

TERMS AND CONDITIONS

“Happy Shopping Month, Get Big Gifts From Woori VV Card”

1. Promotional program name: Happy Shopping Month, Get Big Gifts From Woori VV Card.

2. Promotional area (scope): Nationwide.

3. Promotional period: From November 1, 2024 to November 30, 2024.

4. Promotional goods and services:

- Woori Visa Platinum VV Lux Point international credit card
- Woori Visa Gold VV Hype Point international credit card
- Woori Visa Classic VV Plus Point international credit card

Hereinafter referred to as “Card”.

5. Promotional goods and services:

- Valinice Yari ID2041_20 S Mint travel suitcase.
- Got It e-voucher.

6. Promotional customers (promotion beneficiaries): Individual customers who are Primary Cardholders at Woori Bank and have valid spending that meets the transaction value requirements (hereinafter referred to as “Customers”).

7. Promotional program details:

7.1 Promotional conditions:

Customers whose spending with the Card is in the TOP of Customers with the highest spending during the promotion period will receive gifts corresponding to their ranking.

7.2 Promotional program content:

| SPENDING RANKING | PRIZE | NUMBER OF GIFTS BY CARD TYPE | | |
|------------------|--|---|--------------------------------------|---|
| | | Woori VV Lux Point Platinum Credit Card | Woori VV Hype Point Gold Credit Card | Woori VV Plus Point Classic Credit Card |
| TOP 1 - 3 | Travel Suitcase Valinice Yari ID2041_20 S Mint | 3 | 3 | 3 |
| TOP 4 - 10 | Voucher Got It 500.000 VNĐ | 7 | 7 | 7 |
| TOP 11 - 20 | Voucher Got It 300.000 VNĐ | 10 | 10 | 10 |

| | | | | |
|--------------|----------------------------|-----------|-----------|-----------|
| TOP 21 - 29 | Voucher Got It 100.000 VNĐ | 9 | 9 | 9 |
| Total | | 29 | 29 | 29 |

7.3 Time to receive gifts:

- Time to apply card spending: 01/11/2024 - 30/11/2024.
- Time to announce results: 10/12/2024.
- Time to pay rewards: 15/12/2024.

7.4 Regulations on receiving gifts:

a) Notification of receiving gifts:

- Woori Bank will notify each Customer eligible to receive the program's rewards via the email (Email) that the Customer registered with Woori Bank when issuing the Card about the time, location, gift receiving procedures, detailed plan as well as support for related procedures. At the same time, notify the list of Customers eligible to receive rewards via the Bank's official website at: <https://woori.com.vn>.
- Email address for notification of receiving gifts from Woori Bank: card@woori.com.vn.
- In case a customer who is eligible to receive a gift does not contact the Bank to receive the gift within the time specified by the Bank, that customer will not receive the gift.
- Woori Bank will receive all inquiries and complaints (if any) from Customers in accordance with Vietnamese law within 03 working days from the date of notification of the list of eligible Customers. Complaint reception number: 1800-6003 (Free of charge).

b) Gift receiving process:

* For gifts of Travel Suitcases:

- Within 03 working days from the date Woori Bank announces the list of eligible Customers to receive the gift on the website and simultaneously sends a notification Email to each eligible Customer, the Customer needs to respond to Woori Bank's Email to confirm the location and time of delivery.
- Woori Bank will send the gift via a shipping agent to the address provided by the Customer as instructed in the notification Email. Depending on the Customer's delivery address, the gift will be delivered to the Customer within 10 - 15 days from the reward date of Woori Bank.

* For Got it Voucher gifts:

- Woori Bank directly pays the reward by SMS to the phone number that the Customer registered with the Bank when issuing the Card. Brand name: GOT IT.VN

- Gift message content:

Congratulations on receiving the Got it Voucher gift valued VNĐ from Woori Bank. Please receive it via the following link:

Contact 1900 5588 20 for support.

7.5 General regulations:



- To determine valid spending transactions and conditions for receiving incentives in the Program, Woori Bank will base on the information on the transaction date recorded at the time of payment stored on Woori Bank's system. Note: Successful transaction confirmation messages are not used to confirm card transactions that have been recorded in Woori Bank's system. If Customers have questions regarding spending transactions or Program details, please contact Woori Bank Customer Service Center at 1800 - 6003.
- Valid spending transactions are transactions made only by the Primary Cardholder, and must be actual purchases for personal purposes and permitted under Vietnamese law.
- In case there are 2 Customers with the same total spending value, the gift will be prioritized for the Customer who reaches the transaction value milestone earlier.
- Valid transactions do not include transactions that incur annual Card fees, cash withdrawal transactions, transactions to pay bank fees, transactions related to gambling activities, and deposits from Credit Cards into e-wallets.
- The Cardholder will not be eligible to receive the gift if before or on the date the Program results are announced if:
 - + The Cardholder is late in paying any bank fees or outstanding balance due (shown on the Customer's statement); or
 - + The Cardholder has an overdue debt for any product provided by Woori Bank.
 - + Any value of canceled transactions, disputed transactions between the Customer and the parties providing services, goods to the Customer and/or refunded by the parties providing services, goods to the Customer during the Program period will be deducted from the total value of valid spending transactions.
- The Customer can check the transactions recorded in his/her Card account via Online Banking or Woori Bank Customer Service Center.
- Each eligible Cardholder will receive a maximum of one (01) promotional gift for the entire Program.
- If the Cardholder upgrades or downgrades the Card during the Program or on the day the Program results are announced, the Cardholder will be selected to receive one (01) promotional gift of the Card that is eligible to receive promotions under the Program.
- The Program does not apply to employees working at Woori Bank.
- For disputes arising in relation to the Program, Woori Bank will resolve them in a spirit of cooperation with the Customer. If during the process of resolving disputes and complaints, the parties have not yet reached an agreement, the dispute will be handled in accordance with the provisions of Vietnamese law.
- The provisions of this Program may be adjusted at any time at the discretion of Woori Bank. Changes (if any) will be announced in accordance with the law and updated on Woori Bank's website before the effective date.