



TERMS AND CONDITIONS

PREMIUM SERVICE PROMOTION FOR WOORI VV LUX POINT

1. Promotional program name: Premium Service gift program for Woori VV Lux Point credit cardholders.

2. Promotion area (scope): Nationwide.

4. Promotion period: 01/01/2025 – 31/12/2025.

5. Promotional goods and services: Woori Visa Platinum VV Lux Point international credit card
Hereinafter collectively referred to as “Card”.

6. Goods and services used for promotion:

i) Airport lounge tickets apply at the airport lounge system (domestic terminal) operated by Noi Bai Aviation Services Joint Stock Company.

ii) UrBox electronic voucher worth 2,000,000 VND for use at specified Hotels nationwide.

iii) UrBox electronic voucher worth 5,000,000 VND for use at specified Hotels nationwide.

iv) Free Golf Voucher for 18 holes for use at Skylake Golf and Long Thanh Golf.

7. Customers of the promotion program (promotion beneficiaries): Customers are individuals who are owners of Cards at Woori Bank and have valid spending that meets the transaction value conditions (hereinafter collectively referred to as “Customers”).

8. Detailed content of the promotion program:

8.1 Conditions for promotion:

The customer has a valid spending transaction that satisfies the conditions for total card spending as prescribed in Section 8.2 below.

8.2 Content of the promotion program:

Spending condition	From 50.000.000 VND	From 200.000.000 VND to under 500.000.000 VND	From 500.000.000 VND
Gift	A pair of Airport Lounge ticket	Customer can choose one out of two options as below: E-Voucher valued UrBox 2.000.000	Customer can choose one out of two options as below: E-Voucher valued UrBox 5.000.000

		VND; or Green Fee Golf Voucher	VND; or 02 Green Fee Golf Voucher
Eligible spending time	From January 1 st to December 31 st of calendar year		

8.3 Regulations on receiving gifts:

a) Time to receive gifts:

Every month, within 15 working days from the closing date of the Card account statement (the 5th of every month), Woori Bank will consider rewards and send gift receipt notices to Customers who qualify for the program according to Section 1. 10.2.

- Woori Bank will notify each Customer eligible to receive the program's rewards via the email that the Customer registered with Woori Bank when issuing the Card regarding the time, location, procedures for receiving gifts, detailed plans as well as support for related procedures.

- Email address to send 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 prescribed time notified by the Bank, that customer will not receive the gift.

- Woori Bank will receive all questions and complaints (if any) from Customers in accordance with Vietnamese law. Complaint reception number: 1800-6003 (Fee: free).

b) Regulations on use of gifts:

* For gifts of airport lounge tickets:

- Woori Bank directly pays rewards to the Customer via email that the Customer registered with Woori Bank when issuing the Card.

- Email content includes images of tickets to use airport lounges according to the service provider's prescribed form, including Full Name (if any); QR Code; Expiry Date; Location of use.

Sample as below:





- Customers need to present a photo of their airport lounge ticket and boarding pass to the staff at the terminal to use the service.

- Lounge usage time: maximum 3 hours, except for airport lounges in Da Nang, usage time is maximum 2 hours before departure time.

- Customers can use all amenities in the waiting room for free including: Buffet with drinks, relaxation, newspapers and magazines, television services, office amenities, free wifi.

- Waiting room ticket validity is 12 months from the date Woori Bank sends the gift via Customer's Email.

- Each Ticket can be used 01 (one) time, equivalent to one use of the airport lounge.

- The list of airport lounges used under the program is updated by Woori Bank on the website www.woori.com.vn from time to time.

* For UrBox electronic vouchers as gifts:

- Woori Bank pays rewards including Voucher Link by SMS to the phone number that the Customer registered with the Bank when issuing the Card. The number displays a message to send gifts at the address: URBOX.VN

- Gift message content:

We hope you can receive the UrBox Voucher to be used at the hotel for 2,000,000 VND from Woori Bank. Voucher code Customers please contact the phone number to receive the booking.

- The validity period of Voucher Link is 12 months from the date Woori Bank sends the gift via SMS to the Customer. Customers access the Link and redeem the gift into Gift Code, Gift Code is valid for 03 months from the date of successful redemption.

- To use the Voucher, Customers call the URBOX Call Center number according to the instructions in the Link to book a Hotel room. When booking a room successfully, Customers will receive a confirmation Email from URBOX, Customers use this Email to present themselves at the Hotel when checking in.

- The list of hotels used under the program is updated by Woori Bank on the website www.woori.com.vn from time to time.

* For Green Fee Golf Voucher:

- Customer need to go to Woori Bank Branches/Transaction Offices to get the Voucher.

Sample of Golf Voucher as below:

Front	Back
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- To use a Golf Voucher, Customers need to present a valid Voucher at the Golf course before entering the golf course. Customers must use their own Card to pay other expenses at the golf course.

- Customers receive free green fee at the 18-hole golf course, applied at Skyke Golf, located at Van Son, Hoang Van Thu commune, Chuong My district, Hanoi; and Long Thanh Golf Course at 99A Phuoc Tan - Long Hung Street, Huong Phuoc Quarter, Phuoc Tan Ward, Bien Hoa, Dong Nai Province.

- Golf Voucher validity period: 06 months from date of issue.

10.5 General regulations:

- Gifts under this program are non-refundable and have no cash value. Customers may be asked to pay extra if the gift exceeds the value of the gift.

- Customers are responsible for preserving the gift codes themselves, not disclosing gift information to third parties, non-transferable, and non-changeable gift user information.

- To determine valid spending transactions and eligibility for incentives in the Program, Woori Bank will base on the transaction recording date information at the time of settlement 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 related to spending transactions or details of the Program, please contact Woori Bank Customer Service Center at 1800 – 6003.

- Eligible spending transactions are transactions made only by the Primary Cardholder, and must be actual sales transactions for personal purposes and permitted according to Vietnamese law.

- Eligible transactions do not include cash withdrawals, transactions related to gambling activities, and deposits from Credit Cards to e-wallets.

Do not promote transactions related to alcohol, tobacco and products that are prohibited from promotion according to regulations.

No promotional transactions related to beer for customers under 18 years of age.

- Any value of canceled transactions, disputed transactions between the Customer and the parties providing services and goods to the Customer and/or provided by the parties providing services and goods. Refunds made to customers during the Program period will be deducted from the total value of eligible spending transactions.

- Each eligible Cardholder will receive a maximum of one (01) promotional gift for each spending milestone for the entire Program.



- In case the Customer's Card expires or is canceled due to fraud and the Customer has issued a new Card of the same type for continued use. At that time, the total value of spending transactions used for bonus consideration will be the total transaction value of the new Card and the old Card within the prescribed spending period.

- If the Customer has a question or complaint related to the content and results of the Program, for support in resolving it in the best way, the customer can contact Woori Bank within 30 days from the date of announcement or receive reward.

- For disputes arising related to the Program, Woori Bank will resolve them in the spirit of cooperation with Customers. If in the process of resolving disputes and complaints there is still no problem

If consensus is reached between the parties, the dispute will be handled in accordance with Vietnamese law.

- The regulations of this Program may be adjusted from time to time according to Woori Bank's decision. Changes (if any) will be notified according to legal regulations and updated on Woori Bank's website before the application date.

Woori Bank Vietnam Limited commits to properly implement and takes full responsibility for the above in accordance with current law.