

TERMS AND CONDITIONS

“Promotional program for Woori Credit Card when spending at Shopee in December”

- Promotional program name:** Promotional program for Woori Credit Card when spending at Shopee in December.
- Promotional area (scope):** Nationwide.
- Promotional period:** From December 1st, 2024 to December 31st, 2024.
- Promotional goods and services:** All international credit cards for individuals starting with BIN number 407459; 409546; 430782.
 - Asiana Woori W Platinum international credit card
 - Woori Visa Platinum international credit card
 - Woori Visa Classic international credit card
 - 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 cardHereinafter referred to as “Card”.
- Promotional goods and services:** Discount for Woori Bank International Credit Cardholders when paying at Shopee.
- Promotional customers (recipients of the promotion):** Individual customers who are Cardholders at Woori Bank (hereinafter referred to as “Customers”).
- Prize structure (prize content, prize value, number of prizes):**

Category	Offer	Value	Quantity
Program 1: Daily Deals	Money is deducted directly when paying the bill	VND 50.000	1.400
Program 2: Special Day Offer	Money is deducted directly when paying the bill	VND 120.000	300

8. Detailed content and rules of the promotion program:

8.1 Promotion details:

- Program 1: 50,000 VND discount for orders worth 500,000 VND when paying by Card on Shopee, excluding special days 12/12, 15/12, 25/12.
- Program 2: 120,000 VND discount for orders worth from 1,200,000 VND when paying by Card on Shopee on special days 12/12, 15/12, 25/12.

8.2 Promotion application conditions:



- The promotion is applied directly when the Customer chooses to pay by Card and the total value of the goods, after deducting other promotions, meets the conditions for receiving the promotion as prescribed in Clause 8.1. Accordingly, payment value = selling price - value of other incentives + product insurance cost (if any) - value of WOORI BANK credit card incentive + delivery fee (if any) - Shopee coins (if any).
- The incentive level is only applicable to 1 (one) valid transaction.
- The number of incentives per day is limited, each customer can only receive 01 incentive per day during the program implementation period.
- Applicable products: All products posted for sale on the Shopee App, except for SIM products, milk for children under 2 years old, scratch cards, card top-ups - services, gift cards, products in the Voucher & Service category, product packages (eg buy 1 get 1 free, buy 2 get 10% off ...), orders shipped by the seller, Functional foods and Pacifiers for babies and products and services that are not promoted according to the law.

8.3 Other regulations:

- The incentives cannot be converted into cash or products and are not transferable in any form.
- The customer must pay all amounts and fees arising from the use of services provided by Shopee and paid by Card.
- Any taxes, fees, charges or other obligations payable to the government or other organizations that may arise from this program are the responsibility of the Cardholder.
- Not applicable to products that can be returned/canceled/exchanged according to Shopee's policy. In case of cancellation/exchange/return of one or several products in the order (including multiple products), the remaining products will still be eligible for the incentive.
- Woori Bank has the right to automatically withdraw the incentive amount if it detects fraudulent or exploitative behavior by the cardholder.
- In case of any dispute or complaint, Woori Bank's decision is final.
- The customer will only make payment when the system of the cooperating brands displays the incentive amount. Woori Bank is not responsible for the system not displaying the promotional amount at the payment step but the Customer still proceeds to pay.
- Woori Bank is not responsible for any complaints/grievances from Customers related to the issues of goods/services provided on Shopee.
- 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 still cannot reach 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 and updated on Woori Bank's website (<https://www.woori.com.vn>) before the applicable date.