

TERMS AND CONDITIONS OF PROMOTION PARTICIPATION

1. **Promotion Name:** Space adventures with WIBEE friends
2. **Name of the Business Implementing the Promotion:** Woori Bank Vietnam Limited (hereinafter referred as Woori Bank)
3. **Promotion (Scope) Area:** Nationwide
4. **Promotion Period:** From December 01, 2025 to February 28, 2026 or until budget runs out
5. **Products and Services Eligible for Promotion:** WON Account, WON Goal Savings, WON Challenge
6. **Products and Services Used for Promotion:** E-Voucher Dookki, E-Voucher Golf / E-Voucher FPT Shop.
7. **Customer of the Promotion**

Customers who meet the following conditions:

- Condition 1: New customers (using Woori Bank's account services for the first time) who open a WON account via e-KYC through Woori Bank's mobile application 'Woori WON Vietnam' (hereinafter referred to as the 'WON App') during the promotion period.
- Condition 2: Customers (including existing customers and new customers) confirm to participate in the promotion by agreeing to the terms and conditions of promotion and open WON Challenge and/or WON Goal Savings based on the guidelines for participating in the promotion on the WON App, with a minimum deposit amount of 1 million VND, a term of minimum 6 months, and remain the account open for 3 months since the date of opening.
 - WON Goal Savings participating in the promotion is hereinafter referred as "Promotion Goal". Customers are allowed to open multiple WON Goal Savings accounts; however, each customer can be recognized for a maximum of 01 Promotion Goal account during the promotion period.
 - WON Challenge participating in the promotion is hereinafter referred as "Promotion Challenge". Customers are allowed to open multiple WON Challenge accounts; however, each customer can be recognized for a maximum of 01 Promotion Challenge account during the promotion period.

8. **Total Value of Products and Services Used for Promotion:**

Total value of products and services used for the promotion is 485,000,000 VND (in words: Four hundred eighty five million Vietnamese dong), including:

- Promotion budget 1: 900,000,000 VND (in words: Nine hundred million dong)
- Promotion budget 2: 400,000,000 VND (in words: Four hundred million dong)
- Promotion budget 3: 85,000,000 VND (in words: Eighty five million dong)

Rank	Quant ity of Rear d (piece)	Gift	Gift Amount (VND)	Total of Gift Amount (VND)	Reward Eligibility	Term of Use
Promotion 1: Gift for New customers (using account services of Woori Bank for the first time) and already open WON account						
-	27,000	01 Dookki e-voucher	50,000 VND	900,000,000	<ul style="list-style-type: none"> - After customers meet Condition 1. - Number of gifts issued: 9,000 vouchers in December 2025 and total of 18,000 vouchers in January & February 2026. - Gifts will be issued on a first-come, first-served basis and will no longer be offered once the monthly gift allocation is out of stock. 	<ul style="list-style-type: none"> - Applicable at restaurants within Dookki system. - Terms & Conditions of use for each period will be announced in details at the time of voucher issuance and may be subject to change without prior notice.
Promotion 2: Gift for Customers who open Promotion Goal, Promotion Challenge						
Traveler	8,000	01 Dookki e-voucher	50,000 VND	400,000,000	<ul style="list-style-type: none"> - Customers who meet the Condition 2. - Gifts will be issued on a first-come, first-served basis and will no longer be offered once the monthly gift allocation is out of stock. 	<ul style="list-style-type: none"> - Áp dụng tại các nhà hàng thuộc hệ thống Dookki. - Điều khoản & điều kiện sử dụng tại từng thời kỳ được thông báo chi tiết tại thời điểm phát hành voucher.

					- Each customer is allowed to received 01 voucher for first Promotion Goal or Promotion Challenge account opened.	
Promotion 3: Gift for Customers who accumulate deposit						
Hero	03	01 Golf or FPT Shop e-voucher	10,000,000 VND	30,000,000	Top 1 – 3 of total accumulated deposit amount ranking (minimum of 20,000,000 VND) of Promotion Goal account or/and Promotion Challenge account.	- The list of applicable locations and the Terms & Conditions of use for each period are subject to the regulations of supplier and will be announced in detail at the time of voucher issuance.
Pioneer	07	01 Golf or FPT Shop e-voucher	5,000,000 VND	35,000,000	Top 4 – 10 of total accumulated deposit amount ranking (minimum of 10,000,000 VND) of Promotion Goal account or/and Promotion Challenge account.	
Adventurer	10	01 Golf or FPT Shop e-voucher	2,000,000 VND	20,000,000	Top 11 – 20 of total accumulated deposit amount ranking (minimum of 4,000,000 VND) of Promotion Goal account or/and Promotion Challenge account.	
Total (VND)				1,385,000,000		

