminal |
| 5 | Tan Son Nhat | SH Premium Lounge | T3, 4th Floor, Isolation Area, Domestic Terminal |
| 6 | Da Nang | C2 Lounge | Da Nang International Airport – 2nd Floor, Isolation Area, Domestic Terminal |
| 7 | Cam Ranh | The Champ Lounge | Cam Ranh International Airport – Domestic Terminal (near Gate 1) |
| 8 | Cam Ranh | Lotus Lounge | Cam Ranh International Airport – Domestic Terminal (near Gate 6) |
| 9 | Cam Ranh | Song Hong Premium Lounge | Cam Ranh International Airport – 2 nd Floor, Domestic Terminal |
| 10 | Phu Quoc | Phu Quoc Business Lounge | Phu Quoc International Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 12) |
| 11 | Phu Quoc | SH Premium Lounge Phu Quoc 2 | Phu Quoc International Airport – 2nd Floor, Domestic Terminal |
| 12 | Con Dao | Con Dao Premium Lounge | Con Dao Airport, Isolation Area |
| 13 | Phu Cat | Phu Cat Business Lounge | Phu Cat Airport – 2nd Floor, Isolation Area, Domestic Terminal (opposite the elevator) |
| 14 | Can Tho | Can Tho Business Lounge | Can Tho International Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 5) |
| 15 | Lien Khuong | Lien Khuong Business Lounge | Lien Khuong International Airport – 2nd Floor, Isolation Area, Domestic Terminal (between gate 1 and gate 2) |
| 16 | Buon Ma Thuot | Buon Ma Thuot Business Lounge | Buon Ma Thuot Airport – 1st floor, isolation area, Domestic Terminal. |
| 17 | Dien Bien | Dien Bien Business Lounge | Dien Bien Phu Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 1) |
| 18 | Pleiku | Pleiku Business Lounge | Pleiku Airport – 1st Floor, Isolation Area, Domestic Terminal (near Gate 1) |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| No. | Domestic terminals | Airport Lounges | Address |
|-----|--------------------|--------------------------|---|
| 19 | Cat Bi | Cat Bi Business Lounge | Cat Bi International Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 1) |
| 20 | Phu Bai | Phu Bai Business Lounge | Phu Bai International Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 6, 7 and 8) |
| 21 | Dong Hoi | Dong Hoi Business Lounge | Dong Hoi Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 2) |
| 22 | Tuy Hoa | Tuy Hoa Business Lounge | Tuy Hoa Airport – 1st Floor, Isolation Area, Domestic Terminal |
| 23 | Chu Lai | Chu Lai Business Lounge | Chu Lai Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 1) |
| 24 | Vinh | Vinh Business Lounge | Vinh International Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 6) |
| 25 | Tho Xuan | Tho Xuan Business Lounge | Tho Xuan Airport – 2nd Floor, Isolation Area, Domestic Terminal (near Gate 1) |

3.2. Meet & Greet:

Meet & Greet program applies to all international flights at 05 international airports in Vietnam:

1. Noi Bai International Airport
2. Tan Son Nhat International Airport
3. Da Nang International Airport
4. Cam Ranh International Airport
5. Phu Quoc International Airport

4. Service booking instruction:

4.1. Booking and Using Services

- Cardholders who qualify for the offer of airport privilege will receive a notification via Zalo message.
- Cardholders can access the JCB Premium Service app on Zalo, select the Airport Lounge/Meet & Greet benefit, complete the required information registration steps, and choose the airport in the app.
- **Airport Lounge:**
 - Cardholders provide flight information and receive a service QR code immediately after completing the redemption process in the app.
 - Cardholders must present the QR code in the app (screenshots are not accepted) and their boarding pass to the lounge staff to use the service.
- **Meet & Greet:**
 - Reservations must be made at least 2 days before the date of service use.
 - Information for accompanying guests must be fully provided when making the reservation in the app.
 - Customer service staff will record the registration information and contact the cardholder to confirm the reservation details, followed by sending a confirmation letter via Email/Zalo to the cardholder.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- Cardholders should arrive at the airport and use the service as instructed in the confirmation letter.

Note:

- *The Airport Lounge and Meet & Greet service will not process reservation requests made directly by cardholders with the Airport Lounge/airport without using the JCB Premium Service app on Zalo.*
- *The JCB Premium Service app on Zalo is accessible only within the territory of Vietnam. To be eligible for the privileges under this Program, cardholders must complete both the card linking process and the service booking through the application while physically located in Vietnam.*
- *For Airport Lounge: QR code redemption is valid until 31/01/2027. The QR code is valid for 3 day (until 23:59:59 on the T+3 day) from the redemption date (T day).*
- *For Meet & Greet: booking and usage of the airport service is valid until 31/01/2027.*

4.2. Cancellation, No-Show, and Information Modification

- **Airport Lounge:** cancellations or schedule changes cannot be made after the QR code has been issued. In cases where the cardholder/guest does not show up to use the service or declines to use the lounge service after the QR code has been issued, the cardholder's offer slots will not be refunded.
- **Meet & Greet:**
 - Any procedures for cancellations, schedule changes, or information modifications must be done directly by contacting the hotline for guidance.
 - If the cardholder notifies cancellation at least twenty-four (24) hours before the scheduled service use time, the service will not be counted as used, and the corresponding privilege slot will be refunded within three (3) working days. Cancellations made less than 24 hours before the scheduled time will result in the slot being deemed used and non-refundable.
 - Cardholders are allowed to change their reservation schedule in the event of a flight time change according to the airline's regulations. The cardholder needs to inform the program hotline about this change.
 - Each reservation is eligible for only one (1) change or cancellation.
 - In cases where the cardholder/guest does not show up to use the service or declines to use service at the airport after confirmation, the cardholder's privilege slots will not be refunded.

5. Valid Transactions:

- A valid transaction is one that uses a valid card to pay for goods and services at a foreign card-accepting merchant (the merchant's terminal country code is not Vietnam) for personal consumption needs. The transaction must be successfully authorized on the systems of JCB member banks in Vietnam, limited from 00:00:00 on the first day of each month to 23:59:59 on the last day of the month (GMT+7) during the specified program period and recorded in JCB's settlement system. Specifically:
 - ✓ Valid transactions in December 2025 will determine the airport privileges for the cardholder in January 2026.
 - ✓ Valid transactions in January 2026 will determine the airport privileges for the cardholder in February 2026.
 - ✓ Valid transactions in February 2026 will determine the airport privileges for the cardholder in March 2026.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- ✓ Valid transactions in March 2026 will determine the airport privileges for the cardholder in April 2026.
- ✓ Valid transactions in April 2026 will determine the airport privileges for the cardholder in May 2026.
- ✓ Valid transactions in May 2026 will determine the airport privileges for the cardholder in June 2026.
- ✓ Valid transactions in June 2026 will determine the airport privileges for the cardholder in July 2026.
- ✓ Valid transactions in July 2026 will determine the airport privileges for the cardholder in August 2026.
- ✓ Valid transactions in August 2026 will determine the airport privileges for the cardholder in September 2026.
- ✓ Valid transactions in September 2026 will determine the airport privileges for the cardholder in October 2026.
- ✓ Valid transactions in November 2026 will determine the airport privileges for the cardholder in December 2026.

Note: *The time of the successful transaction confirmation message does not confirm that the transaction has been successfully recorded in JCB's system.*

- In the event that a transaction has been made but later canceled or partially/fully refunded due to a system error, by the cardholder, or by a third party, the value of the canceled or refunded transaction will be deducted from the value of valid spending transactions.
- Valid spending transactions must be legal according to Vietnamese law and do not include excluded transactions, such as:
 - ✓ Cash withdrawal transactions (including but not limited to cash withdrawal transactions at counters, ATMs/POS, or cash withdrawal/advances in any other form).
 - ✓ Securities transactions, foreign exchange business, financial investments, auctions abroad.
 - ✓ Transactions for loading money into e-wallets.
 - ✓ Fee and interest transactions.
 - ✓ Test transactions for card activation.
 - ✓ Transactions arising from system failures.
 - ✓ Tax refund transactions.
 - ✓ Any transactions with returns involving the cardholder for any reason.
 - ✓ Fraudulent transactions.
 - ✓ Transactions made at merchant locations that do not originate from the purchase of goods.
 - ✓ And service provision transactions, payment transactions at MCCs listed as exclusions:

| MCC | Description |
|------|---|
| 4829 | Money orders-wire transfer |
| 6012 | Financial institutions-merchandise and services |
| 6050 | Quasi cash- customer financial institution |
| 6051 | Foreign currency & travelers' cheques, non-financial institutions |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| MCC | Description |
|------|---|
| 6536 | Moneysend intracountry |
| 6537 | Moneysend intercountry |
| 6538 | Moneysend funding |
| 6540 | Stored value card purchase |
| 6539 | Funding transaction (excluding moneysend) |
| 7800 | Government owned lottery |
| 7801 | Government-licensed casinos (online or internet gambling) |
| 7995 | Betting, including lottery tickets/casino gaming chips |
| 9754 | Gambling-horse, dog racing, state lottery |
| 7802 | Government-licensed horse/dog racing (us region only) |

JCB reserves the right to supplement and change these MCCs without prior notice.

