

TERMS AND CONDITIONS OF PROMOTION

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 Area (Scope):** Nationwide
4. **Promotion Period:** From December 01, 2025 to February 28, 2026 or until budget runs out (whichever comes first).
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 specified in Section 4.
- **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 1,835,000,000 VND (*in words: One billion eight hundred and thirty five million Vietnamese dong*), including:

- Promotion budget 1: 1,350,000,000 VND (*in words: One billion three hundred and fifty 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						
-	27,000	01 Dookki e-voucher	50,000 VND	1,350,000,000	<p>- After customers meet Condition 1.</p> <p>- Number of gifts issued: 9,000 vouchers in December 2025 and total of 18,000 vouchers in January & February 2026.</p> <p>- Gifts will be issued on a first-come, first-served basis and will no longer be offered once the budget runs out.</p>	<p>- Applicable at restaurants within Dookki system.</p> <p>- 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.</p>
Promotion 2: Gift for Customers who open Promotion Goal, Promotion Challenge						
Traveler	8,000	01 Dookki e-voucher	50,000 VND	400,000,000	<p>- Customers who meet the Condition 2.</p> <p>- Gifts will be issued on a first-come, first-served basis and will no longer be offered once the budget runs out.</p> <p>- Each customer is allowed to receive 01 voucher for the first Promotion Goal or Promotion Challenge account opened.</p>	<p>- Applicable at restaurants within Dookki system.</p> <p>- 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.</p>
Promotion 3: Gift for Customers who accumulate deposit						
Hero	03	01 Golf or FPT Shop e-voucher	10,000,000 VND	30,000,000	<p>TOP 1 – 3 of total accumulated deposit amount ranking (minimum of 20,000,000 VND) of</p>	<p>- The list of applicable locations and the Terms & Conditions of use for each period</p>

					Promotion Goal account or/and Promotion Challenge account.	are subject to the regulations of supplier, will be
Pioneer	07	01 Golf or FPT Shop e-voucher	5,000,00 0 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.	announced in detail at the time of voucher issuance and may be subject to change without prior notice.
Adventu rer	10	01 Golf or FPT Shop e-voucher	2,000,00 0 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)				1,835,000,000		

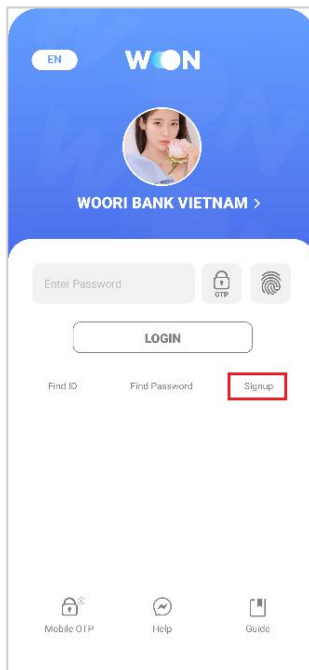
※ **Notes:**

- 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

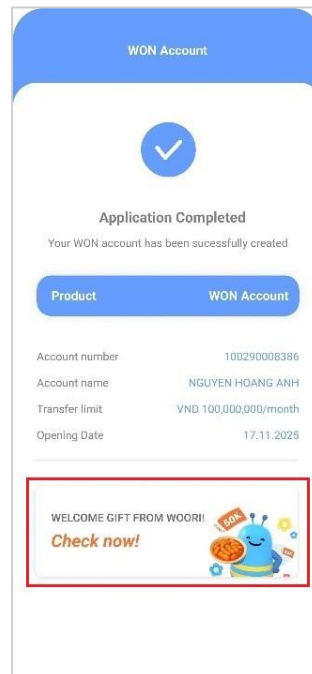
- Woori Bank does not charge any fees for opening a WON payment account and does not apply any fees related to the provision of term deposit services; however, when using deposit services, Customers must meet the minimum deposit balance requirements and select a deposit term in accordance with Deposit 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 3 must maintain Promotion Goal and Promotion Challenge account (without early termination) for 6 months since the opening date.

