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Visa Concierge

Extraordinary Everyday



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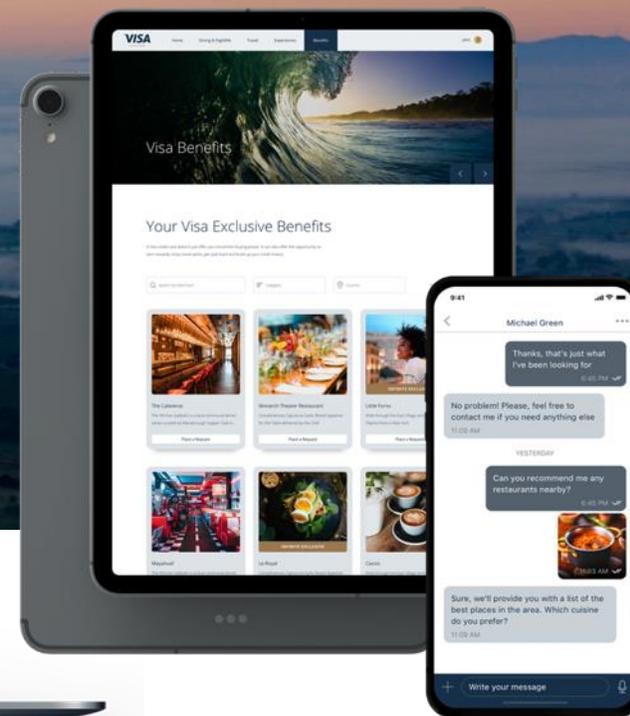
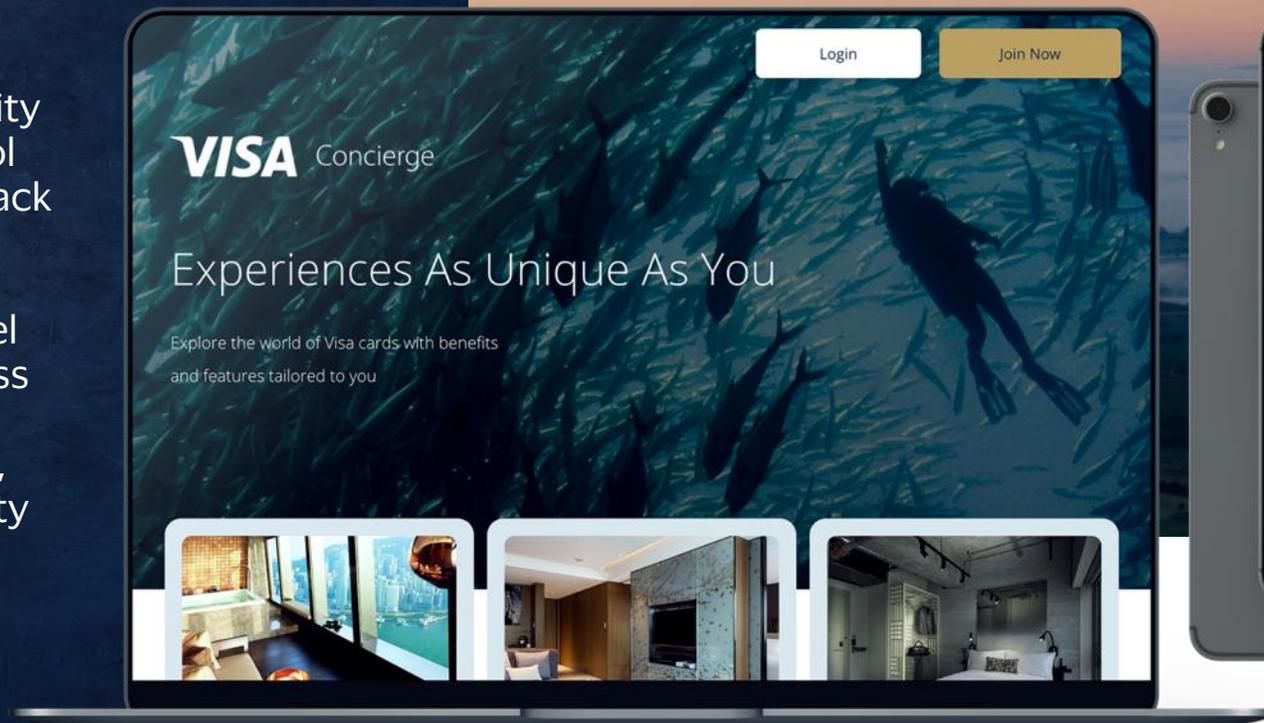
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A multi-channel experience

Designed with simplicity in mind – to put control of the extraordinary back in your hands.