- The calculation of valid transactions to determine the airport privileges for cardholders and the update on the JCB Premium Service application on Zalo will be completed no later than the 10th of each month. However, this process may be delayed due to issues arising from the JCB system as well as from third parties associated with JCB that are responsible for storing and processing data, specifically To Qua Digitizing Marketing Joint Stock Company (Urbox) or JCB bank members system. In such cases, JCB and Urbox will make reasonable efforts to resolve the issue promptly; however, delays in data processing may affect the timing of cardholders' eligibility to access and utilize privileges as stipulated in the program.
- JCB and Urbox are not responsible for any loss or inconvenience arising from delays in data processing due to system interruptions or arising from errors/delays in data processing by the systems of JCB's member banks. The liability of JCB and Urbox is limited to executing the privileges for eligible cardholders after the issue is resolved and the data processing is completed.

6. Other terms and conditions:

- This program cannot be combined with any other discounts or promotions provided by participating lounges/airports.
- The maximum number of slots per month of airport privilege (including Airport Lounge and Meet & Greet) is 390, which will be renewed each month and may end early if the offers run out.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



GOLF PRIVILEGE

1. Offer content:

Golf service fee incentives at 62 golf courses in Vietnam:

- JCB Ultimate cardholders: VND 1,000,000 discount/round.
- JCB Ultimate and JCB Platinum cardholders: VND 500,000 discount/round.

2. Limitations:

- Discount VND 1,000,000/round: limited to 02 slots/card/year
- Discount VND 500,000/round: limited to 04 slots/card/year

3. Applicable golf courses:

| No. | Area | Golf course |
|-----|-------|--|
| 1 | North | Yen Bai Star Golf |
| 2 | | Sapa Grand Golf Course |
| 3 | | Yen Dung Golf Club |
| 4 | | Tam Dao Golf Course |
| 5 | | Dai Lai Golf Club |
| 6 | | Heron Lake Golf Course |
| 7 | | Thanh Lan Valley and Resort |
| 8 | | BRG Kings Island Lake Side |
| 9 | | BRG Kings Island Mountain View |
| 10 | | Sky Lake Golf Resort and Club |
| 11 | | Chi Linh Star Golf & Country Club |
| 12 | | Hilltop Valley Golf Club |
| 13 | | Phoenix Golf Resort |
| 14 | | Trang An Golf and Country Club |
| 15 | | Royal Golf Club (Yen Thang Course) |
| 16 | | Mong Cai International Golf Club |
| 17 | | FLC Ha Long Golf Course |
| 18 | | Kim Bang Stone Valley Golf Course |
| 19 | | BRG Legendary Valley |
| 20 | | Vinpearl Vu Yen Golf Club |
| 21 | | BRG Ruby Tree Golf Club |
| 22 | | Sono Belle Hai Phong Golf & Resort (Song Gia Course) |
| 23 | | Tuan Chau Golf Resort |
| 24 | | Dragon Golf Course |
| 25 | | FLC Sam Son Golf Course |
| 26 | | Long Bien Golf Course |
| 27 | | Hanoi Golf Club (Minh Tri) |
| 28 | | Stone Highland Golf & Resort (Viet Yen) |
| 29 | | Silk Path Dong Trieu Golf & Country Club |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| No. | Area | Golf course |
|-----|--------|-------------------------------|
| 30 | Center | Da Lat Palace Golf Club |
| 31 | | Sacom Tuyen Lam Golf Resort |
| 32 | | Da Lat 1200 |
| 33 | | FLC Quang Binh |
| 34 | | Ba Na Hill Golf Club |
| 35 | | Montgomerie Links Vietnam |
| 36 | | Hoiana Shores Golf Club |
| 37 | | Vinpearl Nam Hoi An Golf Club |
| 38 | | Laguna Lang Co Golf Course |
| 39 | | Cua Lo Golf Resort |
| 40 | | Muong Thanh Dien Lam |
| 41 | | Muong Thanh Xuan Thanh |
| 42 | South | KN Golf Links Cam Ranh |
| 43 | | Diamond Bay Golf Club |
| 44 | | Vinpearl Nha Trang Golf Club |
| 45 | | Long Thanh Golf Course |
| 46 | | Dong Nai Golf Course |
| 47 | | Emerald Country Club |
| 48 | | FLC Quy Nhon Golf Course |
| 49 | | Twin Doves Golf Club |
| 50 | | Nara Binh Tien Golf Course |
| 51 | | Sealink Golf and Country Club |
| 52 | | Novaland Phan Thiet |
| 53 | | Song Be Golf & Resort |
| 54 | | West Lake Long An Golf Course |
| 55 | | Vietnam Golf & Country Club |
| 56 | | Paradise Golf Vung Tau |
| 57 | | The Bluff Ho Tram |
| 58 | | Vinpearl Phu Quoc Golf Club |
| 59 | | Eschuri Vung Bau - Phu Quoc |
| 60 | | Sonadezi Chau Duc Golf Course |
| 61 | | Tan Son Nhat Golf Course |
| 62 | | Harmonie Golf Park |

4. Service booking instruction:

4.1. Booking and Using the Service

- Cardholders access the JCB Premium Service app on Zalo, select the Golf privilege, choose a golf course, and enter the required registration details to book the service.
- Reservations must be made at least 24 hours prior to the date of service.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- Customer service representatives will record the registration information and contact the cardholder to confirm the details.
- A payment link will be sent to the cardholder via email/Zalo. The cardholder must pay the remaining golf fees and any additional charges (such as caddie fees, electric cart fees if applicable) through this link, using the same JCB card used to make the reservation to confirm the booking and receive a service confirmation email/Zalo. All charges will be converted to and paid in VND.
- Cardholders visit the golf course to use the service as per the information in the service confirmation email.
- Each cardholder can book for a group of up to 3 additional guests, provided that all fees for extra players are paid in advance using the same JCB card used to make the reservation.
- If there are more than 3 additional guests, the cardholder must proactively contact the golf course directly for the remaining players at the public rate set by the course.
- Cardholders can use their privilege slots to book for others according to the existing slots allocated to them, provided that all service-related costs are paid in advance using the same JCB card used to make the reservation. The cardholder must provide complete information for the person using the service when booking via the app.

Note:

- *The Golf Privilege program will not process reservations made directly by the cardholder with the golf course without using the JCB Premium Service app on Zalo.*
- *The JCB Premium Service app on Zalo is accessible only within the territory of Vietnam. To be eligible for the privileges under this Program, cardholders must complete both the card linking process and the service booking through the application while physically located in Vietnam.*
- *Service booking period: from 01/01/2026 to 31/12/2026.*
- *Service usage period at the golf course: valid until 31/01/2027.*

4.2. Cancellations, No-Shows, and Information Changes

- For any schedule changes, or information updates, cardholders should contact the hotline directly for assistance.
- No use of service or change of booked time will be arranged depending on the regulations and fees of each golf course.
- Acceptance of time change requests is at the discretion of the golf course and subject to availability.
- The program does not offer refunds due to inclement weather. If it rains on the tee-off day, golf courses will not refund the fees but will arrange a new tee-off date.
- Services that have been successfully booked will not be refunded, except for force majeure cases.
- In case of unsuccessful booking, the cardholder will be refunded the corresponding number of incentives within 3 working days.
- In cases where the cardholder/guest does not show up to use the service or declines to use the golf course after confirmation, the cardholder's privilege slots will not be refunded.

5. Other terms and conditions:

- This program cannot be combined with any other discounts or promotions provided by participating golf courses.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- The maximum number of privilege slots each month is 150 for a discount of 1,000,000 VND and 250 for a discount of 500,000 VND, renewed monthly and may end early if the slots are used up.
- Cardholders are responsible for directly paying any other fees at the golf course using the same JCB card used to make the reservation, including but not limited to: electric cart fees, locker fees, insurance, food and beverage charges, and other services at the publicly announced rates at the golf course, if applicable.
- The purpose of the privilege program is to facilitate golf reservations at discounted prices. Golfers are only permitted to play rounds of golf; access to other facilities at the course is at the discretion of the golf course and subject to availability. The golf course reserves the right to add players to a round.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



HOTEL/RESORT PRIVILEGE

1. Offer content:

- Free 1 night stay when booking at least 2 consecutive nights at 40 selected premium hotels and resorts in Vietnam.
- The offer applies to standard rooms for 2 people and includes breakfast.
- The offer is only applicable for 1 room per night, with each night corresponding to 1 privilege slot.

