

TERMS AND CONDITIONS

Promotion Program:

“Experience the QR Transaction Notification Speaker Service”

Name of Business entity: WOORI BANK VIETNAM LIMITED

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Pursuant to the Commercial Law 2005, Decree No. 81/2018/ND-CP of the Government detailing the Commercial Law on trade promotion activities, and Decree No. 128/2024/ND-CP of the Government amending and supplementing some articles of Decree No. 81/2018/ND-CP, Woori Bank Vietnam Limited (hereinafter referred to as "**Woori Bank**") organizes the promotional program as follows:

- 1. Promotion name:** Experience the QR Transaction Notification Speaker Service.
- 2. Location:** Nationwide.
- 3. Promotion type:** Giving away goods, providing services free of charge in conjunction with the sale of goods or provision of services.
- 4. Promotion period:** From 15/07/2025 to 31/12/2025, or until all 2.000 speaker devices have been supplied to Customers, whichever comes first.
- 5. Promotion service:** “QR Transaction Notification Speaker Service” for Customers using Woori Bank’s QR Merchant service
- 6. Promotion product:** A set of QR Speaker devices and a 4G SIM card provided by 9Pay Joint Stock Company ("**Provider**").
- 7. Eligible Customers:** Individual customers, business households, and organizations using QR Merchant service with active VND payment accounts
- 8. Prize scheme (Prize content, value and quantity)**

Item	Maximum Quantity	Eligibility
A set of QR Transaction Speaker device ¹	2.000 sets	Customers listed in Section 7 of these terms and conditions who register for the QR Transaction Notification Speaker Service and meet the conditions in Section 10.1.2.

Detailed of promotion products:

No	Item	Product value (VAT included)
1	QR transaction notification speaker (TingTing Speaker), including: 01 Speaker device, 01 type C charging cable, 01 QR mica board	600,000 VND
2	01 4G Sim card	99,000 VND
3	Provider's service operation fee ² for the first year	99,000 VND

○ The Provider's service operation fee for the first year will be **fully sponsored by the Bank** for customers.

9. Total promotion value: 1.596.000.000 VND (*In words: One billion five hundred ninety-six million Vietnamese Dong.*)

10. Content and Detailed Terms and Conditions of Promotion Program:**10.1 Content****10.1.1 During the promotion period, customers will receive:**

- Customers will experience the use of the QR Transaction Notification Speaker Service in accordance with these Terms and Conditions;
- To experience the service, Customers will receive a set of QR Speaker device from Woori Bank, including: 01 speaker device, 01 Type C charging cable, 01 QR mica board, and 01 activated ITEL or Mobifone 4G SIM card. The 4G SIM ensures flexibility and stability, with a capacity of 30 MB/month, maintained for 2 years.

¹ QR Transaction Speaker device: An audio device with the function of announcing the results of money transfer transactions and QR code payments linked to the device. When the payer successfully transfers money or completes a payment, the speaker will automatically read out the amount transferred by the payer, helping the recipient quickly and safely update the payment status.

² Service operation fee: The fee of operating services provided by the Provider (9Pay) such as: maintaining, repairing, upgrading infrastructure, systems, 24/7 customer service,...

- The QR Transaction Speaker helps prevent fraudulent activities such as using fake transfer receipts or fraudulent manipulations, by accurately reading transaction information (the amount received into the customer's payment account) from Woori Bank's system. This is particularly useful for small traders and business households, who often face difficulties in reconciling and tracking incoming funds.

10.1.2 Conditions for Customers to participate in the program:

- Customers must be currently using QR Merchant service at Woori Bank during the Promotion period, and have a normally active payment account, not subject to freezing, temporary blocking, or closure due to Woori Bank detecting risks, discrepancies, suspicious signs/transactions, or abnormal activities of the Customer's use during the promotion period.
- Customers must not be on any suspicious/blacklist/warning list related to fraudulent transactions, scams, money laundering, terrorism financing, proliferation financing of weapons of mass destruction, or legal violations by Woori Bank and/or Competent State Authorities.
- QR Merchant Customers meeting the above conditions must register for the QR Transaction Notification Speaker Service at Woori Bank Branches & Transaction Offices during the program period.