With 24/7 multichannel self-booking and access to support via the website, email, phone, live chat and third-party chat*.

**Third-party chat available in selected markets.*



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www.concierge-asia.visa.com



SriLankaInfinite@concierge-asia.visa.com

Golf Privileges



Through Visa Concierge, Visa cardholders have access to golf benefits provided by Aspire Lifestyles

Privileges via Visa Concierge:

- Priority tee times
- Complimentary beverage after the game
- Luxury round trip private chauffeured transport
- Complimentary warm-up driving range balls
- Complimentary in-cart refreshments
- Complimentary LuxBlack Game-Day kit (*valued at AUD \$90*)

AUSTRALIA

Sydney

- The Australian Golf Club
- New South Wales Golf Club
- The Lakes Golf Club
- Pennant Hills Golf Club
- Concord Golf Club
- Bonnie Doon Golf Club
- St. Michael's Golf Club
- The Coast Golf Club

Melbourne

- Royal Melbourne Golf Club
- Kingston Heath Golf Club
- The Metropolitan Golf Club
- Huntingdale Golf Club
- Commonwealth Golf Club
- The Victoria Golf Club
- The National Golf Club

Gold Coast

- Royal Pines Golf Club
- The Glades Golf Club
- Lakelands Golf Club
- Links Hope Island Golf Club
- Sanctuary Cove Golf Club

Adelaide

- Royal Adelaide Golf Club
- The Grange Golf Club
- Glenelg Golf Club

Brisbane

- Royal Queensland Golf Club
- Brisbane Golf Club
- Brookwater Golf Club

Tasmania

- Barbougle Dunes Golf Club
- Barnbougle Lost Farm Golf Club
- Cape Wickham Golf Club
- Ocean Dunes Golf Club

NEW ZEALAND

- Cape Kidnappers Golf Club
- Millbrook Golf Club
- Titirangi Golf Club
- Kauri Cliffs Golf Club
- Jack's Point Golf Club
- Gulf Harbour Golf Club
- The Hills Golf Club
- Royal Auckland Golf Club
- Remuera Golf Club
- Queenstown Golf Club

Enjoy an enhanced experience with LuxGolf in Australia

LuxGolf is Australia's first luxury golf touring company specializing in providing our local, inter-state and overseas guests unprecedented access to the most prestigious, exclusive and private golf clubs in Australia, New Zealand and Hawaii.

Where strict 'Member-only' policies and extensive waiting lists previously restricted all play at these distinguished golf courses, utilizing our preferred LuxGolf tee times, it is with our great pride and pleasure that we can now lift their velvet ropes and provide instant access to them.

LuxGolf combines this access with all-inclusive luxury services that will impress and excite, as we create: 'The Most Envious and Unforgettable Golf Experience of Your Life'.

Enjoy LuxGolf's magnificent inclusions:

- 18-hole round of golf on magnificent private courses
- Round trip Luxury private chauffeured transport
- Use of the world's most premium & exclusive golf clubs, Callaway's 'APEX irons' and 'SMOKE Driver' Collections.
- Motorized golf cart with GPS
- Complimentary in-cart refreshments
- Complimentary warm-up driving range balls
- Access to Member-Only locker rooms and amenities
- Exclusive gifts - receive a "LuxBlack Game-Day Kit": A black velvet LuxGolf pouch containing three Callaway balls, LuxGolf towel, custom LuxGolf Tees, divot tool, custom ball marker and scoring pencil, valued at AUD \$90