2. Limitations:

- JCB Ultimate card: 02 slots/card/year.
- Not applicable to JCB Platinum card.

3. Applicable hotels/ resorts:

| No. | Area | Province | Hotels/ Resorts |
|-----|--------|------------|--|
| 1 | North | Phu Tho | Mai Chau Hideaway Lake Resort |
| 2 | | Lao Cai | Silk Path Grand Sapa Resort & Spa |
| 3 | | Lao Cai | Pao's Sapa Leisure Hotel |
| 4 | | Lao Cai | KK Sapa Hotel |
| 5 | | Quang Ninh | FLC Halong Bay Golf Club & Luxury Resort |
| 6 | | Quang Ninh | The Yacht Hotel by DC |
| 7 | | Hai Phong | Hotel Nikko Hai Phong |
| 8 | | Hai Phong | Flamingo Cat Ba Beach Resort |
| 9 | | Quang Ninh | Muong Thanh Luxury Ha Long Centre |
| 10 | | Quang Ninh | Hotel Soleil Ha Long |
| 11 | | Quang Ninh | Wyndham Legend Ha Long |
| 12 | Center | Dak Lak | Rosa Alba Resort Phu Yen |
| 13 | | Hue | Melia Vinpearl Hue |
| 14 | | Hue | Pilgrimage Village Resort Hue |
| 15 | | Hue | TTC Imperial Hotel |
| 16 | | Hue | Senna Hue Hotel |
| 17 | | Hoi An | SEN Village Hoi An |
| 18 | | Nha Trang | Emerald Bay Hotel & Spa Nha Trang |
| 19 | | Dak Lak | Mandala Hotel & Spa Phu Yen |
| 20 | | Hoi An | La Siesta Hoi An Resort & Spa |
| 21 | | Da Nang | Novotel Danang Premier Han River |
| 22 | | Da Nang | Risemount Premier Resort Da Nang |
| 23 | | Da Nang | Radisson Hotel Danang |
| 24 | | Da Nang | Wyndham Danang Golden Bay |
| 25 | | Khanh Hoa | Vinpearl Beachfront Nha Trang |
| 26 | | Khanh Hoa | The Empyrean Cam Ranh Beach Resort |
| 27 | | Gia Lai | FLC Luxury Hotel Quy Nhon |
| 28 | | Gia Lai | Grand Hyams Hotel Quy Nhon Beach |
| 29 | | Gia Lai | Anyra Premier Hotel Quy Nhon |
| 30 | | Lam Dong | Unique Mui Ne Resort and Spa |
| 31 | | Lam Dong | Sunny Beach Resort & Spa |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| No. | Area | Province | Hotels/ Resorts |
|-----|-------|-------------|---------------------------------------|
| 32 | South | Lam Dong | Swiss-Belresort Tuyen Lam |
| 33 | | Lam Dong | Da Lat Wonder Resort |
| 34 | | Lam Dong | Movenpick Resort Phan Thiet |
| 35 | | An Giang | Seashells Phu Quoc Hotel & Spa |
| 36 | | An Giang | Best Western Premier Sonasea Phu Quoc |
| 37 | | An Giang | Novotel Phu Quoc Resort |
| 38 | | Ho Chi Minh | Vias Hotel Vung Tau |
| 39 | | Ho Chi Minh | Fusion Suite Vung Tau |
| 40 | | Ho Chi Minh | Mercure Vung Tau |

4. Service booking instruction:

4.1. Booking and Using the Service

- Cardholders access the JCB Premium Service application on Zalo, select the Hotel/Resort privilege, choose the hotel/resort, and enter the required registration information to book the service.
- Reservations must be made at least 2 days before the service date, and it is encouraged to book at least 7 days in advance to ensure privilege benefits. Room availability will depend on the hotel/ resort's business status at the time.
- Customer service staff will record the registration information and contact the cardholder to confirm the details.
- A payment link will be sent to the cardholder via Email/Zalo. The cardholder must pay any remaining fees, surcharges, taxes, and other charges (such as extra bed fees, accompanying children's fees, mandatory meals, weekend surcharges, peak season & holiday surcharges, special event days, etc.) through this link using the same JCB card used to make the reservation to confirm the reservation. All fees will be converted and paid in VND.
- The cardholder goes to the hotel/resort to use the service as directed in the service confirmation letter sent via Email/ Zalo.
- The cardholder can use their privileges to book a room for the others or or book several rooms in accordance with the rules, with the amount deducted from the cardholder's existing privileges, provided that all related fees are paid in advance using the same JCB card used to make the reservation. The cardholder must provide full information of the service user registered when making the reservation in the application.
- If the cardholder wishes to upgrade from a standard room to another type of room, they will only need to pay the additional fee beyond the offer according to the hotel's listed price.

Note:

- The Hotel/Resort privilege program will not process reservation requests made directly with the hotel/resort by the cardholder without using the JCB Premium Service app on Zalo.*
- The JCB Premium Service app on Zalo is accessible only within the territory of Vietnam. To be eligible for the privileges under this Program, cardholders must complete both the card linking process and the service booking through the application while physically located in Vietnam.*
- Service booking period: from 01/01/2026 to 31/12/2026.*
- Service usage period: valid until 31/01/2027.*



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



4.2. Cancellation, No-show, and Information Modification

- For all schedule changes, or information modification procedures, the cardholder must contact the hotline directly for guidance.
- Cancellations, no-shows, or changes to previously booked times will depend on the policies, room availability, and fees of each hotel/resort.
- Successfully booked services will not be refunded, except for force majeure cases.
- In case of unsuccessful booking, the cardholder will be refunded the corresponding number of incentives within 3 working days.
- In cases where the cardholder/guest does not show up to use the service or declines to use the hotel/resort after confirmation, the cardholder's privilege slots will not be refunded.

5. Other terms and conditions:

- This program cannot be combined with any other discounts or promotions provided by participating hotel/resort.
- The maximum number of privileges each month is 160, which resets monthly and may end early when the privileges are exhausted.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



DIAMOND DINING PRIVILEGE

1. Offer content:

- Discount 1,000,000 VND per bill with from 2,000,000 VND, at 31 selected Japanese and Michelin-selected fine dining restaurants in Vietnam.
- The discount does not apply to alcoholic beverages.

2. Limitations:

- JCB Ultimate Card: 04 slots/card/year.
- JCB Platinum Card: 02 slots/card/year.

