



TERMS & CONDITIONS

“Golf Gift Voucher reward for Woori Platinum cardholder”

1. Promotional program name: Golf Gift Voucher for Woori Platinum Credit Cardholders.

2. Promotional area (scope): Nationwide.

3. Promotional form: Organizing a regular customer program, according to which the reward for Customers is based on the quantity or value of goods and services that Customers perform.

4. Promotional period: From January 1, 2025 to December 31, 2025.

5. Promotional goods and services:

- Asiana Woori W Platinum International Credit Card

- Woori Visa Platinum International Credit Card

Hereinafter referred to as "Card".

6. Promotional goods and services:

Free Golf Voucher for 18-hole green fee used at Skylake Golf Course and Long Thanh Golf Course.

7. Promotional program customers (promotion beneficiaries): Customers who are individuals Card owners at Woori Bank and have valid spending that meets transaction value requirements (hereinafter referred to as "Customers").

8. Promotional program details:

8.1 Promotional conditions:

Customers with a total transaction amount by Card in a calendar year reaching VND 200,000,000 will receive a gift of 01 (one) free 18-hole golf course voucher, used at Skylake Golf Course and Long Thanh Golf Course.

Time to calculate spending: January 1 - December 31 of the calendar year.

8.2 Regulations on receiving and using gifts:

- At the end of the calendar year, Woori Bank will compile a list of Customers eligible to receive the program's rewards, and send an email directly to eligible Customers.

- Customers who are eligible to receive reward of promotional year (N) must finish receiving Golf Voucher before the last day of June of the following year (N+1).

For example: Customer A has a total spending of VND 230,000,000 with Woori Visa Platinum Card during January 1, 2024 - December 31, 2024, Customer A is eligible to receive a gift of 01 Golf Voucher for green fee. At that time, Customer A needs to go to Woori Bank Branch/Transaction Office where his/her card was opened to receive Voucher before June 30, 2025.

- In case eligible Customer does not contact the Bank to receive their gift within prescribed time as notified by the Bank, the gift will be canceled.

Golf Voucher sample:

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- To use Golf Voucher, Customers must present a valid Voucher at Golf course before playing. Customers must use their own Card to pay for other expenses at golf course.

- Customers are exempted from green fee at the 18-hole golf course, applicable at Skyke Golf Course located at Van Son, Hoang Van Thu Commune, Chuong My District, Hanoi; and Long Thanh Golf Course located 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 the date of issue.

8.3 General regulations:

- Gifts under this program are not refundable and cannot be converted into cash.

- Customers are responsible for preserving the gift, not disclosing gift information to third parties, not transferring, not changing gift user information.

- To determine valid spending transactions and eligibility for incentives in the Program, Woori Bank will base on information on the date of settled transactions stored on Woori Bank system. Note: Successful transaction confirmation messages are not used to confirm card transactions that have been recorded in the Woori Bank system. If Customers have questions related to spending transactions or Program details, please contact Woori Bank Customer Service Center at 1800 - 6003.

- Valid spending transactions are transactions made only by Cardholder, and must be actual purchases for personal purposes and permitted under Vietnamese law.

- Valid transactions do not include cash withdrawals, gambling-related transactions, and deposits from Credit Cards into e-wallets.

No promotions for transactions related to alcohol, tobacco, and products prohibited from promotion according to regulations.

No promotions for transactions related to beer for customers under 18 years old.

- Any value of canceled transactions, disputed transactions between Customers and service providers, goods to Customers and/or refunded by service providers, goods to Customers during the Program period will be deducted from the total value of valid spending transactions.

- Each valid Cardholder will receive gifts multiple times for entire Program in case card spending threshold conditions are met as prescribed.

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

- If the Customer has any questions or complaints related to the content and results of the Program, to receive the best support, the Customer can contact Woori Bank within 30 days from the date of announcement or receiving the reward. Complaint reception number: 1800-6003 (Fee: free).



- 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. Any changes (if any) will be notified in accordance with the law and updated on Woori Bank's website before the effective date.

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