

TERMS & CONDITIONS OF THE PROGRAM

“Premium Service Gifts for Woori Platinum Credit Cardholders”

- 1. Program name:** Premium Service Gifts for Woori Platinum Credit Cardholders.
- 2. Scope:** Nationwide.
- 3. Promotion format:** Free gifts/services provided in connection with the purchase and use of goods/services.
- 4. Promotion period:** From 01/01/2026 to 31/12/2026.
- 5. Eligible products/services:**
 - Woori VV Lux Point International Credit Card
 - Woori Visa Platinum International Credit Card
 - Asiana Woori W Platinum International Credit Card
(collectively referred to as the “Card”).
- 6. Promotional gifts/services:**
 - i) SH Premium Lounge airport lounge access voucher.
 - ii) One-night stay at a premium hotel.
 - iii) 18-hole green-fee golf voucher usable at Skylake Golf Course and Long Thanh Golf Course.
- 7. Eligible customers:** Individual customers who are Cardholders at Woori Bank and whose eligible spending meets the required transaction value (collectively referred to as “Customers”).

8. Program details:

8.1 Program applicable to Woori VV Lux Point Credit Cardholders:

- a) Eligibility conditions:
Customers have eligible spending transactions that meet the total Card spending requirement as specified in Section (b) below.
- b) Promotional program content:

Spending condition	From 50.000.000 VND	From 200.000.000 VND To under 500.000.000 VND	From 500.000.000 VND
Reward	A pair of access passes to SH Premium Lounge (domestic terminal)	Customers may choose one of the following gifts: i) One (01) night stay at a premium hotel with a value of VND 2,000,000; or ii) One (01) Golf Voucher for 18-hole green fee waiver, applicable at Skylake	Customers may choose one of the following gifts: i) One (01) night stay at a premium hotel valued at VND 5,000,000; or ii) Two (02) Golf Vouchers for complimentary 18-hole green fee at Skylake Golf Course or Long Thanh Golf Course.

		Golf and Long Thanh Golf Course.	
Spending period	01/01/2026 – 31/12/2026		

(*) Customer receive one (01) time reward only for each spending milestone per year.

c) Gift redemption terms and conditions:

i) Gift redemption timeline:

- On a monthly basis, within 05 working days from the card statement date, Woori Bank shall conduct reward assessment and notify eligible Customers in accordance with Section (b).
- Woori Bank shall notify each eligible Customer via the email address registered with Woori Bank at the time of Card issuance regarding the time, location, procedures for gift redemption, detailed arrangements, and relevant support.
- Notification email sender address: card@woori.com.vn.
- In case the eligible Customer fails to contact the Bank to redeem the gift within the notified timeframe, such Customer shall forfeit the gift entitlement.
- Woori Bank shall receive and handle all inquiries and complaints (if any) in accordance with Vietnamese law via Customer Service Hotline 1800-6003 (toll-free).

ii) Gift usage regulations:

• Airport lounge access vouchers:

- Gifts are credited to the Customer's Woori WON Digital Banking App in the form of an e-voucher under "Services/Cards/My Gifts", including QR code, validity period, value, usage location, and applicable terms and conditions.
- Each Customer is entitled to a maximum of 02 airport lounge vouchers per year, applicable at domestic terminals within the SH Premium Lounge system in Vietnam.
- Upon use, the Customer must present the e-voucher on the WON App for verification by lounge staff. Access is granted upon successful QR code validation.
- Customers may enjoy all lounge facilities in accordance with the service provider's policies.
- Each voucher is valid for 01 year from the issuance date, corresponding to 01 single use.
- The list of participating locations can be checked on the WON App reward screen or on Woori Bank's website at <https://woori.com.vn>.

• Luxury hotel overnight stay vouchers:

- Gifts are credited to the Customer's Woori WON App as an e-voucher, including voucher code, validity period, value, usage location, and applicable terms and conditions.



- The gift is provided via UrBox voucher, valid for 01 night including breakfast for 02 persons in a standard room category.

- Reservation must be made at least 07 days in advance. One reschedule is allowed within the voucher validity period, subject to notification to UrBox at least 21 days in advance via Hotline/Email.

- Additional surcharges may apply for weekends, public holidays, and special dates in accordance with hotel policies.

- Customers must contact UrBox Hotline displayed on the reward screen, provide the voucher code, and make a service booking. A confirmation email from UrBox shall serve as the basis for service usage.

- Each voucher is valid for 01 year from the issuance date, corresponding to 01 single use.

- Participating locations can be checked on the WON App or at <https://woori.com.vn>.

• Golf green fee vouchers:

- Customers must visit any Woori Bank Branch/Transaction Office to receive the golf voucher.

- Customers eligible for the promotional year (N) must complete voucher redemption by the last day of June of the following year (N+1).

Example: A Customer with total spending of VND 230,000,000 using a Woori Visa Platinum Card during 01/01/2025 – 31/12/2025 is entitled to 01 Golf green fee voucher and must redeem it by 30/06/2026.