9. Participation Method

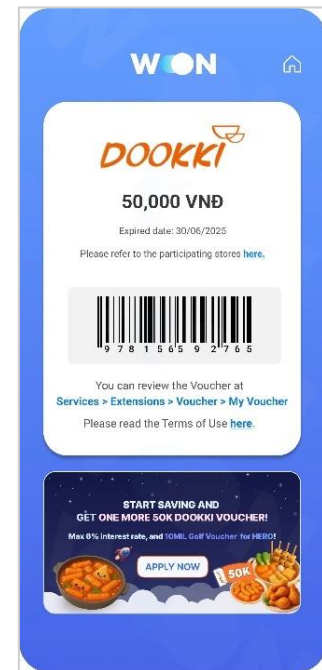
9.1 Promotion 1



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

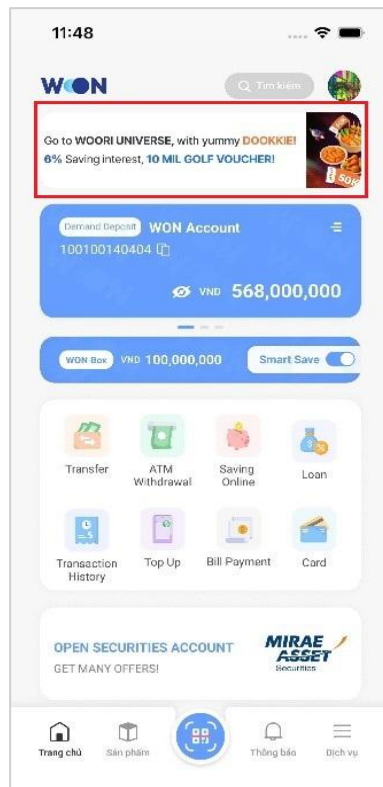


- ② Payment account opening successfully. Tap the banner to check the E-voucher you have received.

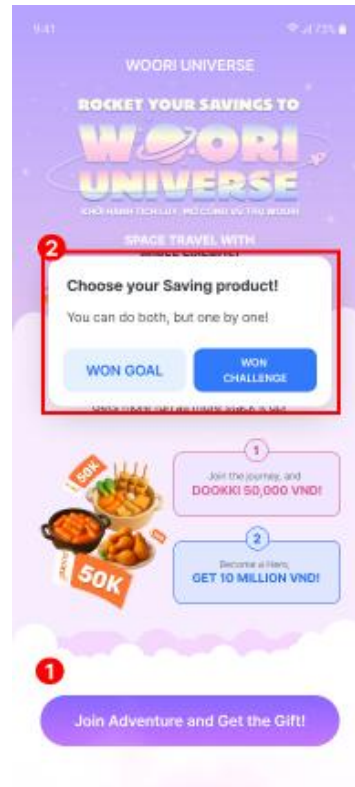


- ③ Check the E-voucher

9.2 Promotion 2

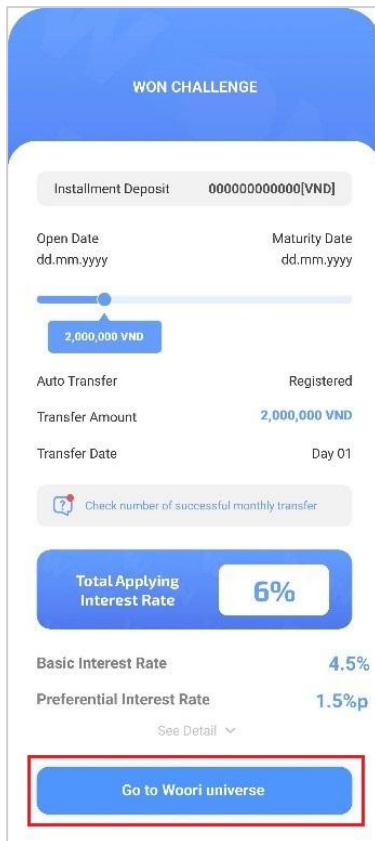


① Click at the promotion banner at the top of main screen.