3. Applicable restaurants:

| No | City | Restaurants | Address |
|----|-------------|--|--|
| 1 | Ha Noi | Azabu | Hotel du Parc Hanoi, 2nd floor, 84 Tran Nhan Tong, Hai Ba Trung Ward |
| 2 | | CHIRU - Dining Sake Bar | 11A Tran Quoc Toan, Cua Nam Ward |
| 3 | | Backstage (Michelin Selected)/ Hudson Room | Capella Hotel, 11 Le Phung Hieu Street, Hoan Kiem Ward |
| 4 | | Hemisphere (Michelin Selected) | Sheraton Hanoi Hotel, K5 Nghi Tam, Tay Ho Ward |
| 5 | | Ishidaya - The 3rd Generation | 8A Hang Chao, O Cho Dua Ward |
| 6 | | Kappou Hanoi Restaurant | 15A Nguyen Dinh Thi, Tay Ho Ward |
| 7 | | Kiseki-ro | 53 Hang Chuoi, Hai Ba Trung Ward |
| 8 | | New sake | 40-42 Dao Tan, Ngoc Ha Ward |
| 9 | | Nhan Sushi Ha Noi | 290 Kim Ma, Ngoc Ha Ward |
| 10 | | Nuboko | 2nd Floor, Hong Ha Center, 37 Ngo Quyen, Cua Nam Ward |
| 11 | | RORU | 50 Nguyen Quyen, Hai Ba Trung Ward |
| 12 | | SENTÉ (Michelin Selected) | Outlet 1: 20 Nguyen Quang Bich, Hoan Kiem Ward Outlet 2: 12 Lieu Giai, Ngoc Ha Ward |
| 13 | | Tanh Tách | 3 Yet Kieu Street, Cua Nam Ward |
| 14 | | Uminohana | 70 Phan Ke Binh, Ngoc Ha Ward |
| 15 | | USHINO KURA | 44/4 Van Bao, Ngoc Ha Ward |
| 16 | | Yazawa Hanoi | 42 Tang Bat Ho, Hai Ba Trung Ward |
| 17 | Da Nang | Sushi Tamahime | Da Nang Mikazuki Japanese Resort & Spa, Xuan Thieu Tourism Area, Nguyen Tat Thanh Street, Hai Van Ward |
| 18 | Ho Chi Minh | Coco Saigon (Michelin Selected) | 143 Nam Ky Khoi Nghia, Sai Gon Ward 2 Lam Son Square, Sai Gon Ward |
| 19 | | FUME | 74/7L Hai Ba Trung, Sai Gon Ward |
| 20 | | IWA Japanese Yakiniku | 47 Tran ngoc Dien, An Khanh Ward |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| No | City | Restaurants | Address |
|----|------|---|--|
| 21 | | Hoi An Sense Restaurant | 12 Phan Ke Binh, Sai Gon Ward |
| 22 | | Kiyota Sushi Sake Restaurant | 53 Pham Viet Chanh, Thanh My Tay Ward |
| 23 | | Lai (Michelin Selected) | Sedona Suites (Next to Saigon Center), 28th Floor, 92-94 Nam Ky Khoi Nghia, Sai Gon Ward |
| 24 | | MAGURO Studio | 19 Dong Du, Sai Gon Ward |
| 25 | | SORAE – SUSHI SAKE RESTAURANT | Level 51 Bitexco Tower, No. 36 Ho Tung Mau, Sai Gon Ward |
| 26 | | Tenku Modern Kaiseki & Bar | 67th Floor, Landmark 81 Building, 720A Dien Bien Phu, Thanh My Tay Ward |
| 27 | | The Monkey Gallery Dining (Michelin Selected) | 3F 91 Mac Thi Buoi Street, Sai Gon Ward |
| 28 | | Towa Japanese Cuisine & Lounge | 28th Floor, Sedona Suites, 92-94 Nam Ky Khoi Nghia, Sai Gon Ward |
| 29 | | Square One (Michellin Selected) | 2 Cong Truong Lam Son, Sai gon Ward |
| 30 | | Uminosachi | 58 Mac Thi Buoi, Sai Gon Ward |
| 31 | | Yakiniku Yazawa Saigon | 219 Dien Bien Phu, Xuan Hoa Ward |

4. Service booking instruction:

4.1. Booking and Using the Service

- Cardholders access the JCB Premium Service app on Zalo, select the Diamond Dining Privilege, choose a restaurant, and enter the required registration details to book the service.
- Service reservations must be made at least 24 hours in advance of the service time.
- Customer service representatives will record the registration information, contact the cardholder to confirm the details, and send a confirmation via email or Zalo.
- Cardholders use the service at the restaurant as per the instructions in the service confirmation email. The cardholder must use the same JCB card used for the reservation to pay for the meal at the restaurant in order to enjoy the privileges.

Note:

- The program will not process reservations made directly by the cardholder with the restaurant without using the JCB Premium Service app on Zalo.
- The JCB Premium Service app on Zalo is accessible only within the territory of Vietnam. To be eligible for the privileges under this Program, cardholders must complete both the card linking process and the service booking through the application while physically located in Vietnam.
- Service booking period: from 01/01/2026 to 31/12/2026.
- Service usage period: valid until 31/01/2027.

4.2. Cancellations, No-Shows, and Reservation Changes

- For schedule changes, or information updates, cardholders should contact the hotline directly for assistance.
- Successfully booked services will not be refunded, except for force majeure cases.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- In case of unsuccessful booking, the cardholder will be refunded the corresponding number of incentives within 3 working days.
- In cases where the cardholder/guest does not show up to use the service or declines to use the restaurant after confirmation, the cardholder's privilege slots will not be refunded.

5. Other terms and conditions:

- This program cannot be combined with any other discounts or promotions provided by participating restaurants.
- This program is subject to the individual policy of each participating restaurant.
- The maximum number of privilege slots each month is 100, renewed monthly and may end early if the slots are used up.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



HEALTHCARE PRIVILEGE

1. PRIVILEGES CONTENT

- JCB Ultimate and JCB Platinum cardholders are entitled to experience comprehensive health check-up packages, utilizing state-of-the-art medical equipment and advanced Japanese-standard technologies, through the collaboration between JCB and healthcare service providers in Vietnam and Japan.
- The specific privileges may vary depending on the type of cardholder and the healthcare service provider, as described in Section 3 below.

2. APPLICABLE LOCATION

- In Vietnam:** JCB cooperates directly with these clinics:
 - NURA High-Tech General Clinic, under Japan Vietnam Medical Technology Joint Stock Company – Hanoi Branch (Nura Ha Noi).
 - NURA High-Tech General Clinic, under Japan Vietnam Medical Technology Joint Stock Company – Ho Chi Minh City Branch (Nura Ho Chi Minh)
 - T-Matsuoka Medical Center, under Viet Nhat Medical Services Joint Stock Company – Hanoi Branch (T-Matsuoka Ha Noi).
- In Japan:**
 - Through the cooperation with **JTB-TNT Co., Ltd. (JTB-TNT)** – a company specializing in travel agency and tour operation services – JCB provides exclusive and premium healthcare check-up packages at hospitals and clinics in Japan, including:
 - St. Luke's MediLocus
 - Keio University Center
 - Tokyo International Clinic
 - Through the cooperation with **Japan Vietnam Health Bridge Co., Ltd. (JVHB)** – a company specializing in medical examination and treatment services in Japan – JCB provides premium healthcare check-up packages at hospitals and clinics in Japan, including:
 - Tokyo Midtown Clinic
 - Midtown Clinic East
 - Nihonbashi Muromachi Mitsui Tower Midtown Clinic
 - C'est la vie Shinbashi Clinic

3. PRIVILEGE DETAILS

3.1. In Vietnam - NURA High-Tech General Clinic and T-Matsuoka Medical Center:

a. Applicable cards: Primary and supplementary JCB Ultimate and JCB Platinum cardholders issued in Vietnam, who successfully register for the program through the JCB Premium Service mini app on Zalo.

Note: Not applicable to virtual/non-physical cards.

b. Privileges:

Discount of up to 25% off the listed retail price for healthcare check-up packages at Nura and T-Matsuoka:

| No. | Clinic | Check-up package | Listed retail price (VND) | Discount ratio | Price after discount (VND) |
|-----|-------------------|----------------------------|---------------------------|----------------|----------------------------|
| 1 | T-Matsuoka Ha Noi | Ningendock | 68,000,000 | 20% | 54,400,000 |
| 2 | | Ningendock Lite (Age 50+) | 51,000,000 | 25% | 38,250,000 |
| 3 | | Ningendock Lite (Age < 50) | 49,900,000 | 25% | 37,425,000 |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| No. | Clinic | Check-up package | Listed retail price (VND) | Discount ratio | Price after discount (VND) |
|-----|--|-------------------------|---------------------------|----------------|----------------------------|
| 4 | Nura Ha Noi, Nura Ho Chi Minh, T-Matsuoka Ha Noi | Nura – Male | 8,600,000 | 15% | 7,310,000 |
| 5 | | Nura – Female | 9,600,000 | 15% | 8,160,000 |
| 6 | | Nura Plus – Male | 9,500,000 | 15% | 8,075,000 |
| 7 | | Nura Plus – Female | 10,500,000 | 15% | 8,925,000 |
| 8 | | Nura Premium 1 - Male | 13,500,000 | 20% | 10,800,000 |
| 9 | | Nura Premium 1 – Female | 14,500,000 | 20% | 11,600,000 |
| 10 | | Nura Premium 2 - Male | 18,000,000 | 20% | 14,400,000 |
| 11 | | Nura Premium 2 – Female | 19,000,000 | 20% | 15,200,000 |
| 12 | | Nura Premium 3 - Male | 21,000,000 | 20% | 16,800,000 |
| 13 | | Nura Premium 3 – Female | 22,000,000 | 20% | 17,600,000 |

c. Usage limit: No limit on the number of times used, applicable to both the cardholder and accompanying family members.

d. Program duration:

- Program period: from 01 January 2026 to 31 December 2026.
- Booking and service usage period: from 01 January 2026 to 31 January 2027.