Dining Benefits - General



Visa cardholders can select from a list of exclusive dining offers in Japan

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

	Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New	Philippe Mille Tokyo フィリップ・ミル 東京	Tokyo, Japan	• A complimentary glass of aperitif per person (max. 6 persons per booking)	June 2026
New	Daikanyama ASO Celeste Nihonbashi 代官山ASO チェレステ 日本橋 店	Tokyo, Japan	• A complimentary glass of aperitif per person (max. 6 persons per booking)	June 2026
New	Sens & Saveurs Tokyo サンス・エ・サヴール	Tokyo, Japan	• A complimentary glass of aperitif per person (max. 6 persons per booking)	June 2026
New	L'Auberge de l'ill Tokyo オーベルジュ・ド・リルトー キョー	Tokyo, Japan	• A complimentary glass of aperitif per person (max. 6 persons per booking)	June 2026
New	La Fete Hiramatsu ラ・フェット ひらまつ	Osaka, Japan	• A complimentary glass of aperitif per person (max. 6 persons per booking)	June 2026
New	Ristorante Kubotsu リストランテ Kubotsu	Fukuoka, Japan	• Guests receive a complimentary glass of aperitif per person (max. 6 persons per booking).	June 2026



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Visa cardholders can select from a list of exclusive dining offers in South Korea

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

	Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New	Boccalino 보칼리노	Seoul, South Korea	<ul style="list-style-type: none"> • 10% discount on total bill • Complimentary beverage per person (alcohol/non-alcohol beverage option) • Priority reservation 	August 2026
New	Soonok 수녹	Seoul, South Korea	<ul style="list-style-type: none"> • 10% Discount on weekends and public holidays • Complimentary dessert on weekdays lunch / Draft beer on weekdays dinner • Custom menu available based on budget 	June 2027
	Bicena 비체나	Seoul, South Korea	<ul style="list-style-type: none"> • Complimentary glass of Hwayo rice wine per person 	October 2026
	Beunusual 비언유주얼	Seoul, South Korea	<ul style="list-style-type: none"> • Option 1: Add-on Menu: Caviar Bar (₩25,000) / Foie Gras (₩25,000 Value) provided • Option 2: 1 complimentary glass of premium wine per person 	March 2027
	Sogonggan 소공간	Busan, South Korea	<ul style="list-style-type: none"> • Lunch: Signature menu soba noodles (sampler) • Dinner: 10% discount on alcoholic beverages 	October 2026
	Unordinary Seoul 언오디너리	Seoul, South Korea	<ul style="list-style-type: none"> • Complimentary welcome drink (per person) & seasonal dessert (per table) on reservation visits 	November 2026



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Visa cardholders can select from a list of exclusive dining offers in Thailand

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

	Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New	Gaggan	Bangkok, Thailand	<ul style="list-style-type: none"> • Priority booking 	June 2026
New	Gaggan at Louis Vuitton	Bangkok, Thailand	<ul style="list-style-type: none"> • Complimentary glass of Sparkling Wine • Priority booking 	June 2026
New	Ms. Maria & Mr. Singh	Bangkok, Thailand	<ul style="list-style-type: none"> • Complimentary glass of Sparkling Wine • Priority booking 	June 2026
New	Bistrot De La Mer	Bangkok, Thailand	<ul style="list-style-type: none"> • Complimentary welcome drink (Mojito or La Vie En Rose) and • Special Set Lunch Menu at THB 1,000 net per person 	June 2026
New	Mott 32 Bangkok	Bangkok, Thailand	<ul style="list-style-type: none"> • Exclusive 15% discount on food and non-alcohol drink 	June 2026
New	Lanhyai Nusara	Bangkok, Thailand	<ul style="list-style-type: none"> • Complimentary welcome drink 	June 2026

Visa cardholders can select from a list of exclusive dining offers in Indonesia

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

	Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New	Barrel Steakhouse	Bali, Indonesia	• Complimentary Javanegra Coffee (Hot / Iced Caramel Latte) for a minimum spending of IDR 750,000	Nov 2026
New	Daun Muda Soulfood	Jakarta, Indonesia	• Complimentary Es Campur for minimum spending of IDR 1,000,000	Nov 2026
New	Planta Kitchen	Jakarta, Indonesia	• Complimentary Calamari Fritos for minimum spending of IDR 1,000,000	Nov 2026
New	Salud Eatery	Jakarta, Indonesia	• Complimentary Javanegra Coffee (Hot / Iced Americano) for minimum spending of IDR 250,000	Nov 2026
New	Sekar Jagad by Javanegra	Jakarta, Indonesia	• Complimentary Javanegra Coffee (Hot / Iced Americano) for minimum spending of IDR 200,001	Nov 2026
New	Warung Bakmi Mpek Tjoen	Jakarta, Indonesia	• Complimentary Roti Maryam Madu Butter for minimum spending of IDR 250,001	Nov 2026