- To use the golf voucher, Customers must present a valid voucher at the golf course prior to play and use their own Card to pay for other incurred expenses.

- The voucher covers 18-hole green fee, applicable at:

- Skylake Golf Club – Van Son, Hoang Van Thu Commune, Chuong My District, Hanoi; and
- Long Thanh Golf Club – 99A Phuoc Tan – Long Hung Road, Huong Phuoc Quarter, Phuoc Tan Ward, Bien Hoa City, Dong Nai Province.

- Golf voucher validity: 06 months from the issuance date.

8.2 Program applicable to Woori Visa Platinum & Asiana Woori W Platinum Credit Cardholders:

a) Program conditions:

Customers must have eligible spending transactions that meet the total spending requirements using the Card as stipulated in Section (b) below.

b) Promotional offer details:

Spending condition	From 300.000.000 VND
Reward	Golf Voucher (green fee) 18 holes

Spending period	01/01/2026 – 31/12/2026
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(*) For each 300.000.000 VND spent by Card, customer get one (01) Voucher.

c) Terms and conditions for gift redemption:

- Customers may receive the Voucher immediately at the Woori Bank Branch/Transaction Office where the Card was issued once the spending condition is met.

- Customers who are eligible for gifts in the promotion year (N) must complete the redemption of the Golf Voucher no later than the last day of June of the following year (N+1).

Example: Customer A has total spending of VND 230,000,000 using the Woori Visa Platinum Card during the period from 01/01/2025 to 31/12/2025 and is eligible to receive 01 complimentary Golf green-fee Voucher. Accordingly, Customer A must visit the Woori Bank Branch/Transaction Office where the card was issued to receive the Voucher no later than 30/06/2026.

- In case the Customer fails to contact the Bank to redeem the gift within the notified timeframe, the gift will be forfeited.

- To use the Golf Voucher, the Customer must present a valid Voucher (including Customer information, expiry date, and Woori Bank's official stamp) at the golf course prior to play. The Customer must use the Platinum Woori Credit Card stated on the Voucher to pay for any additional charges at the golf course.

- Customers are entitled to complimentary green fees for 18-hole rounds at Skylake Golf Course (Van Son, Hoang Van Thu Commune, Chuong My District, Hanoi) and Long Thanh Golf Course (99A Phuoc Tan – Long Hung Road, Huong Phuoc Quarter, Phuoc Tan Ward, Bien Hoa City, Dong Nai Province).

- Golf Voucher validity: 06 months from the issuance date.

8.3 General terms and conditions:

- Gifts under this Program are non-refundable, non-convertible to cash, and any unused value will not be refunded. Customers may be required to pay additional amounts if usage exceeds the gift value. Each Voucher is valid for one (01) use only.

- The list of participating service locations can be checked on the reward screen of the WON app or on Woori Bank's website at <https://woori.com.vn>.

- Customers are responsible for safekeeping their gifts, must not disclose gift information to third parties, and gifts are non-transferable and non-changeable in terms of user information.

- Eligible transactions and reward conditions shall be determined based on settled transaction records stored in Woori Bank's system. Transaction confirmation messages are not considered proof of recorded transactions. For inquiries, please contact Woori Bank Customer Service at 1800 6003.

- Eligible spending transactions must be made by the Cardholder, for personal consumption purposes, and in compliance with Vietnamese law.



- Ineligible transactions include cash withdrawals, gambling-related transactions, and top-ups from credit cards to e-wallets.

- Transactions related to alcohol, tobacco, and other products prohibited from promotion are excluded.

Beer-related transactions for customers under 18 years old are excluded.

- Any cancelled, disputed, or refunded transactions during the Promotion Period will be deducted from total eligible spending.

- At the time of reward assessment, the Customer's card must be in active status.

- In case the Card expires or is cancelled due to fraud and a replacement card of the same type is issued, total eligible spending will be aggregated from both the old and new cards during the applicable spending period. At the time of reward assessment, the new card must be active.

- Total spending for reward consideration is calculated on a combined basis for both the Primary Card and Supplementary Cards, with rewards granted once to the Primary Card.

- Woori Bank is not the provider of the gifts/services. Such products/services are provided by respective suppliers under their own terms and conditions. Woori Bank bears no responsibility related to the quality of such products/services and will only coordinate with suppliers to handle customer inquiries.

- Customers shall bear all costs arising (if any) in connection with receiving gifts/services under the Program, including but not limited to personal income tax (if applicable).

- Any inquiries or complaints related to the Program must be submitted to Woori Bank within 30 days from the announcement or receipt of rewards.

- Any disputes arising from the Program shall be resolved in cooperation with the Customer; if no agreement is reached, disputes shall be settled in accordance with Vietnamese law.

- Woori Bank reserves the right to amend the Program terms from time to time. Any changes (if any) will be announced and updated on Woori Bank's website prior to implementation.

Woori Bank Vietnam Limited Liability Company commits to fully implement and take full responsibility for this Program in accordance with applicable laws.