Note:

- ✓ Booking time: Reservations can be made through the JCB Premium Service mini app on Zalo on all weekdays, weekends, and public holidays (including Tet).
- ✓ Service usage time at the clinic: all days of the week, including weekends, excluding public holidays and the Tet holidays.

e. Service Booking and Usage Guide:

| Step | Details / Requirements |
|-------------------------------------|---|
| 1. Service Booking | <ul style="list-style-type: none"> - Customer accesses the JCB Premium Service application on Zalo, selects <i>Healthcare Privilege – In Vietnam</i>, chooses the clinic, check-up package, and preferred date, and enters the required registration information to book the service. - Booking must be made at least 4 days before the check-up date. |
| 2. Registration Confirmation | <ul style="list-style-type: none"> - Customer Service staff reviews the booking request and contact Cardholder. - Customer Service staff checks service availability with the clinic |
| 3. Payment | <ul style="list-style-type: none"> - Customer Service confirms booking based on the previous step, and sends payment link (Email/Zalo). + For Nura check-up packages: the cardholder must complete full payment of the package fee (after discount) in Vietnamese Dong (VND) within 24 hours from the time the payment link is received. + For NingenDock and NingenDock Lite check-up packages: the cardholder must make a 30% prepayment of the package fee (after discount) in Vietnamese Dong (VND) within 24 hours from the time the payment link is received. - Fees must be paid in Vietnam dong via designated provider's payment link of clinic. - Service confirmation letter will be issued via Email/Zalo once payment is completed. |
| 4. Health Check-up | <ul style="list-style-type: none"> - Customer attends clinic directly on the scheduled date, present the service confirmation letter received via Email |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| Step | Details / Requirements |
|-------------------|---|
| | - Customer will then undergo the health check-up in accordance with the clinic's instructions. |
| 5. Results | <ul style="list-style-type: none"> - For Nura check-up packages: the hard-copy health check results will be provided immediately after the examination. The soft-copy results and the link to access the complete medical record will also be sent to the customer via email. - For NingenDock and NingenDock Lite check-up packages: The hard-copy health check-up results will be sent to the address provided by the customer within 03 weeks after the examination, as the results need to be sent to Japan for review before issuance. - Dedicated contact point available for any questions about results. |

Notes

1. Cardholder may book for themselves and/or others, but all fees must be paid with the same JCB card used for booking.
2. Cardholder must provide complete information for any Service User they register on behalf of.
3. The Healthcare Privilege program will not apply to direct bookings with clinics outside the JCB Premium Service app (Zalo).

f. Policy on Rescheduling, Substitution, and Cancellation of Appointments:

All requests for rescheduling, changing the registered person, cancelling an appointment, or amending information must be made by contacting the hotline directly for guidance.

- **For NURA check-up packages:**

- *Rescheduling*
 - o Within 72 hours prior to the scheduled service date, customers are allowed to reschedule free of charge up to 02 times. Subsequent appointments are subject to the availability of the clinic.
 - o From the 3rd reschedule onward, if the request is made at least 72 hours in advance, a rescheduling fee of 10% per time (based on the discounted package price) will be applied.
 - o If the customer reschedules up to 05 times but still fails to attend, a fee equal to 100% of the discounted package price will be charged.
- *Substitution of the Registered Person*
 - o Within 72 hours prior to the scheduled service date, customers are allowed to change the registered person free of charge up to 02 times, subject to system availability.
 - o From the 3rd substitution onward, if the request is made at least 72 hours in advance, a substitution fee of 10% per time (based on the discounted package price) will be applied.
 - o If the customer changes the registered person up to 05 times and the substituted individuals still do not attend, a fee equal to 100% of the discounted package price will be charged.
- *Cancellation*
 - o Within 72 hours prior to the scheduled service date, if the customer requests cancellation due to special/unavoidable (force majeure) reasons and asks for a refund, 80% of the package cost (based on the discounted price) will be refunded within 05–07 working days.
 - o If the customer does not show up for the appointment without any prior notice to Nura, a cancellation fee equal to 100% of the discounted package price will be applied.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- **For NingenDock and NingenDock Lite check-up packages:**

- *Rescheduling / Substitution of the Registered Person*
 - If the rescheduling/substitution request is made at least 72 hours prior to the service date: the customer may reschedule free of charge for the first time, and subsequent appointments are subject to T-Matsuoka Clinic's availability. From the second reschedule onward, if the request is made at least 72 hours in advance, a rescheduling fee of VND 3,000,000 per change will apply.
 - If the rescheduling/substitution request is made within 72 hours prior to the service date: the customer will be charged a rescheduling fee equal to 30% of the deposit of the discounted package, and subsequent appointments are subject to T-Matsuoka Clinic's availability.
Example: Discounted package value = VND 60,000,000; deposit = 30% = VND 18,000,000. If rescheduling within 72 hours, rescheduling fee = 30% × 18,000,000 = VND 5,400,000.
- *Cancellation*
 - If cancellation is made at least 72 hours prior to the service date: a cancellation fee equal to 30% of the deposit of the discounted package will apply.
Example: Discounted package value = VND 60,000,000; deposit = 30% = VND 18,000,000. If cancellation is made 72 hours prior, cancellation fee = 30% × 18,000,000 = VND 5,400,000.
 - If cancellation is made within 72 hours before the service date, or if the customer fails to attend on the check-up date: a cancellation fee equal to 100% of the deposit of the discounted package will apply.
Example: Discounted package value = VND 60,000,000; deposit = 30% = VND 18,000,000. If cancellation is made within 72 hours or the customer fails to attend, cancellation fee = 100% × 18,000,000 = VND 18,000,000.
 - If the customer does not attend the appointment without providing any prior notice, a cancellation fee equal to 100% of the deposit of the discounted package will be charged.

3.2. In Japan – Through JTB-TNT Company:

a. Applicable cards: Primary and supplementary JCB Ultimate cardholders issued in Vietnam, who successfully register for the program through the JCB Premium Service mini app on Zalo.

Note: Not applicable to virtual/non-physical cards.

b. Privileges:

Free access to airport lounges and priority meet & greet services at international terminals of airports in Vietnam, applicable for health check-up trips at clinics in Japan provided through JTB-TNT, specifically:

- 01 time/person registering for a health check-up: free access to airport lounge at Vietnam international terminals for direct flights from Vietnam to Japan.
- 01 time/person registering for a health check-up: free use of priority departure meet & greet service at Vietnam international terminals for direct flights from Vietnam to Japan.
- 01 time/person registering for a health check-up: free use of priority arrival meet & greet service at Vietnam international terminals for direct flights from Japan to Vietnam.

Note:

- These privileges apply to both the cardholder and accompanying family members when both the Cardholder and family members successfully register for health



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



check-up packages in Japan via the JCB Premium Service application on Zalo, with full payment of all package costs made using a JCB card in accordance with the regulations.

- o The updates for these privileges on the JCB Premium Service application on Zalo will be completed 10 days before the scheduled health check-up date. Thereafter, the booking and use of these privileges will be subject to the terms and conditions applicable to Airport privileges as set out in this T&C.

c. Usage limit: No limit on the number of times used, applicable to both the cardholder and accompanying family members.

d. Program duration:

- Program period: from 01 January 2026 to 31 December 2026.
- Booking and service usage period: from 01 January 2026 to 31 January 2027.

Note:

- ✓ Booking time: Reservations can be made through the JCB Premium Service mini app on Zalo on all weekdays, weekends, and public holidays (including Tet).
- ✓ Service usage time at the clinic: Medical services at hospitals are not available on weekends, national holidays, or during the New Year holidays in Japan. On other dates throughout the year, availability may vary depending on the hospital. Customers are required to contact the customer service team to provide their preferred date; the hospital's schedule will be confirmed based on the information provided.

e. Service Booking and Usage Guide:

| Step | Details / Requirements |
|-------------------------------------|--|
| 1. Service Booking | <ul style="list-style-type: none"> - Customer selects selects <i>Healthcare Privilege – In Japan</i>, chooses Experience premium health check-up privileges in Japan through JTB-TNT Co., Ltd., with exclusive travel benefits designed for JCB cardholders - Chooses the clinic, check-up package, and preferred date, and enters the required registration information to book the service. - Booking must be made at least 45 days before the check-up date. |
| 2. Registration Confirmation | <ul style="list-style-type: none"> - Customer Service staff reviews the booking request and contact Cardholder. - Customer Service staff checks service availability with the clinic - While checking, they will provide Customer the feedback and form for additional information. Please complete the form and submit it. - All required information must be submitted at least 30 days before check-up date. |
| 3. Payment | <ul style="list-style-type: none"> - Customer Service confirms booking based on the previous step, and sends payment link (Email/Zalo). - Cardholder must complete full payment within 24 hours, using the same JCB card used for booking in order to confirm the booking. - Service confirmation letter will be issued via Email/Zalo once payment is completed. |
| 4. Arrival in Japan | <ul style="list-style-type: none"> - Customer must arrive in Japan at least 1 day before the check-up. - Clinic consultant will contact Service User the day before to arrange meeting and conduct pre-examination consultation. |
| 5. Health Check-up | <ul style="list-style-type: none"> - Customer attends clinic directly on the scheduled date and follows clinic's instructions. |
| 6. Results | <ul style="list-style-type: none"> - Results translated into Vietnamese and sent directly to Customer within 40 days after the check-up in both hard copies (via EMS) and PDF files (via email). - Dedicated contact point available for any questions about results. |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



Notes

1. Cardholder may book for themselves and/or others, but all fees must be paid with the same JCB card used for booking.
2. Cardholder must provide complete information for any Service User they register on behalf of.
3. The Healthcare Privilege program will not apply to direct bookings with clinics outside the JCB Premium Service app (Zalo).
4. Scope of Services:
 - Consultation, arrangement, and confirmation of appointments with the clinic.
 - Pre-examination consultation one day prior to the check-up date.
 - Support for the Service User throughout the check-up process at the clinic.
 - Vietnamese interpretation during the pre-examination consultation and throughout the check-up/consultation at the clinic.
 - Translation of check-up results into Vietnamese.

f. Policy on Rescheduling, Substitution, and Cancellation of Appointments:

For any requests to change the examination schedule, change the examiner, cancel the examination schedule or modify information, the Cardholder should contact the hotline directly for instructions.