10.1.3 Woori Bank reserves the right to refuse to apply the promotion program or decide to reclaim the set of QR Speaker device in the following cases:

- (i) The customer does not fully meet the conditions to receive the offer as stipulated by the program;
- (ii) Woori Bank detects signs of suspected fraud, impersonation, or misuse of the set of QR Speaker device;
- (iii) In case of technical incidents/other events leading to Woori Bank having to decide to reclaim/exchange the Device/Device Set.

10.1.4 Each eligible customer may receive a maximum of 02 Sets of QR Speaker device during the program period or until the program ends early. If a customer registers to experience 03 or more sets, it requires consultation, appraisal, and approval through Woori Bank's internal procedures. Woori Bank reserves the right to refuse such customer requests for any reason

10.1.5 Customers provided with the set of QR Speaker device must use it for the intended purpose as committed in the relevant service registration agreement, and are not allowed to sell, assign, transfer, exchange, give away, use as collateral, lend, or lease the device set in any form.

- 10.1.6 Customers must use the 4G SIM card provided by Woori Bank for the correct purpose and only for the Speaker device provided under these Terms and Conditions.
- 10.1.7 The fee schedule for using the QR Transaction Notification Speaker Service is regulated on Woori Bank's website from time to time: <https://woori.com.vn/bieu-phi/>. As of 15/07/2025, the fee for using the QR Transaction Notification Speaker service is named "Transaction notification fee via speaker" and is priced at 500.000 VND/device for the first year. This fee may be amended, supplemented, or replaced in accordance with Woori Bank's regulations at each period.
- 10.1.8 Regarding the Provider's service operation fee, customers will be informed by the Provider about technical information as well as related fees arising in the subsequent year.
- 10.1.9 The program is limited by the total budget and the number of speaker devices available.
- 10.1.10 The Provider will hand over the product to customers via postal service.
- 10.1.11 The speaker device will be warranted for 12 months from the date the device is handed over by the provider to Woori Bank.
- 10.1.12 For any questions or complaints (if any) related to the promotional program, customers please contact Woori Bank's hotline: 1800-6003 or visit a Branch or Transaction Office directly for support and resolution.

10.2 Other regulations

- Woori Bank has the full right to refuse to provide promotions to any customer determined by Woori Bank to have provided invalid, unclear, incomplete information, or failed to meet/violated any condition stipulated in the Program.
- The program may end as scheduled or when the quantity of speakers runs out, whichever comes first.
- Woori Bank is permitted to use images, materials, and information related to the beneficiaries for advertising and media purposes without any cost, provided there is the Customer consents.
- Woori Bank is the final decision-maker in approving promotional conditions and performing device handover procedures.
- Customers are responsible for paying any arising or related taxes (if any) as stipulated by law when receiving the promotion under these Terms and Conditions.
- Woori Bank is exempt from liability for force majeure events occurring during the program period and may cancel, terminate, modify, or postpone part or all of the program within the legal framework and in accordance with legal regulations. Force majeure events are objective, unforeseeable, and unavoidable events despite all necessary and possible measures having been taken, which may include but are not limited to: wars, foreign attacks,

riots, civil war, disturbances, requisitions, or acts of civil or military authorities, laws, regulatory acts or orders of any governmental agency, embargoes, natural disasters, fires, extreme weather, floods, strikes, epidemics (for any reason), or other force majeure events occurring objectively, unforeseeably, and unavoidably, despite Woori Bank having applied all necessary and possible measures.

- In case of disputes related to this promotion program, Woori Bank is responsible for direct resolution. If an agreement cannot be reached, the parties have the right to initiate legal action in the competent People's Court for resolution in accordance with current legal provisions.
- These Terms and Conditions are published on Woori Bank's website (<https://woori.com.vn>) and at Woori Bank's branches/transaction offices. Woori Bank reserves the right to amend and adjust these Terms and Conditions and related provisions. The adjusted contents will be updated and published on the website after Woori Bank has completed all necessary notification procedures with Competent State Authorities as required (if any).
- By participating in this program, the Customer acknowledges that they have clearly understood and agreed to comply with all conditions and terms stipulated in these Terms and Conditions and any adjustments (if any), agreements between the parties, relevant service terms and conditions, and other relevant legal provisions.

Issued by Woori Bank Vietnam Limited (Woori Bank)