

TERMS AND CONDITIONS

Promotion program: “QR Merchant – Use Speaker, Get Rewards!”

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 promotion program as follows:

1. Promotion name: QR Merchant – Use Speaker, Get Rewards!

2. Location: Nationwide.

3. Promotion type: Organizing the promotion program, whereby rewards are given to customers based on the quantity or values of goods/services purchased by the customers, presented in the forms of customer cards, purchase acknowledgment slips for goods/services, or other forms.

4. Promotion period: From 15/07/2025 to 31/12/2025, or until the total reward is fully distributed (whichever comes first).

5. Promotion service:

- QR Merchant service – Receiving account via QR code from Merchant's customers using Napas VietQR.
- QR Transaction Notification Speaker Service for Customers using Woori Bank's QR Merchant service.

6. Promotion product:

- W-Point (1 W-Point = 1 VND).
- W-Point will be awarded to the customer's account on the "Woori WON Vietnam" App.

7. Eligible Customers: Customers using QR Merchant service and simultaneously using Woori Bank's QR Transaction Notification Speaker service.

8. Prize scheme (Prize content, value and quantity):

No	Items	Reward
1	<p>Customers using QR Merchant and simultaneously using QR Transaction Notification Speaker Service during the program period, meeting the following conditions:</p> <p>For 03 consecutive months, starting from the next month (Month M+1) after the customer registers for the speaker service, each month has:</p> <ul style="list-style-type: none"> - At least 50 transactions per month via speaker - Total monthly transaction value via speaker reaches at least VND 20.000.000. <p>※ Only transactions via QR codes linked to the speaker are recorded.</p> <p>※ The above conditions must be maintained continuously for 03 consecutive months.</p> <p>※ In case multiple transactions come from the same account, only 01 transaction will be recorded for that month, and the transaction value will be taken as the one with the highest value.</p> <p>※ Transactions are recorded on each separate speaker device. If a customer owns > 01 devices, transaction data is not combined across devices.</p>	<p>500.000 W-Points awarded to the customer on the "Woori WON Vietnam" App.</p> <p>Applies to the first 2,000 customers who meet the conditions or until the program ends.</p> <p>※ <i>Awarded once per customer</i></p>

Total number of prizes:

- 2.000 awards of points (Total 1.000.000.000 W-Points).

9. Total promotion value: 1.000.000.000 VND.

(In words: One billion Vietnamese Dong./.).

10. Detailed content of Promotion Program:

10.1.1. Program conditions

- Customers using QR Merchant service and simultaneously using QR Transaction Notification Speaker Service during the program period, meeting the conditions: For 03 consecutive months, starting from the next month (Month M+1) after the customer registers for the speaker service, each month must have 50 transactions via the speaker and an accumulated transaction value via the speaker reaching 20,000,000 VND or more will receive 500,000 W-Points added to their accumulated points on the "Woori WON Vietnam" App.
- Only transactions via the QR Code linked to the speakers are recorded.
- Customers must maintain the above transaction conditions throughout 03 consecutive months.
- In case multiple transactions come from the same account, only 01 transaction will be recorded for that month, and the transaction value will be taken as the one with the highest value.

- Transactions are recorded on each separate speaker device. If a customer owns > 01 devices, transaction data is not combined across devices.
- Each customer is eligible for a reward only once during the program period.

10.1.2 Method and time for receiving W-Points

- Customers who meet the above conditions will receive 500.000 W-Points (equivalent to 500.000 VND), which will be added to their accumulated points on the "Woori WON Vietnam" App.
- W-Points will be awarded within the first three weeks of the 4th month from the month the customer registered for the QR Transaction Notification Speaker service.

Customers can convert accumulated points into cash (1 W-Point equals 1 VND) on the "Woori WON Vietnam" App and use according to Woori Bank's policies.

10.1.3. Regulations on W-Point revocation and adjustment

Woori Bank reserves the right to adjust, deduct, or revoke points in the customer's W-Point account in the following special cases:

Cases of point revocation include but are not limited to:

- Detection of fraudulent behavior, impersonation, or signs of profiting unfairly from the program.
- Transactions with technical errors or system errors that require adjustment.
- Customers have spent more points than the actual balance in their account.

Process when points have been used before revocation:

- If the Customer has used all W-points, the revoked points will be recorded in the W-Point account as a negative balance.
- From that time, any new accumulated points will be prioritized for deduction to offset this negative balance.
- Customers will not be able to use points or redeem gifts until the point balance returns to a positive point (greater than 0)

Cash recovery in some special cases:

- Transactions identified as fraudulent, fake, or not reflecting the true nature (e.g., fake transactions).
- Points accumulated from these transactions have already been used by the Customer.

10.1.4. Regulations on customer support during the promotion period:

- 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.
- The deadline for Woori Bank to receive, resolve customer inquiries and complaints regarding the results of the Promotion Program is no later than 60 days from the program's end date. Any inquiries or complaints after the aforementioned period will not be addressed.

10.1.5. 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 prize, whichever comes first.
- The value of prize is excluded tax, 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 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 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).
- Other contents not stipulated in these Terms and Conditions will apply according to Woori Bank's current regulations and policies.
- 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)