- **Cancellation:**
 - o In cases where the Customer requests to cancel the appointment for reasons other than force majeure, the cancellation policy of each respective clinic shall apply as follows:

| No. | Clinic | Cancellation/Refund Policy |
|-----|-----------------------------------|---|
| 1 | St.Luke's MediLocus | <ul style="list-style-type: none">• Cancellation made 25–20 days prior to the check-up date: A cancellation fee of 20% of the package fee will apply.• Cancellation made 19–13 days prior to the check-up date: A cancellation fee of 50% of the package fee will apply.• Cancellation made 12–7 days prior to the check-up date: A cancellation fee of 80% of the package fee will apply.• Cancellation made within 6 days or less prior to the check-up date: A cancellation fee of 100% of the package fee will apply (non-refundable).• In the case that the customer arrives more than one (01) hour late on the check-up date, the appointment will be cancelled, and the package fee will be non-refundable. |
| 2 | Keio University Center | <ul style="list-style-type: none">• Cancellation made 26–20 days prior to the check-up date: A cancellation fee of 10% of the package fee will apply.• Cancellation made 19–13 days prior to the check-up date: A cancellation fee of 20% of the package fee will apply.• Cancellation made 12–6 days prior to the check-up date: A cancellation fee of 30% of the package fee will apply.• Cancellation made within 5 days or less prior to the check-up date: A cancellation fee of 100% of the package fee will apply (non-refundable). |
| 3 | Tokyo International Clinic | <ul style="list-style-type: none">• Cancellation made 25–13 days prior to the check-up date: A cancellation fee of 20% of the package fee will apply. |



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



| No. | Clinic | Cancellation/Refund Policy |
|-----|--------|--|
| | | <ul style="list-style-type: none"> • Cancellation made 12–7 days prior to the check-up date: A cancellation fee of 30% of the package fee will apply. • Cancellation made within 6 days prior to the check-up date: A cancellation fee of 50% of the package fee will apply. • Cancellation made within 5 days prior to the check-up date or without prior notice: A cancellation fee of 100% of the package fee will apply (non-refundable). |

- If the Customer requests to cancel the appointment due to special reasons (force majeure) that prevent them from attending as scheduled and requests a refund, the clinic will review and process the refund on a case-by-case basis and provide feedback accordingly.
- Service partial changes: If the Customer requests to make any partial changes such as medical institutions, schedule or courses, customer must make cancel and rebook (cancellation policy will apply). The cancellation policy above will apply.

3.3. In Japan – Through JVHB Company:

a. Applicable cards: Primary and supplementary JCB Ultimate and JCB Platinum cardholders issued in Vietnam, who successfully register for the program through the JCB Premium Service mini app on Zalo.

Note: Not applicable to virtual/non-physical cards.

b. Privileges:

Discount of up to 30% off the listed retail price for healthcare check-up packages at clinics in Japan provided through JVHB:

| STT | Course | Listed retail price (VND) | Platinum | | Ultimate | |
|-----|-----------|---------------------------|---------------|----------------------------|---------------|----------------------------|
| | | | Discount rate | Price after discount (VND) | Discount rate | Price after discount (VND) |
| 1 | Standard | 76,310,000 | 25% | 57,232,500 | 30% | 53,417,000 |
| 2 | Standard+ | 107,890,000 | 25% | 80,917,500 | 30% | 75,523,000 |
| 3 | Silver | 173,830,000 | 25% | 130,372,500 | 30% | 121,681,000 |
| 4 | Gold | 338,660,000 | 25% | 253,995,000 | 30% | 237,062,000 |
| 5 | Platinum | 503,500,000 | 25% | 377,625,000 | 30% | 352,450,000 |

Note:

- These privileges apply to both the cardholder and accompanying family members when both the Cardholder and family members successfully register for health check-up packages in Japan via the JCB Premium Service application on Zalo, with full payment of all package costs made using a JCB card in accordance with the regulations.
- c. Usage limit:** No limit on the number of times used, applicable to both the cardholder and accompanying family members.
- d. Program duration:**
 - Program period: from 01 January 2026 to 31 December 2026.
 - Booking and service usage period: from 01 January 2026 to 31 January 2027.

Note:



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- ✓ Booking time: Reservations can be made through the JCB Premium Service mini app on Zalo on all weekdays, weekends, and public holidays (including Tet).
- ✓ Service usage time at the clinic: Medical services at hospitals are not available on weekends, national holidays, or during the New Year holidays in Japan. On other dates throughout the year, availability may vary depending on the hospital. Customers are required to contact Customer Service to provide their preferred date; the hospital's schedule will be confirmed based on the information provided.

e. Service Booking and Usage Guide:

| Step | Details / Requirements |
|-------------------------------------|--|
| 1. Service Booking | <ul style="list-style-type: none"> - Customer accesses the JCB Premium Service application on Zalo, selects Healthcare Privilege – In Japan, chooses Experience premium health check-up privileges in Japan through Japan Vietnam Health Bridge Co., Ltd. (JVHB), with exclusive discounts on health check-up packages of up to 30%. - Customer chooses the clinic, check-up package, and preferred date, and enters the required registration information to book the service. - Booking must be made at least 3 weeks before the check-up date. |
| 2. Registration Confirmation | <ul style="list-style-type: none"> - Customer Service staff reviews the booking request and contact Cardholder. - Customer Service staff checks service availability with the clinic. - While checking, they will provide Customer the feedback and form for additional information. Please complete the form and submit it. - All required information must be submitted at least 2 weeks before check-up date. |
| 3. Payment | <ul style="list-style-type: none"> - Customer Service confirms booking based on the previous step, and sends payment link (Email/Zalo). - Cardholder must complete full payment of the discounted package fees within 24 hours, using the same JCB card used for booking in order to confirm the booking. - Fees must be paid in Vietnam Dong via designated provider's payment link in Vietnam. - Service confirmation letter will be issued via Email/Zalo once payment is completed. |
| 4. Arrival in Japan | <ul style="list-style-type: none"> - Customer must arrive in Japan at least 1 day before the check-up. |
| 5. Health Check-up | <ul style="list-style-type: none"> - Customer attends clinic directly on the scheduled date and follows clinic's instructions. |
| 6. Results | <ul style="list-style-type: none"> - Results translated into Vietnamese and sent directly to Customer within 30 days after the check-up. - Dedicated contact point available for any questions about results. |

Notes

1. Cardholder may book for themselves and/or others, but all fees must be paid with the same JCB card used for booking.
2. Cardholder must provide complete information for any Service User they register on behalf of.
3. The Healthcare Privilege program will not apply to direct bookings with clinics outside the JCB Premium Service app (Zalo).
4. Scope of services under this program:
 - Arrangement, and confirmation of appointments with the clinic.
 - Vietnamese interpretation during the pre-examination consultation and throughout the check-up at the clinic.
 - Translation of check-up results into Vietnamese.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- Support in explaining the check-up results in case the Service User has any questions (a contact point will be provided to the Customer).

f. Policy on Rescheduling, Substitution, and Cancellation of Appointments:

For any requests to change the examination schedule, change the examiner, cancel the examination schedule or modify information, the Cardholder should contact the hotline directly for instructions.