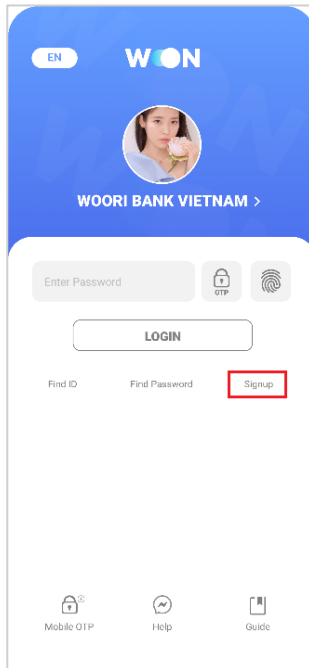
※ **Notes:**

- Ranking Criteria in Promotion 3:
 - Total Accumulated Deposit Amount: Total accumulated deposit amount of Promotion Goal account and/or Promotion Challenge until 23:59:59 on February 28, 2026.
 - Deposit made after February 28, 2026 will not be counted toward the ranking.

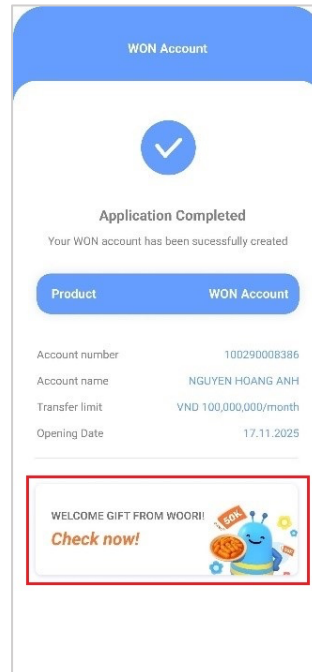
- In case of a tie in total deposits, the Customer who **reached the amount earlier** will be ranked higher.
- After the promotion period, Woori Bank Vietnam will contact customers who meet the requirements for receiving Promotion 3 rewards to provide guidelines on selecting **Golf** or **FPT Shop** voucher.
- Customers are allowed to select voucher until March 15, 2026 on Mobile Banking. After March 15th, 2026 customers who have not made a selection will receive a voucher assigned at random.
- Reward distribution method: Mobile Banking
- Woori Bank does not charge any fees for opening a WON payment account and does not apply any fees related to the provision of term deposit services; however, when using deposit services, Customers must meet the minimum deposit balance requirements and select a deposit term in accordance with Deposit Product Guidelines of Woori Bank. Customers do not have to pay any additional costs when receiving gifts under this Promotion Program.
- Customers who receive gifts in Promotion 2 must maintain Promotion Goal and Promotion Challenge account (without early termination) for 6 months since the opening date.

9. Participation Method

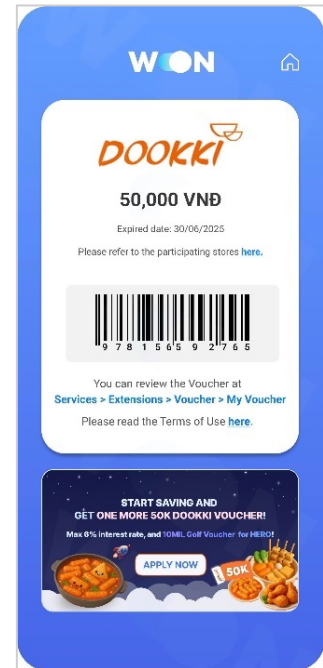
9.1 Promotion 1



- ① Tap Signup on the Mobile Banking login screen and enter the required information as instructed on the screen.

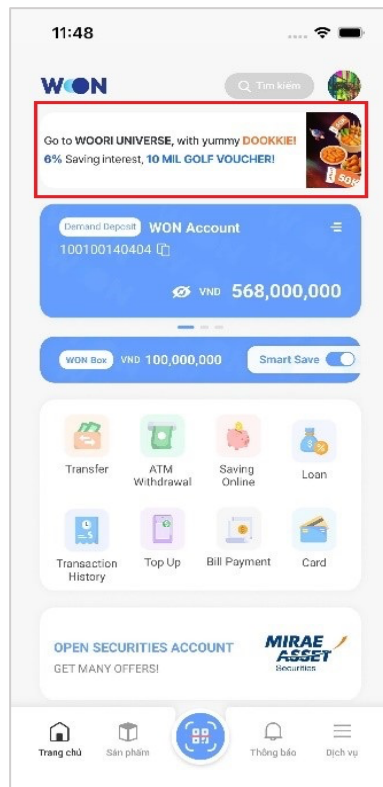


- ② Account opening opening complete successfully. Tap the banner to check the E-voucher you have received.

