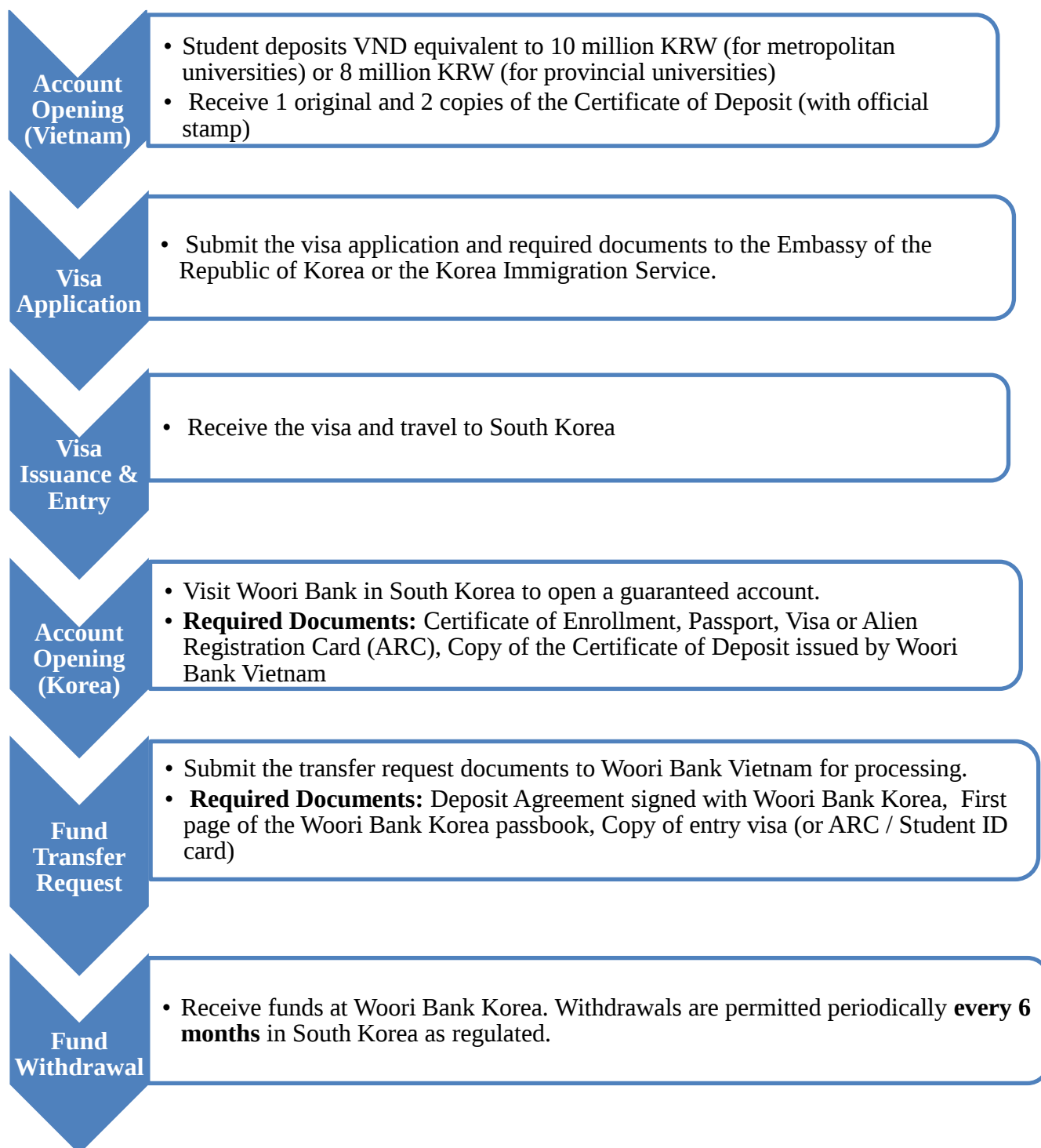

STUDY ABROAD DEPOSIT PROCESS FLOW



Woori Bank is your companion on the journey to conquer your Korea study abroad dream!

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***Note:** Students can also submit documents via email: studyabroad@WRBVN.com.vn

✓ **Contact information:**

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II. JOURNEY TO THE FUTURE [Q&A]

Q - 1	How many deposit accounts can I open? How many Certificates of Deposit are issued?
A - 1	Each student can open only one (1) account and will receive 1 original + 2 copies of the Certificate of Deposit (stamped black-and-white copies). To open a new account, the current active account must be closed. Each account is strictly linked to only one Certificate of Deposit.
Q - 2	When can I withdraw the funds after they are transferred to Woori Bank Korea? What documents are required?
A - 2	The funds will be blocked at Woori Bank Korea for 1 year and can be withdrawn every 6 months (starting from your entry date), with each withdrawal capped at 50% of the blocked amount. Required Documents: - Certificate of Enrollment - Valid Alien Registration Card (ARC) - Passport
Q - 3	If I return to Vietnam after the funds have been transferred to Korea, how can I withdraw them in Vietnam?
A - 3	- Visit Woori Bank Korea to request unblocking and transfer the funds back to Vietnam (subject to Woori Bank Korea's document requirements). Receive the Guaranteed Account Unblocking Confirmation. - Once back in Vietnam, visit a Woori Bank Vietnam branch to complete the withdrawal.
Q - 4	Under what conditions can I unblock and withdraw the deposit early?
A - 4	You must return the original set of documents issued by the bank (the original Certificate of Deposit, at least 1 copy of the certificate, the original passbook, and other related account opening documents) and meet one of the following conditions: 1. Immediate early withdrawal: Provide proof of inability to proceed with your Visa application: - Rejection letter from the Korean University. - Mandatory military service draft order. - Health issues rendering you unfit for study (certified by a district-level hospital or higher; clinic reports not accepted). 2. Standard early withdrawal: If you cannot provide the documents in point (1), you can withdraw the funds early after at least 6 months from the blocking date.
Q - 5	Can I withdraw money early if I cannot return the original Certificate of Deposit?
A - 5	Yes. If you cannot return the original certificate, you can still withdraw the funds early by presenting proof of visa rejection (a visa failure code or a rejection screenshot from the official Visa Portal website). <i>Note: For visa code rejections without the original certificate, you must still return the remaining documents in the set (at least 1 copy of the certificate, passbook, etc.).</i>
Q - 6	If I return to Vietnam before withdrawing all my funds in Korea, how should I handle it?

A - 6

Before leaving Korea, visit a Woori Bank Korea branch to unblock and transfer the funds back to your Woori Bank Vietnam account. You can then withdraw the cash directly in Vietnam. If you have already returned to Vietnam without doing this, contact Woori Bank Korea to obtain instructions on authorizing a representative (Power of Attorney) to process the transaction in Korea on your behalf.