- Cancellation:

- In cases where the Customer requests to cancel the appointment for reasons other than force majeure, the cancellation policy of each respective clinic shall apply as follows:

| Clinic | Cancellation/Refund Policy |
|---|---|
| 1. Tokyo Midtown Clinic 2. Midtown Clinic East 3. Nihonbashi Muromachi Mitsui Tower Midtown Clinic 4. Cest la vie Shinbashi Clinic | <ul style="list-style-type: none">• Cancellation made 19-13 days prior to the check-up date: A cancellation fee of 50% of the package fee will apply.• Cancellation made 12-9 days prior to the check-up date: A cancellation fee of 90% of the package fee will apply.• Cancellation made within 8 days or less prior to the check-up date: A cancellation fee of 100% of the package fee will apply (non-refundable). |

- If the Customer requests to cancel the appointment due to special reasons (force majeure) that prevent them from attending as scheduled and requests a refund, this policy will not apply.
- Reschedule:
 - If the Customer notifies their request to reschedule at least 19 days or more prior to the check-up date, no cancellation fee will be charged for the rescheduling.
 - If the Customer requests to reschedule during the period from 18 days or fewer prior to the check-up date up to the day of the check-up, a cancellation fee may apply in accordance with the cancellation policy. The new schedule will need to be coordinated with the clinic.

4. OTHER TERMS AND PROVISIONS

- This program cannot be used in conjunction with other discounts or promotions offered by the clinics.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



PROMOTION PROGRAM

1. Program name:

JCB Card Linkage Referral Program – Complimentary Lounge Visit Offer

2. Program period:

From 01/01/2026 to 31/12/2026

3. Eligible participants:

- Eligible Referrer (Referrer): Active JCB Ultimate/Platinum cardholders (primary or supplementary), issued in Vietnam, who have successfully linked at least one card via the JCB Premium Service on the Zalo Mini App.
- Eligible Referee (Referee): Active JCB Ultimate/Platinum cardholders primary or supplementary), issued in Vietnam, who have never linked any JCB Ultimate/Platinum card via the JCB Premium Service on the Zalo Mini App.
- Not applicable to virtual or non-physical cards.

4. Program details:

- The Referrer will receive one free domestic lounge access at airports in Vietnam when the Referee successfully links at least one eligible JCB Ultimate/Platinum card via the JCB Premium Service on the Zalo Mini App during the program period.
- Each Referrer can receive up to 2 domestic lounge accesses per month and up to 12 domestic lounge accesses in total during the program period.
- The total number of domestic lounge accesses credited to all Referrers is capped at 1,000 per month.
- Each Referrer can receive only one domestic lounge access per Referee, even if that Referee links multiple eligible cards.

5. How to participate:

Referrer

| Step | Details |
|---------------|--|
| Step 1 | Access the JCB Premium Service on the Zalo Mini App >> go to the "Account" section. |
| Step 2 | Select "Refer Friends", copy the link or share the QR/referral code with friends. Note: The referral code is the Referrer's registered phone number linked to the JCB Premium Service. |
| Step 3 | Receive domestic lounge access when the Referee successfully links a card and enters the correct referral code during the Program Period. |

Note:

- If the Referee does not enter the referral code during the linkage process, the Referrer will not be eligible for the program benefit.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- The system will record eligible linked cards on the following day to credit the lounge access to the Referrer. A confirmation message will be sent to the Referrer via Zalo from JCB Premium Service once the lounge access has been credited.

Referee

Method 1: Via referral link or QR

| Step | Details |
|---------------|---|
| Step 1 | Access the JCB Premium Service on the Zalo Mini App via the referral link or QR provided by the Referrer. |
| Step 2 | Select "Link JCB Card". |
| Step 3 | Enter valid JCB Ultimate/Platinum card details to complete the linkage. The Referrer's phone number (referral code) will automatically appear during the linkage process. |
| Step 4 | Complete the linkage and enjoy JCB Premium Service privileges. |

Method 2: Direct access to the JCB Premium Service on the Zalo Mini App

| Step | Details |
|---------------|--|
| Step 1 | Access the JCB Premium Service on the Zalo Mini App. |
| Step 2 | Select "Link JCB Card". |
| Step 3 | Enter the referral code and valid JCB Ultimate/Platinum card details to complete the linkage. Note: The referral code is the Referrer's registered phone number linked to the JCB Premium Service. |
| Step 4 | Complete the linkage and enjoy JCB Premium Service privileges. |

Important Notes:

- The referral code can only be entered once, during the first card linkage of the Referee.
- If the Referee does not enter the referral code during the first linkage, the Referrer will not be eligible for the program benefit.
- From the second linkage onwards, the referral code field will no longer be displayed, and no referral code can be added afterward.

6. Other terms and conditions:

- This program cannot be combined with any other discounts or promotions provided by participating lounges/airports.
- The maximum number of domestic lounge access slots per month is 180, which will be renewed each month and may end early if the offers run out.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



OTHER REGULATIONS

- By participating in this program, Cardholders accept all terms and conditions of the Program listed in this document and any related changes to the Program (if any).
- Information provided through other media channels such as newspapers, posters, press releases, TV advertisements, SMS messages, etc., is for general reference only and may be subject to updates or changes. In case of discrepancy, the latest information officially issued by URBOX and JCBI shall prevail.
- JCB reserves the right to change the program's policies, applicable locations, and other details without prior notice.
- JCB is exempt from liability for any force majeure events occurring during the program that cause the Cardholder's Transactions to be inaccurate or unable to be performed.

Force majeure:

Severe weather factors

- Storms, floods, heavy rains forcing restaurants/golf courses/resorts to close.
- Earthquakes, natural disasters, forest fires in the area where the service is taking place.

Force majeure events as prescribed by law

- Pandemics, dangerous infectious diseases (eg COVID-19) and mandatory blockade and distancing measures by authorities.
- Decisions to prohibit/restrict travel, close borders, areas at the request of State agencies.
- War, embargo, coup d'état, etc.

Accidents or sudden illnesses of customers

- Customers have accidents, are seriously ill and cannot move, with a certificate from a medical facility.
- JCB reserves the right to refuse to provide part or all of the benefits to any Cardholder when JCB discovers or suspects that the Cardholder provides invalid, unclear, incomplete information, impersonates the program affecting the brand reputation of JCB, or commits fraud, including but not limited to:
 - a. Transactions suspected of fraud aimed at fabricating successful transactions to receive this benefit or violating any terms and conditions of the program;
 - b. Cases suspected of fraud, forgery, suspected exploitation, with evidence proving the Cardholder is exploiting, or cases identified as fraud, exploitation, or collusion in fraud.
- To avoid misunderstanding, while JCB facilitates the Cardholder in enjoying benefits under this program, the card-accepting entity is the Merchant Partner of all goods and/ or services for this offer. Therefore, the Cardholder understands and accepts that the purchase of goods and/ or services under this offer will form a contract between the Cardholder and the Supplier, and JCB is not involved in this contract.
- The offers are represented by the information provided by the Merchant Partners. Any complaints or disputes arising from the purchase or intended purchase of goods and/or services under this offer will be resolved directly between the Cardholder and the Partner Merchant. JCB Cardholders will not file complaints against JCB.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



- By using or intending to use the goods and services under this Offer, the Cardholder understands and accepts that JCB will not be liable for any loss, damage, costs, or claims (indirect or direct) related to injury, death, misinformation, loss, or damage arising from or related to the use or intention to use the benefits or goods and/or services provided under this offer.
- In case of disputes, JCB's decision is final.
- Other matters not specified in this document will be subject to the current regulations and rules of JCB and the law.
- JCB reserves the right to change, modify, or adjust these regulations and related provisions without prior notice, and they will be updated and published on the website: [link] and the JCB Premium Service application.