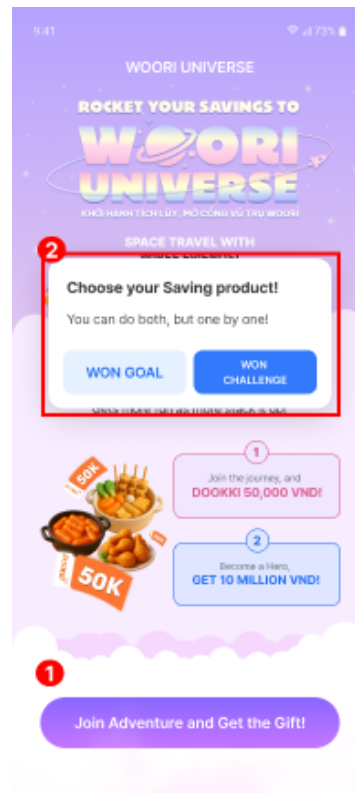


- ③ Check the E-voucher

9.2 Promotion 2

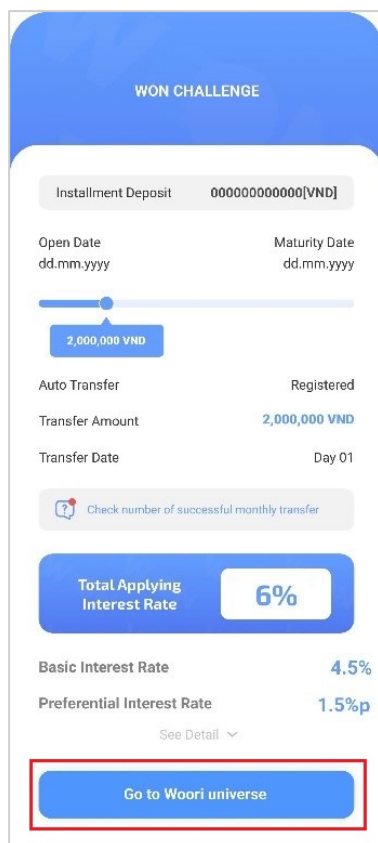


① Click at the promotion banner at the top of main screen.

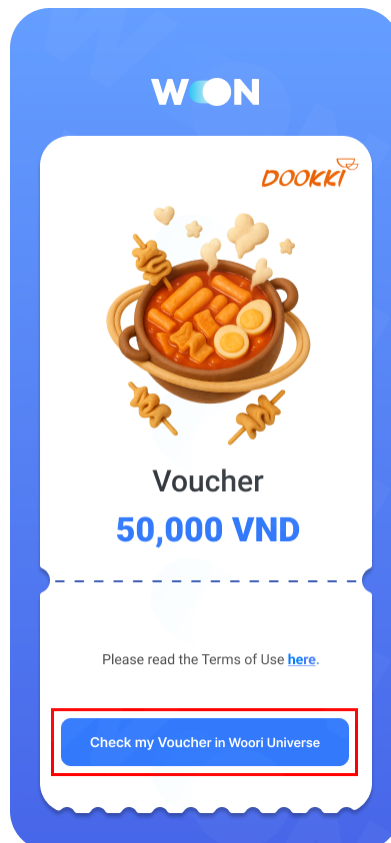


② Review the program information, click [Join the program now], and select the product

③ Enter information to open account



④ When account is successfully opened, click [Go to Woori Universe] to receive eGift



⑤ Check eGift and click [Check my Woori Universe] to check total deposit accumulation amount and ranking name



⑥ Check total deposit accumulation amount and ranking name, click [Deposit now] to accumulate more.

10. Others

- Woori Bank shall ensure fairness, transparency, and objectivity throughout the promotion process.
- Woori Bank reserves the right to withhold rewards from customers found to be in violation of the terms and conditions of this promotion based on criteria of Woori Bank.
- By participating in the promotion and being selected as an eGift receiver, customer is deemed to have consented to Woori Bank's use of their name and image for commercial and advertising purposes.
- Woori Bank shall not be held responsible if a customer is unable to use a reward due to personal reasons, such as leakage of voucher codes or account information by the customer.
- Definitions, interpretations, and determinations of matters not specified in these terms and conditions shall rest with Woori Bank, which shall handle such matters in an appropriate manner.

In the event of disputes that cannot be resolved amicably, the matter shall be settled in accordance with applicable laws and regulations.

11. Contact

Woori Bank Vietnam Limited

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