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Visa cardholders can select from a list of exclusive dining offers in Australia

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
Attica	Melbourne, Australia	<ul style="list-style-type: none"> • Enjoy a complimentary welcome drink upon arrival 	Evergreen
Arthur	Sydney, Australia	<ul style="list-style-type: none"> • Complimentary Arthur Spritz on arrival when booking through Concierge 	Evergreen
Brae	Birregurra, Australia	<ul style="list-style-type: none"> • Priority booking and Complimentary Gift (may vary depending according to availability) 	Evergreen
Pilot	Canberra, Australia	<ul style="list-style-type: none"> • Complimentary glass of premium sparkling. 	Evergreen
Restaurant Botanic	Adelaide, Australia	<ul style="list-style-type: none"> • Complimentary welcome drinks on arrival. 	Evergreen
Ten Minutes by Tractor	Melbourne, Australia	<ul style="list-style-type: none"> • Priority reservations. • A complimentary glass of Ten Minutes by Tractor wine for each guest when dining. 	Evergreen



Visa cardholders can select from a list of exclusive dining offers in Singapore

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

	Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New	The Coconut Club	Singapore	<ul style="list-style-type: none"> • Complimentary bowl of Chendol (Capped at 1 per table/ per reservation). 	June 2026
New	Belimbing	Singapore	<ul style="list-style-type: none"> • Complimentary welcome drink (capped at 4 per table/ per reservation) 	June 2026
New	Jiak Kim House	Singapore	<ul style="list-style-type: none"> • A complimentary welcome drink per diner with an individual order of tasting menu. 	Oct 2026
New	NONYANITA	Singapore	<ul style="list-style-type: none"> • A complimentary welcome drink per diner and a complimentary exclusive gift bag per table. 	Oct 2026



Visa cardholders can select from a list of exclusive dining offers in Malaysia

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New Dar Al-Arab	Kuala Lumpur, Malaysia	<ul style="list-style-type: none"> • Complimentary Kunafa Dessert per table (dine-in only) 	Jan 2027
New Latitude 02	Kuala Lumpur, Malaysia	<ul style="list-style-type: none"> • 20% discount off alcohol beverages every Saturday & Hi Tea Set 	Sept 2026
gēn	Penang, Malaysia	<ul style="list-style-type: none"> • Complimentary One (1) glass of house champagne per diner with every table booking 	May 2026
Le Mei	KL, Malaysia	<ul style="list-style-type: none"> • Celebrate your birthday month with a complimentary slice of birthday cake and enjoy 10% off any bottle of wine (dine-in only) 	September 2026
Latest Recipe	Putrajaya, Malaysia	<ul style="list-style-type: none"> • Choose between a complimentary Illy Brew at Latitude 02 Bar with every RM100 spent (dine-in only) or a free buffet pass with the purchase of 5 buffet passes 	September 2026



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Visa cardholders can select from a list of exclusive dining offers in Vietnam

- All reservations must be done via Visa Concierge
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	Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New	An's Saigon	HCM, Vietnam	<ul style="list-style-type: none"> • 10% (maximum) off for regular À la carte Menu and Chef's Menu (not applied for any special set menu or combos), • and complimentary dessert within the birthday month. 	Aug 2026
New	KABIN	HCM, Vietnam	<ul style="list-style-type: none"> • 15% discount on total bill 	June 2026
New	MÃN BY UNICB	HCM, Vietnam	<ul style="list-style-type: none"> • 15% discount on total bill 	June 2026
New	KISEKI-RO	Hanoi, Vietnam	<ul style="list-style-type: none"> • Offer 1: 20% discount up to 2 million VND • Offer 2 : Free 1 Kumamoto set worth VND 1,980,000 for tables using 4 sets of courses or more (applied cumulatively for tables of 8 or 12 guests) 	July 2026
New	CHAPTER DINING	Hanoi, Vietnam	<ul style="list-style-type: none"> • Free dessert every Wednesday • Snacks for all customers • Free desserts on birthdays & anniversaries 	June 2026
New	MAU GASTRO & WINE BAR	Hanoi, Vietnam	<ul style="list-style-type: none"> • 10% off on food 	June 2026



