

TERMS AND CONDITIONS OF PROMOTION PARTICIPATION

- Promotion Name:** Space adventures with WIBEE friends
- Name of the Business Implementing the Promotion:** Woori Bank Vietnam Limited (hereinafter referred as Woori Bank)
- Promotion (Scope) Area:** Nationwide
- Promotion Period:** From December 01, 2025 to February 28, 2026 or until budget runs out (whichever comes first).
- Products and Services Eligible for Promotion:** WON Account, WON Goal Savings, WON Challenge
- 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 1.1:** 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 specified in Section 4 (excluding the period of New Year 2026 promotion week in **Condition 1.2**).
- **Condition 1.2:** 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 New Year 2026 promotion week from 07:00:00 January 26, 2026 until 23:59:59 February 13, 2026 (GMT +7)
- **Condition 2.1:** 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 specified in Section 4 (excluding the period of New Year 2026 promotion week in **Condition 2.2**), 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.

- **Condition 2.2:** Customers (including existing customers and new customers) open Promotion Goal and Promotion Challenge accounts during the New Year 2026 promotion from 11:00:00 January 26, 2026 until 23:59:59 February 28, 2026 (GMT +7) or until budget runs out, with a minimum deposit amount of 1 million VND, a term of minimum 24 months, and remain the account open for 3 months since the date of opening.

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	Quantity of Reward (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						
WON account						
-	27,000 (9,000 vouchers shall be distributed in December 2025 and total of 18,000 vouchers shall be distributed in January & February 2026)	01 Dookki e-voucher	50,000 VND	900,000,000	<ul style="list-style-type: none"> - After customers meet Condition 1.1. - 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.
		01 Dookki e-voucher	100,000 VND		<ul style="list-style-type: none"> - After customers meet Condition 1.2. - 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. 	

Traveler	8,000	01 Dookki e-voucher	50,000 VND	400,000,000	<ul style="list-style-type: none"> - Customers who meet the Condition 2.1. - 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. - Each customer is allowed to receive 01 voucher for the first Promotion Goal or Promotion Challenge account opened. 	<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.
		01 Dookki e-voucher	150,000 VND		<ul style="list-style-type: none"> - Customers who meet the Condition 2.2. - 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. - Each customer is allowed to receive 01 voucher for the 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	10,000,00 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.	<ul style="list-style-type: none"> - 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	5,000,00 VND	35,000,000	TOP 4 – 10 of total accumulated deposit amount ranking (minimum	<ul style="list-style-type: none"> - 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.

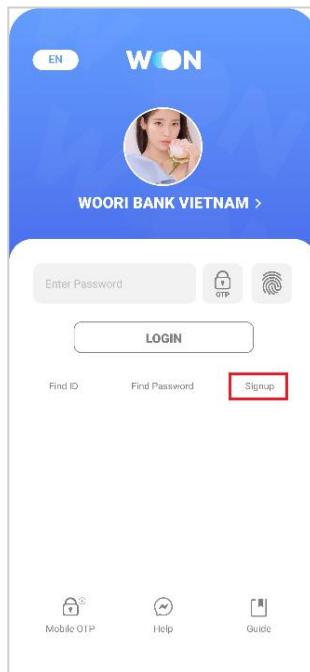
					of 10,000,000 VND) of Promotion Goal account or/and Promotion Challenge account.	
Adventurer	10	01 Golf or FPT Shop e-voucher	2,000,000 VND	20,000,000	TOP 11 – 20 of total accumulated deposit amount ranking (minimum of 4,000,000 VND) of Promotion Goal account or/and Promotion Challenge account.	
Total (VND)			1,385,000,000			

※ Notes:

