

## PROMOTION TERMS & CONDITIONS

**“Enjoy Exclusive Privileges, Live a Premium Lifestyle with Woori VV Premium”**

- 1. Promotion name:** Enjoy Exclusive Privileges, Live a Premium Lifestyle with Woori VV Premium
- 2. Promotion area (scope):** Nationwide.
- 3. Promotion format:** Giving away goods and/or providing services free of charge in conjunction with the purchase of goods and/or services.
- 4. Promotion period:** From 31 December 2025 to 31 December 2026.
- 5. Promoted goods/services:** Woori VV Premium International Credit Card  
(Hereinafter collectively referred to as the “Card”).
- 6. Promotional gifts/services:**
  - i) SH Premium Lounge airport lounge access vouchers.
  - ii) Premium dining experiences.
  - iii) Complimentary golf rounds.
  - iv) Basic general health check-up packages.
  - v) Staycation at luxury hotels.
- 7. Eligible customers (promotion beneficiaries):**

Individual customers who are Cardholders of Woori Bank and whose eligible spending meets the required transaction value conditions (hereinafter collectively referred to as the “Customers”).

### 8. Detailed promotion contents:

#### 8.1 Eligibility conditions:

Customers must have eligible spending transactions that meet the total Card spending requirements as stipulated in Section 8.2 below.

#### 8.2 Promotion details:

Card spending condition	From 30.000.000 VND/Month	From 200.000.000 VND/Quarter	From 500.000.000 VND/Year
Reward	SH Premium Lounge airport lounge access pass (domestic &	Customers may choose one of the following two gifts:  - 01 Fine dining for 2 people; or	Customers may choose one of the following two gifts:  - 01 Basic general health check-up package

	international terminals)	- 01 Complimentary round of golf.	- 01 Night stay at a premium hotel
<b>Spending assessment period</b>	From the 1st day to the last day of the Reward Evaluation Month T.	<p>Spending shall be calculated in four (04) assessment periods corresponding to four (04) quarters, as follows:</p> <p>*) Quarter 1: 01/01/2026 – 31/03/2026</p> <p>*) Quarter 2: 01/04/2026 – 30/06/2026</p> <p>*) Quarter 3: 01/07/2026 – 30/09/2026</p> <p>*) Quarter 4: 01/10/2026 – 31/12/2026</p>	01/01/2026 - 31/12/2026
<b>Rewarding period</b>	From the 05 ~ 08 of month T+1, Woori Bank will award the eligible customers for the program in month T.	<p>- Phase 1: 05 ~ 08/04/2026, applicable for spending in Q1</p> <p>- Phase 2: 05 ~ 08/07/2026, applicable for spending in Q2</p> <p>- Phase 3: 05 ~ 08/10/2026, applicable for spending in Q3</p> <p>- Phase 4: 05 ~ 08/01/2027, applicable for spending in Q4</p>	From the 05 ~ 08 of month T+1, Woori Bank will provide the service rewards to Customers who meet the program conditions for month T.

*Note: If the reward payment date falls on a weekend or public holiday, the reward will be processed on the next working day.*

### 8.3 Gift Redemption Regulations

#### 8.3.1 Reward Issuance Timeline

- On a monthly basis, within 05 working days from the Card statement closing date, Woori Bank will review eligibility and notify Customers who meet the promotion conditions under Section 8.2.
- Rewards will be credited to the Customer's Woori WON Vietnam Digital Banking App (WON) in the form of electronic vouchers, under "Services / Cards / My Rewards".
- Each voucher includes a QR code or serial number, validity period, value, redemption location, and applicable terms & conditions.



- Woori Bank will notify eligible Customers via the registered email address provided during Card issuance regarding reward details and redemption instructions.
- Notification emails will be sent from: card@woori.com.vn.
- If a Customer fails to follow the redemption instructions within the specified time, the reward will be forfeited.
- Woori Bank will receive and handle inquiries or complaints in accordance with Vietnamese law via Hotline 1800-6003 (toll-free).

### 8.3.2 Reward Usage Regulations

#### a) Airport Lounge Access Voucher

- Customers are entitled to a maximum of 01 SH Premium Lounge access voucher per month, valid at domestic or international terminals of airports in Vietnam.
- Customers must present the electronic voucher on the WON app to lounge staff for QR code verification.
- Customers may enjoy all lounge facilities according to the service provider's policies.

#### b) Other Rewards (Fine Dining, Golf, Health Check-up, Hotel Stay)

- These rewards are provided via UrBox vouchers.
- Customers must contact the UrBox hotline listed on the reward screen, provide the voucher code, and make a reservation.
- Upon successful booking, Customers will receive a confirmation email from UrBox, which serves as proof for service usage.

Specific conditions include:

- Premium Dining for 2 persons (including 2 beverages): Reservation required at least 48 hours in advance; one reschedule allowed with at least 24-hour notice.
- Complimentary Golf Round: Includes green fee, caddie fee, and buggy fee; reservation required at least 48 hours in advance; one reschedule allowed with at least 24-hour notice.
- Basic Health Check-up at Vinmec Hospital: Applicable to adults over 16 years old; booking required at least 5 working days in advance; one reschedule allowed with at least 3 working days' notice.
- Luxury Hotel Stay: One-night stay with breakfast for two in a standard room; booking required at least 7 days in advance; one reschedule allowed with at least 21 days' notice. Additional surcharges may apply on weekends, public holidays, or special dates as per hotel policy.

### 8.4 General Terms & Conditions



- Rewards are non-refundable, non-convertible to cash, and any excess value used must be paid by the Customer.
- Each voucher is valid for 01 year from issuance and is valid for one-time use only.
- Customers may check participating locations via the WON app reward screen or Woori Bank's website: <https://woori.com.vn>.
- Vouchers are non-transferable, and Customers are responsible for safeguarding voucher information.
- Eligible spending is determined based on transaction posting dates recorded in Woori Bank's system. Transaction confirmation messages do not constitute proof of eligible spending.
- Eligible transactions must be made by the Cardholder for lawful personal consumption purposes.
- Excluded transactions include cash withdrawals, gambling-related transactions, and credit card top-ups to e-wallets.

Transactions involving alcohol, tobacco, prohibited promotional goods, or beer for customers under 18 are not eligible.

- Refunded, disputed, or cancelled transactions will be deducted from total eligible spending.
- At the time of reward assessment, the Card must be active.
- In case of card renewal or replacement due to fraud, eligible spending will be aggregated across old and new cards within the qualifying period.
- Total spending for reward assessment is aggregated across both Primary and Supplementary Cards, with rewards granted once to the Primary Cardholder.
- Woori Bank is not the provider of rewards/services and bears no liability for service quality. Customers should contact service providers directly for related issues.
- Customers are responsible for any taxes or additional costs arising from receiving rewards.
- Complaints must be submitted within 30 days from the reward announcement or receipt date.
- Any disputes will be resolved in accordance with Vietnamese law.
- Woori Bank reserves the right to amend the program terms and conditions, with updates published on its website prior to implementation.

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