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**Dining Benefits -
Asia's 50 Best**



Visa cardholders can get access to select Asia's 50 Best Restaurants with offers and perks

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

Asia's 50 Best 2024 Ranking	Restaurant	City / Market	Benefits (Booked via Visa Concierge)	Expiry
6	Nusara	Bangkok, Thailand	<ul style="list-style-type: none"> • Each guest will receive a complimentary welcome drink valued at THB 300++ 	June 2026
9	La Cime	Osaka, Japan	<ul style="list-style-type: none"> • Complimentary welcome drink per guest when booking dinner set menus for up to 4 guests 	Evergreen
12	Le Du	Bangkok, Thailand	<ul style="list-style-type: none"> • Each guest will receive a complimentary welcome drink valued at THB 350++ 	June 2026
17	Potong	Bangkok, Thailand	<ul style="list-style-type: none"> • Each guest is entitled to redeem a complimentary Haiboru drink at OPIUM Bar, valued at THB 350++ 	June 2026
47	Cenci	Kyoto, Japan	<ul style="list-style-type: none"> • Reserve a set-course meal and receive a welcome drink per person 	Evergreen
51	L'Effervescence	Tokyo, Japan	<ul style="list-style-type: none"> • Receive a welcome apéritif for up to 4 guests 	Evergreen



Visa Infinite & Visa Signature Elite Dining Program



Visa Infinite and Signature cardholders enjoy a complimentary welcome drink of choice per person, plus priority access to reserved tables for 4 every Friday or Saturday at 62 restaurants across Asia Pacific

- Validity: 28 April – 31 October 2025 (select partners extending from 1 November 2025 to 30 September 2026)
- **Reservation Requirement:** Bookings must be made exclusively via Visa Concierge

City / Market	Restaurant Name	Status
AU	Island Radio	Live 1 Nov 2025
AU	Izy.Aki	Live 1 Nov 2025
AU	Quay	Live 1 Nov 2025
INDIA	Diva	Live 1 Nov 2025
INDONESIA	Lapo Porsea	Live 1 Nov 2025
INDONESIA	Republik Seafood	Live 1 Nov 2025
JP	Sushi L'Abyse Osaka Yannick Alléno	Live 1 Nov 2025
JP	Jiang Nan Chun	Live 1 Nov 2025
MY	Ora Dining	Live 1 Nov 2025
MY	Skillet	Live 1 Nov 2025
MY	Upper House	Live 1 Nov 2025
PH	Lusso by Margarita Fores	Live 1 Nov 2025
PH	Steak & Frice	Live 1 Nov 2025
PH	a mano	Live 1 Nov 2025
SG	Baia	Live 1 Nov 2025
SG	Hortus	Live 1 Nov 2025



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Visa Infinite and Signature cardholders enjoy a complimentary welcome drink of choice per person, plus priority access to reserved tables for 4 every Friday or Saturday at 62 restaurants across Asia Pacific

- Validity: 28 April – 31 October 2025 (select partners extending from 1 November 2025 to 30 September 2026)
- **Reservation Requirement:** Bookings must be made exclusively via Visa Concierge

City / Market	Restaurant Name	Status
KR	Wooseul Yeoksam	Live 1 Nov 2025
KR	Hoikwan Dosan	Live 1 Nov 2025
TH	Coba	Live 1 Nov 2025
TH	K by Vicky Cheng	Live 1 Nov 2025
TH	Coolies Club	Live 1 Nov 2025
VN	Aiii House Saigon	Live 1 Nov 2025
VN	DA 夜 Dining	Live 1 Nov 2025
VN	Tales by Chapter	Live 1 Nov 2025
VN	The Albion by Kirk Westaway	Live 1 Nov 2025