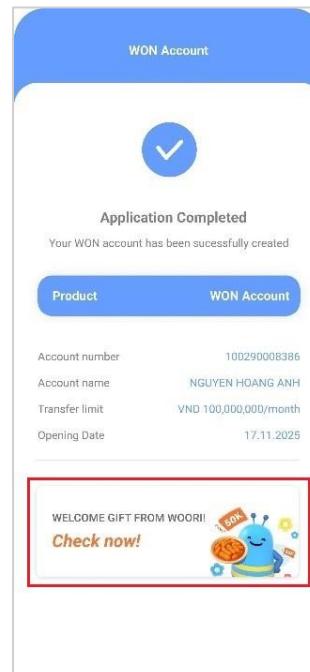
- Customers are eligible to participate in Promotion 1, Promotion 2 and/or Promotion 3 simultaneously, provided that they meet the respective conditions applicable to each promotion.
- Ranking Criteria in Promotion 3:
 - Total Accumulated Deposit Amount: Total accumulated deposit amount of Promotion 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.
- In terms of Promotion 3, 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

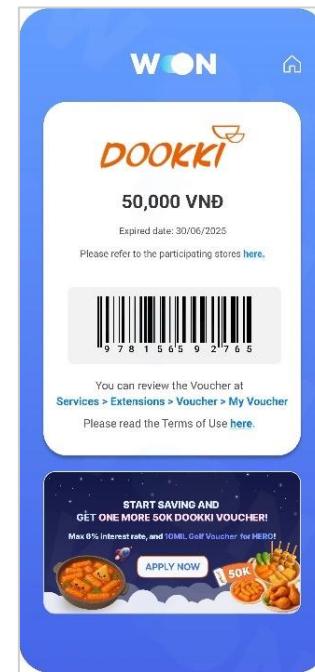
9.1 Promotion 1



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

Step 1: Main App Screen

The main screen shows a 'WON' account balance of VND 568,000,000. A red box highlights a promotion banner: 'Go to WOORI UNIVERSE, with yummy DOOKKIE! 6% Saving interest, 10 MIL. GOLF VOUCHER!'. Below the banner are buttons for 'Transfer', 'ATM Withdrawal', 'Saving Online', 'Loan', 'Transaction History', 'Top Up', 'Bill Payment', and 'Card'. At the bottom are links for 'OPEN SECURITIES ACCOUNT' and 'MIRAE ASSET'.

Step 2: Promotion Details

The promotion details for 'WON CHALLENGE' are shown. It offers two saving products: 'WON GOAL' and 'WON CHALLENGE'. It also highlights a gift: 'Join the journey, and DOOKKIE 50,000 VND!' and 'Become a Hero, GET 10 MILLION VND!'.

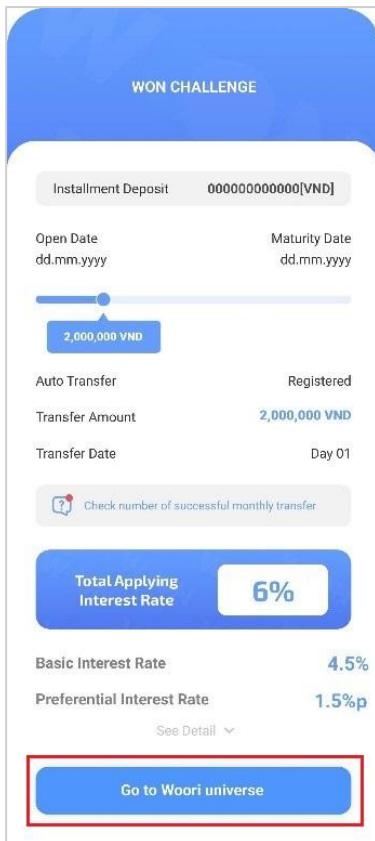
Step 3: Account Opening Form

The account opening form for 'WON CHALLENGE' is displayed. It asks for 'Monthly deposit amount' (Min 1 million - Max 2 billion VND), 'Deposit term' (6 months), 'Monthly auto transfer' (Register or Not register), 'Transfer Amount' (VND 2,000,000), 'Transfer Date' (Day 24), and 'Create account password' (Enter 4 digits). It also shows a 'Maturity Amount' section with an interest rate of 6.0%/Year. At the bottom is a checkbox for 'I agree to the terms and conditions' and a 'Check my interest rate' button.

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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