



TERMS AND CONDITIONS

PREMIUM SERVICE PROMOTION FOR WOORI VV LUX POINT

1. Name of the promotion program: Premium service gifts for Woori VV Lux Point credit cardholders.

2. Promotion area (scope): Nationwide.

3. Promotion form: Organize a frequent customer program, whereby rewards are given to Customers based on the quantity or value of goods and services purchased by the Customer.

4. Promotion period: January 1, 2025 - December 31st, 2025

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

Number of goods and services (if any): Not specified.

6. Promotional goods and services:

- Airport lounge tickets.
- UrBox electronic voucher.
- Free greens voucher at golf courses.

7. Promotional customers (targets eligible for promotion): Customers are individuals who are Card owners at Woori Bank and have valid spending that meets the transaction value requirements (hereinafter referred to as “Customers”).

8. Detailed content of the promotion program:

8.1 Program content:

Customers with valid spending transactions, satisfying the conditions on total spending by Card as prescribed will receive gifts corresponding to the spending milestone achieved.

Spending Condition	From 50.000.000 VNĐ	From 200.000.000 VNĐ To under 500.000.000 VNĐ	From 500.000.000 VNĐ
Gift	Pair of airport lounge access tickets (domestic terminal)	Customers can choose one of the following two gifts: UrBox electronic voucher worth 2,000,000 VNĐ or 01 Golf voucher for green fee	Customers can choose one of the following two gifts: UrBox electronic voucher worth 5,000,000 VNĐ or 02 Golf vouchers for green fee
Valid spending time	01/01 to 31/12 of each calendar year		

8.2 Regulations on receiving gifts:



i) Time to receive gifts:

- Every month, within 15 working days from the date of Card Bank Statement (the 5th of each month), Woori Bank will announce reward delivery to Customers who meet the program's conditions.
- Woori Bank will notify the rewards via Customer's email registered with Woori Bank when issuing the Card about the time, location, gift receiving procedures, detailed plan as well as support for related procedures.
- Email address to send gift receiving notifications from Woori Bank: card@woori.com.vn.
- In case the customer does not follow the instruction to receive the gift within prescribed time as notified by the Bank, the reward will be revoked.
- Woori Bank will receive all inquiries and complaints (if any) from Customers in accordance with the provisions of Vietnamese law. Complaint reception number: 1800-6003 (Fee: free).
- Each Customer will receive a maximum of one (01) gift at each spending milestone for the entire Program.

ii) Regulations on gift use:

* For gifts of Airport Lounge Tickets:

- Woori Bank pays rewards on Woori WON Vietnam Mobile Banking Application (WON).
- Customers need to present the image of the Airport Lounge Ticket and Boarding Pass to the staff at the terminal to use the service.
- Lounge usage time: maximum 3 hours, except for the airport lounge in Da Nang, the usage time is maximum 2 hours before departure time.
- Customers can use all the facilities in the lounge for free including: Buffet with drinks, relaxation, newspapers and magazines, TV services, office facilities, free wifi.
- The validity of the Lounge Ticket is 12 months from the date Woori Bank pay reward on WON App.
- Each Ticket can be used 01 (one) time, equivalent to one time of using the airport lounge.
- The list of airport lounge usage according to the program or any changes will be updated by Woori Bank on website www.woori.com.vn from time to time.

* For UrBox Vouchers:

- Woori Bank pays rewards on Woori WON Vietnam Mobile Banking Application (WON).
- After Voucher code redeemed, each E-voucher corresponds to one night's stay at one of the luxury hotels on the Location list.
- The Voucher's validity period is 12 months from issuance date on WON App.
- To use the gift, Customers contact UrBox Customer Service Call Center displayed on the gift screen and provide the Voucher Code to make a reservation.
- The list of Hotels according to the program or any changes will be updated by Woori Bank on WON and Website www.woori.com.vn from time to time.

* For gifts of free golf course vouchers:



- Customers come to Woori Bank Branches/Transaction Offices during business hours (08:30 – 16:00) from Monday to Friday every week to receive gifts directly. The deadline to receive Golf Vouchers is June 30, 2026.
- To use the Golf Voucher, Customers must present a valid Voucher at the Golf course before playing. Customers must use their own Card to pay for other expenses at the golf course.
- Customers are exempted from green fee at the 18-hole golf course, applicable at Skylake 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 convertible to cash and are not refundable. Customers may be required to pay more if the value of the gift exceeds.
- Customers are responsible for preserving the gift, not disclosing gift information to third parties, not transferring, and not changing the information of the gift user.
- To determine valid spending transactions and eligibility for the Program, Woori Bank will base on the transaction date information 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 related to spending transactions or Program details, please contact Woori Bank Call Center at 1800 - 6003.
- Valid spending transactions are transactions made only by the Cardholder, and must be actual purchases for personal purposes and permitted under Vietnamese law.
- Valid transactions do not include cash withdrawals, transactions related to gambling activities, and deposits from Credit Cards into e-wallets.

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

No beer-related transactions are promoted for customers under 18 years old.

- Any value of canceled transactions, disputed transactions between the Customer and the service and goods providers to the Customer and/or refunded by the service and goods providers to the Customer during the Program period will be deducted from the total valid spending transaction value.
- In case Customer's Card expires or is canceled due to fraud and Customer has issued a new Card of the same type for continued use. At that time, the total spending amount used for the reward will be total transaction value of new Card and old Card during prescribed spending period.
- If the Customer has questions or complaints related to the content and results of the Program, for the best support, the Customer can contact Woori Bank within 30 days from the date of announcement or receiving the reward.
- For disputes arising in connection with 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 according to the decision of Woori Bank. The content of changes (if any) will be notified on the Woori Bank website at www.woori.com.vn before the effective date.

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