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- **Reservation Requirement:** Bookings must be made exclusively via Visa Concierge

City / Market	Restaurant Name	Status
AU	Perspective Dining	Live 1 Dec 2025
AU	LuMi Bar & Dining	Live 1 Dec 2025
AU	Arthur Surry Hills	Live 1 Dec 2025
AU	Fior Gymea	Live 1 Dec 2025
INDIA	Ekaa	Live 1 Dec 2025
INDIA	SLINK & BARDOT	Live 1 Dec 2025
INDIA	Sorrento	Live 1 Dec 2025
INDIA	Shang Palace	Live 1 Dec 2025
INDONESIA	Aged and Butchered Jakarta	Live 1 Dec 2025
INDONESIA	Animale	Live 1 Dec 2025
INDONESIA	Room4Dessert	Live 1 Dec 2025
INDONESIA	Shin Gyo Kobo	Live 1 Dec 2025
MY	Frangipaani	Live 1 Dec 2025
MY	Sol @ The Met	Live 1 Dec 2025
MY	Ministry of Crab	Live 1 Dec 2025
MY	Alti Gusti	Live 1 Dec 2025



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- Validity: 28 April – 31 October 2025 (select partners extending from 1 November 2025 to 30 September 2026)
- **Reservation Requirement:** Bookings must be made exclusively via Visa Concierge

City / Market	Restaurant Name	Status
PH	Ikomai Tochi	Live 1 Dec 2025
PH	Bistrot Le Coucou	Live 1 Dec 2025
PH	Den by Nikkei	Live 1 Dec 2025
PH	Terraza Martinez	Live 1 Dec 2025
SG	Magpie	Live 1 Dec 2025
SG	CloudStreet	Live 1 Dec 2025
SG	Station by Kotuwa	Live 1 Dec 2025
SG	COTE Steakhouse	Live 1 Dec 2025
KR	A L'aise 알레즈	Live 1 Dec 2025
KR	Yakitori Haegong 야키토리 해공	Live 1 Dec 2025
KR	El Molino 엘 몰리노	Live 1 Dec 2025
KR	Bornyon 본연	Live 1 Dec 2025
TH	Sartoria by Paulo Airaud	Live 1 Dec 2025
TH	Wolfgang's Steakhouse Bangkok	Live 1 Dec 2025
TH	Margo	Live 1 Dec 2025
TH	Cannubi by Umberto Bombana	Live 1 Dec 2025



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Visa Infinite and Signature cardholders enjoy a complimentary welcome drink of choice per person, plus priority access to reserved tables for 4 every Friday or Saturday at 62 restaurants across Asia Pacific

- Validity: 28 April – 31 October 2025 (select partners extending from 1 November 2025 to 30 September 2026)
- **Reservation Requirement:** Bookings must be made exclusively via Visa Concierge

City / Market	Restaurant Name	Status
VN	MÀU Gastro Wine Bar	Live 1 Dec 2025
VN	Nikusho	Live 1 Dec 2025
VN	Mam Mam - Vietnamese Eatery & Lounge	Live 1 Dec 2025



Education Offers



Visa cardholders can get access to Aspire Lifestyle's education partner with offers and perks