JCB PREMIUM SERVICE 2026 TERMS AND CONDITIONS



NOTICES ON PERSONAL DATA PROCESSING

1. By this Notice on Personal Data Processing, we, To Qua Digitizing Marketing Joint Stock Company (Urbox) and [JCB International Co., Ltd., ("**JCB**")], would like to inform the cardholder that we are and shall be processing the cardholder personal data following Decree No. 13/2023/ND-CP promulgated by the Government on April 17, 2023 on personal data protection (as amended from time to time).
2. The cardholder personal data being processed by Urbox and JCB shall include the following basic personal data and certain sensitive personal data (collectively, the "**personal data**"):
 - Basic personal data comprising of:
 - ✓ full birth name;
 - ✓ phone number;
 - ✓ email address; and
 - ✓ other information and data provided by or collected from the cardholder from time to time.
 - Sensitive personal data comprising of:
 - ✓ information related to linked cards, and transaction information via the linked card for verifying transactions including card number, name on the card, and card verification code (CVV);
 - ✓ Transaction information via the linked card: total overseas retail spending volume for each month of the linked card; and
 - ✓ other information and sensitive personal data provided by or collected from the cardholder from time to time.
3. The cardholder agrees to provide the personal data to Urbox and agrees for Urbox to process the cardholder's personal data including the personal data provided by JCB to Urbox and the personal data provided by the cardholder to Urbox. The personal data provided by the cardholder, by JCB, or collected by Urbox and/or JCB will be processed for the purposes stated under Paragraph 6 below in accordance with the personal information protection policy of Urbox as published by Urbox on the website: <https://urbox.vn/page/chinh-sach-bao-ve-du-lieu-ca-nhan>; and any laws, statutes, subordinate legislation, treaties, rules, regulations, directives, decisions, ordinances, circulars, codes, orders, notices, demands, decrees, injunctions, resolutions, guidance, and judgments of any governmental authority, that apply to, as the case may be, the cardholder and us in any relevant jurisdiction including, but not limited to, Vietnam (the "**Applicable Laws**").
4. The cardholder agrees for JCB to process the cardholder's personal data including but not limited to, storing, sharing, transmitting, supplying, transferring, and conducting other related actions to provide Urbox with the cardholder's personal data for Urbox to conduct the personal data processing for the purposes stated under Paragraph 6 below under the terms and conditions regarding the processing of personal data of JCB (including any amended or updated versions) as published by JCB on the website: <https://jcbpremiumservice.urbox.vn>, and the Applicable Laws.
5. The cardholder commits that all personal data provided to Urbox is completely accurate. In case of any discrepancies found, Urbox has the right to revoke the cardholder's privileges at any time, and the cardholder is responsible for compensating for any damages incurred by Urbox.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



6. The cardholder agrees to allow the personal data provided by the cardholder, by JCB, or collected by Urbox and/or JCB to be processed by Urbox for one or more purposes according to the program's regulations and in compliance with the Applicable Laws, including:
 - a. Evaluating, appraising, approving, verifying, identifying the cardholder, and confirming transaction information to support and ensure service delivery to the cardholder;
 - b. Conducting evaluations and analyses of the cardholder's personal data to assess the effectiveness of the program's implementation, audit activities, and legal consulting;
 - c. Providing, exchanging with, and transferring my personal data to the third-party service provider(s) (located within or outside of Vietnam) for them to process my personal data in order to assist in verifying my information;
 - d. Providing and exchanging information with competent state authorities of Vietnam, organizations, and individuals as required by the Applicable Laws;
 - e. Providing and exchanging information with individuals and organizations that are business partners of Urbox directly providing services corresponding to each privilege for the cardholder under the program's regulations; and
 - f. Supporting the cardholder care, answering inquiries, and fulfilling the cardholder's requests.
7. The personal data shall be processed following appropriate methods as provided in the Applicable Laws on personal data protection (if any), the terms and conditions regarding the processing of personal data of JCB (including any amended or updated versions) as published by JCB on the website: <https://jcbpremiumservice.urbox.vn> and the personal information protection policy of Urbox as published by Urbox on the website: <https://urbox.vn/page/chinh-sach-bao-ve-du-lieu-ca-nhan>.
8. The cardholder shall have rights and obligations under the Applicable Laws on data protection. For ease of reference, rights and obligations concerning the cardholder's personal data under Decree No. 13/2023/ND-CP promulgated by the Government on April 17, 2023 on personal data protection (as amended from time to time) are provided in Attachment A hereunder.
9. Urbox commits not to provide or disclose the cardholder's personal data to third parties without the cardholder's consent, except that for the purpose of processing personal data as stipulated in Paragraph 6(c) above, Urbox may disclose the personal data to a third-party service provider (either onshore or offshore), or required by the Applicable Laws. The cardholder's personal data will be managed safely and appropriately based on the personal information protection policy of Urbox as published by Urbox on the website: <https://urbox.vn/page/chinh-sach-bao-ve-du-lieu-ca-nhan>.
10. Urbox and JCB have put in place security measures to prevent personal data from being accidentally lost, altered, disclosed, used, or accessed in an unauthorized way. Urbox and JCB have procedures in place to deal with suspected data security breach(es)] and will notify the cardholder and any applicable regulator of a suspected breach where Urbox and JCB are legally required to do so. Despite this, the processing of personal data may still carry some potential undesirable risks, such as the risk of data breach, unauthorized access, disclosure, alteration, or destruction of personal data, and the risk of data loss due to technical errors or system failures.
11. The cardholder is responsible for securing their personal data; Urbox and/or JCB will only be responsible for the security of the cardholder's personal data in cases where the competent authority can prove that the fault lies with Urbox and/or JCB.
12. Urbox will retain the personal data provided by JCB to Urbox and the personal data provided by the cardholder to Urbox for as long as necessary to fulfill the purposes stated under Paragraph 6 above, including for the purposes of satisfying any legal, accounting, or



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



reporting requirements, except otherwise withdrawal by the cardholder. The processing of the cardholder's personal data hereunder shall commence on the date of receipt of the cardholder's personal data and cease upon the earlier of (i) the termination of the relevant contract/agreement between the cardholder and Urbox, (ii) withdrawal of consent by the cardholder, and (iii) fulfillment of the purposes provided in Paragraph [6] above, unless otherwise provided by the Applicable Laws, required by the relevant authorities in Vietnam or agreed in the relevant contract/agreement between the cardholder and Urbox.

The cardholder have read and agreed to all the terms and conditions of the JCB Premium Service program.

The cardholder have read and agreed to all the terms and conditions regarding the processing of personal data of JCB (including any amended or updated versions) as published by JCB on the website: <https://jcbpremiumservice.urbox.vn>, the personal information protection policy of Urbox as published by Urbox on the website: <https://urbox.vn/page/chinh-sach-bao-ve-du-lieu-ca-nhan>, and the JCB Premium Service application on the Zalo platform.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



RIGHTS AND OBLIGATIONS IN RELATION TO PERSONAL DATA

1. Rights in relation to personal data

1.1. Right to be informed

Data subjects have the right to be informed about the processing of their personal data, except where otherwise provided by law.

1.2. Right to consent

Data subjects have the right to consent or not consent to the processing of their personal data, except as provided in Article 17 of Decree No. 13/2023/ND-CP promulgated by the Government on April 17, 2023 on personal data protection (as amended from time to time).

1.3. Right to access

Data subjects have the right to access, view, edit, or request the correction of their personal data, except where otherwise provided by law.

1.4. Right to withdraw consent

Data subjects have the right to withdraw their consent, except where otherwise provided by law.

1.5. Right to erasure

Data subjects have the right to erase or request the erasure of their personal data, except where otherwise provided by law.

1.6. Right to restrict processing

a) Data subjects have the right to request the restriction of the processing of their personal data, except where otherwise provided by law; and

b) The restriction of data processing must be carried out within 72 hours after the data subject's request, for all personal data that the data subject requests to restrict, except where otherwise provided by law.

1.7. Right to data portability

Data subjects have the right to request the data controller, or the data controller and processor to provide their personal data, except where otherwise provided by law.

1.8. Right to object to processing

a) Data subjects have the right to object to the data controller, or the data controller and processor processing their personal data to prevent or restrict the disclosure of personal data or its use for advertising and marketing purposes, except where otherwise provided by law; and

b) The data controller, or the data controller and processor must comply with the data subject's request within 72 hours after receiving the request, except where otherwise provided by law.

1.9. Right to complain, denounce, and initiate lawsuits

Data subjects have the right to complain, denounce, or initiate lawsuits according to the law.

1.10. Right to compensation

Data subjects have the right to request compensation according to the law when there is a violation of their personal data protection rights, except where otherwise agreed by the parties or provided by law.



JCB PREMIUM SERVICE 2026

TERMS AND CONDITIONS



1.11. Right to self-protection

Data subjects have the right to self-protection according to the Civil Code, other relevant laws, and Decree No. 13/2023/ND-CP promulgated by the Government on April 17, 2023 on personal data protection (as amended from time to time), or request competent authorities and organizations to implement civil protection measures according to Article 11 of the Civil Code.

1.12. Other rights

In addition to the above rights, you have other rights and remedies provided by law or any other agreements between you, and Urbox and/or JCB.

2. Obligations in relation to personal data

- 2.1. Protect your own personal data; request relevant organizations and individuals to protect your personal data.
- 2.2. Respect and protect the personal data of others.
- 2.3. Provide complete and accurate personal data when consenting to the processing of personal data.
- 2.4. Participate in the dissemination and promotion of personal data protection skills.
- 2.5. Comply with legal regulations on personal data protection and participate in preventing and combating violations of personal data protection regulations.
- 2.6. In addition to the above obligations, you have all other obligations provided by law or any other agreements between you, and Urbox and/or JCB.