



PROMOTION TERMS & CONDITIONS

Welcome Gift Program for Woori VV Premium Cardholders

- 1. Promotion name:** Welcome Gift Program for Woori VV Premium Cardholders.
- 2. Promotion area (scope):** Nationwide.
- 3. Promotion form:** 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 March 2026, or until the promotion budget is fully utilized, whichever comes first.

5. Promotional goods/services:

Woori VV Premium International Credit Card
(Hereinafter collectively referred to as the “Card”).

6. Promotional gifts/services:

- i) Airport lounge access vouchers.
- ii) Afternoon tea set for four (04) persons.
- iii) Complimentary golf round (including green fee, caddie fee, and golf cart fee).

7. Eligible customers:

Individual customers who are cardholders of Woori Bank and have eligible card spending that meets the required transaction value (hereinafter referred to as the “Customer”).

8. Detailed promotion contents:

8.1. Eligibility for receiving gifts

Customers who successfully open a Card and have total eligible card spending of at least VND 10,000,000 within 30 days from the card issuance date will be eligible to receive a gift under this Program.

Eligible customers may choose one (01) of the following three (03) gifts:

- Four (04) airport lounge access vouchers; or
- One (01) afternoon tea set for a group of 2–4 people; or
- One (01) complimentary golf round (including green fee, caddie fee, and buggy fee).

8.2. Gift redemption regulations

a) Gift redemption timeline

- On a monthly basis, within five (05) working days from the card statement closing date, Woori Bank will conduct reward assessment and notify eligible customers in accordance with Clause 8.1.



- Gifts will be credited to the customer's Woori WON Vietnam Digital Banking Application (WON) in the form of electronic vouchers under the section "Services/Cards/My Gifts". Each voucher includes a QR code or voucher code, validity period, usage value, usage location, and applicable terms and conditions.
- Woori Bank will notify each eligible customer via email (as registered with Woori Bank at the time of card issuance) regarding the gift redemption timeline, location, procedures, and relevant support.
- Official notification email address from Woori Bank: card@woori.com.vn.
- If the customer fails to follow the gift redemption instructions within the notified timeline, the gift will be forfeited.
- Woori Bank will receive and handle all inquiries and complaints (if any) in accordance with Vietnamese law. Customer Service Hotline: 1800-6003 (toll-free).

b) Gift usage regulations

(i) Airport lounge vouchers

- Customers will receive vouchers for SH Premium Lounge, applicable at both domestic and international terminals of airports in Vietnam.
- When using the service, customers must present the electronic voucher on the WON application to the lounge staff for verification. The staff will scan the QR code and allow access if the voucher is valid.
- Customers are entitled to use all lounge facilities in accordance with the service provider's general policies.

(ii) Other gifts: Afternoon tea and complimentary golf round

These gifts will be provided via UrBox vouchers. Customers must contact the UrBox Call Center via the hotline shown on the voucher screen, provide the voucher code, and make a reservation with UrBox staff.

Upon successful booking, customers will receive a confirmation email from UrBox, which will serve as the basis for service usage at participating locations.

- Afternoon tea for 2–4 guests at premium hotels: Reservations must be made at least 48 hours in advance (subject to hotel availability). Customers may reschedule once within the voucher validity period by notifying UrBox at least 24 hours in advance via hotline/email.
- Complimentary golf round: Includes green fee, caddie fee, and buggy fee. Reservations must be made at least 48 hours in advance (subject to golf course availability). Customers may reschedule once within the voucher validity period by notifying UrBox at least 24 hours in advance via hotline/email.

8.3. General terms and conditions

- Gifts under this Program are non-refundable, non-exchangeable for cash, and any unused value will not be refunded. Customers may be required to pay additional charges if the service value



exceeds the voucher value. Each voucher is valid for one (01) year from the issuance date and applicable for one (01) use only.

- The list of participating service locations can be viewed on the reward screen in the WON application or on Woori Bank's website at <https://woori.com.vn>.
- Customers are responsible for safeguarding their vouchers and must not disclose voucher information to third parties. Vouchers are non-transferable and user details cannot be changed.
- The Program does not apply to Woori Bank employees.
- To determine eligible spending and promotion eligibility, Woori Bank will rely on transaction settlement records stored in Woori Bank's system. Transaction confirmation messages are not considered valid proof of recorded transactions.
- Eligible spending must be made by the primary cardholder, for legitimate personal consumption purposes, and in compliance with Vietnamese law.
- Eligible transactions exclude cash withdrawals, gambling-related transactions, and credit card top-ups to e-wallets.

Transactions related to alcohol, tobacco, and prohibited promotional products are excluded.

Beer-related transactions are not applicable to customers under 18 years old.

- Any cancelled, disputed, or refunded transactions during the Program period will be deducted from the total eligible spending.
- At the time of reward assessment, the customer's card must be active.
- In case the card expires or is cancelled due to fraud and the customer issues a replacement card of the same type, eligible spending will be aggregated across both the old and new cards within the spending period, provided the new card is active at the time of reward assessment.
- Woori Bank is not the provider of the gifts/services. Such products/services are supplied by third-party providers under their own terms and conditions. Woori Bank bears no responsibility for the quality of such products/services. Customers should contact the service providers directly for related support.
- Customers shall bear any incurred costs (if any), including personal income tax, related to receiving gifts/services from the Program.
- Any inquiries or complaints regarding the Program content or results must be submitted to Woori Bank within 30 days from the announcement or reward receipt date.
- Any disputes arising from the Program will be resolved in cooperation with customers. If no agreement is reached, disputes will be settled in accordance with Vietnamese law.
- Woori Bank reserves the right to amend the Program terms and conditions from time to time. Any changes will be announced and updated on Woori Bank's website prior to implementation.



Woori Bank Vietnam Co., Ltd. commits to fully and responsibly implementing this Program in compliance with applicable laws and regulations.