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

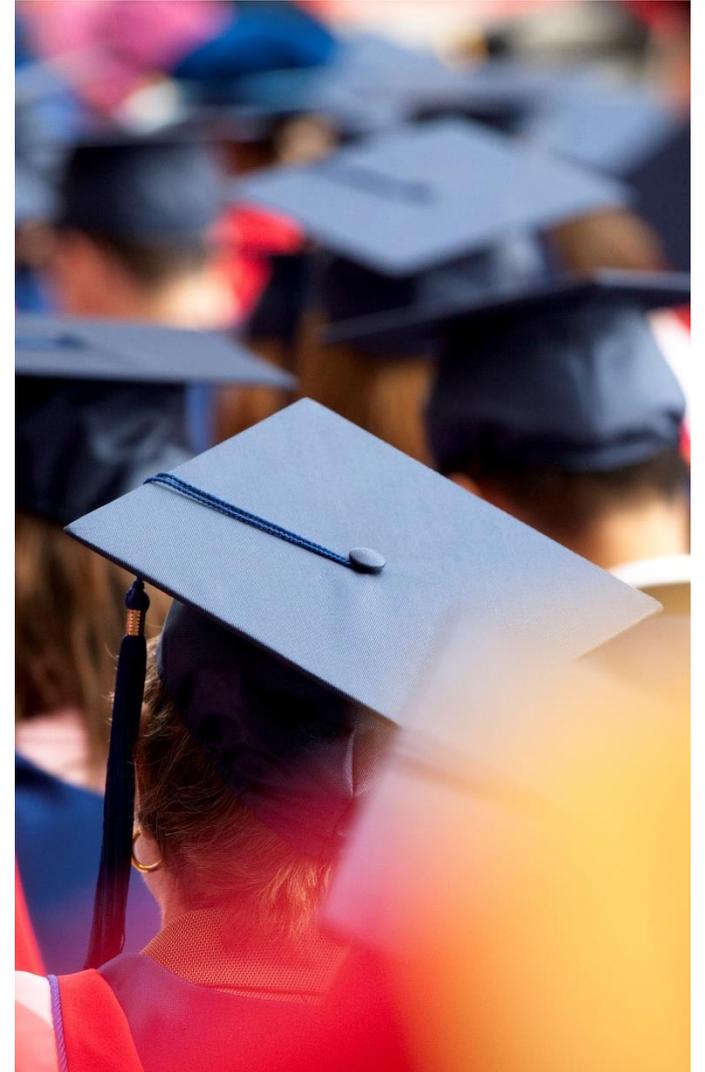
Enhance the chance of entry into top universities

Carfax Education comprises several educational services, each focused on bringing the best in international education to private and corporate clients around the world.

From engaging private tuition to leading educational advice, our team of experts support families in all areas of their education journey. From exam preparation and school assessment, to school entry and university admissions support, our vision is to work with you and your family to access the very best education for your child to achieve their every ambition.

Privileges

- 15% discount on all services
- Complimentary college counselling webinar per Aspire client
- Complimentary first two (2) tutoring hours



Wellness Benefits



Stay fit with ClassPass via Visa Concierge

Try the best fitness classes, gyms, wellness and beauty venues with one app. In-studio, outdoor and digital options available in over 2,500 cities worldwide.

Preferred ClassPass Individual Monthly Subscription across Australia, Hong Kong, Indonesia, Malaysia, New Zealand, Singapore, Thailand, Philippines and India.

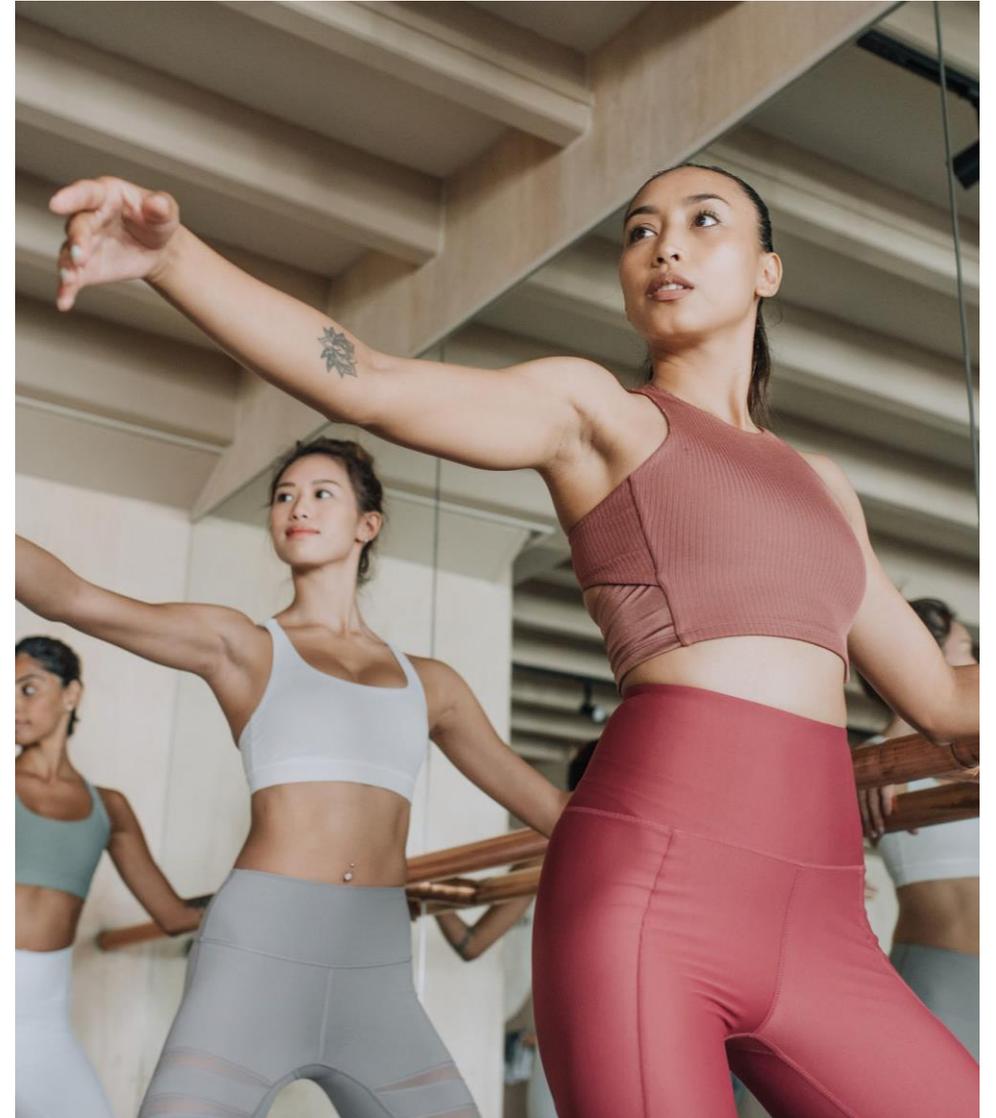
- Customers can receive 10% additional credits on monthly memberships
- Registration done via Visa Concierge

Validity:

Till 1 October 2026

Valid in:

SG, AU, HK, NZ, TH, MY, ID, PH, IN, JP (new)



Harmonizing Wellness through BBC Maestro Classes

BBC MAESTRO

Learn from the world's best. BBC Maestro is a subscription-based streaming platform, created to educate and inspire people to explore their creativity. Through pre-recorded lessons and detailed course notes, anyone can learn a wide range of wellness experts and follow in the footsteps of experts respected all over the world.

- 30% off for single courses or annual subscription with BBC Maestro

Validity: Evergreen



Rest and relax with spa and wellness offers via Visa Concierge

- All reservations must be done via Visa Concierge
- These offers are available to all cardholders across markets with access to Visa Concierge

Partner Name	City / Market	Benefits (Booked via Visa Concierge)	Expiry
New Yonsei Line Clinic	Seoul, South Korea	<ul style="list-style-type: none"> • 10% Discount on skin treatment + Tax refund • All treatment customers receive a complimentary cocktail whitening injection service (worth KRW 200,000) 	Apr 2027
New Lee Kyungmin Foret	Seoul, South Korea	<ul style="list-style-type: none"> • 20% discount on perm/dye only (Available at: Lee Kyung Min Fore Cheongdam Main Store, Lee Kyung Min Fore Hongdae Store, Lee Kyung Min Fore Garden Store, Lee Kyung Min Fore Centum Store) 	Sept 2026
New TRIA Medical Wellness Center	Bangkok, Thailand	<ul style="list-style-type: none"> • Exclusive 20% Discount on IV Drip Therapy, Acupuncture, Cupping, and Oil Treatment 	Dec 2026
New Anantara Wellness	Bangkok, Thailand	<ul style="list-style-type: none"> • Get saving up to 25% discount on selected treatments 	Dec 2026
New Geneus DNA	Nationwide, Thailand	<ul style="list-style-type: none"> • (a) 20% Discount on Standard Test kit • (b) 16% Discount on Premium Test kit 	Dec 2026
New HAACH	Singapore	<ul style="list-style-type: none"> • 20% off Signature Blue Sapphire Diamond Glow Facial 	Jan 2026