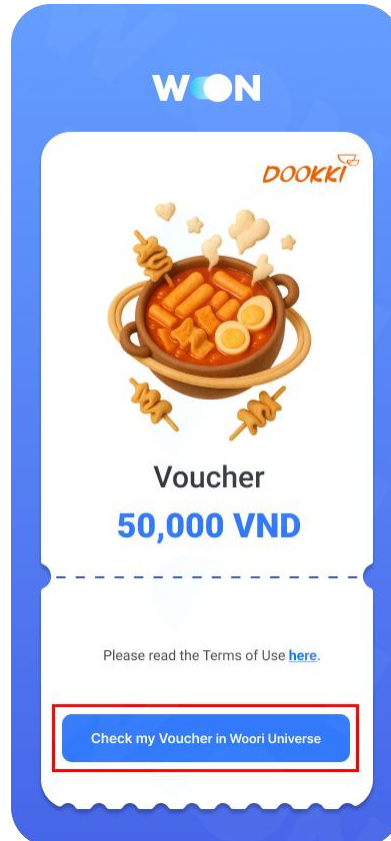


② Review the program information, click [Join Adventure and Get the Gift!], and select the product

③ Enter information to open account



- ④ When account is successfully opened, click [Go to Woori Universe] to receive E-voucher



- ⑤ Check E-voucher and click [Check my Voucher in 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 E-voucher 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 already received E-voucher but is unable to use a reward due to personal reasons, such as leakage of voucher codes or account information by the customer...

- In the event of any disputes arising in regard with the promotion, the Bank shall have the right to interpret, define, and make decisions regarding all information, terms and conditions of the promotion. The Bank shall be responsible for directly resolving such disputes. If no mutual agreement can be reached, the disputes shall be settled in accordance with applicable laws and regulations.

11. Contact

Woori Bank Vietnam Limited

- Address: 34th Floor, Keangnam Hanoi Landmark Tower, Lot No. E6 Pham Hung street, Yen Hoa ward, Hanoi city, Vietnam
- Hotline: 1800-6003
- Email: callcenter@woori.com.vn
- Facebook: <https://facebook.com/wooribankvietnam>

TERMS AND CONDITIONS OF PROMOTION (1ST AMENDMENT)

Regarding the gift amount

Applied from January 26, 2026

7. Customer of the Promotion

- **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 01, 2026 (GMT +7) or until budget runs out (whichever comes first).
 - **Condition 2.1:** Individual 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 or WON Goal Savings based on the guidelines for participating in the promotion on the WON App, including:
 - From 00:00:00 December 01, 2025 until 10:59:59 January 26, 2026: Register to open 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.
 - From 11:00:00 January 26, 2026 until 23:59:59 February 28, 2026 (GMT +7) or until budget runs out (whichever comes first): Register to open with a minimum deposit amount of 1 million VND, a term from 6 months to below 24 months, and remain the account open for 3 months since the date of opening.
- ※ **Notes:**
- 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:** Individual customers (including existing customers and new customers) open Promotion Goal and Promotion Challenge accounts from 11:00:00 January 26, 2026 until 23:59:59 February 28, 2026 (GMT +7) or until budget runs out (whichever comes first), 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 1,835,000,000 VND (*in words: One billion eight hundred and thirty five million Vietnamese dong*), including:

- Promotion budget 1: 1,350,000,000 VND (*in words: One billion three hundred and fifty 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*)

[illegible]

Traveler	5,600	01 Dookki e-voucher	50,000 VND	280,000,000	<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 budget runs out. - 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.
	800	01 Dookki e-voucher	150,000 VND	120,000,000	<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 budget runs out. - Each customer is allowed to receive 01 voucher for the first Promotion Goal or Promotion Challenge account opened. 	
Total of Promotion 2 (VND)				400,000,000		
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.	<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, will be announced in detail at

Pioneer	07	01 Golf or FPT Shop e-voucher	5,000,00 0 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.	the time of voucher issuance and may be subject to change without prior notice.
Adventu rer	10	01 Golf or FPT Shop e-voucher	2,000,00 0 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 of Promotion 3 (VND)				85,000,000		
Total (VND)				1,835,000,000		

※ **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 3 must maintain Promotion Goal and Promotion Challenge account (without early termination) for 6 months since the opening date.

TERMS AND CONDITIONS OF PROMOTION (2ND AMENDMENT)

Regarding the supplement of Promotion 1 budget

Applied from January 30, 2026

7. Customer of the Promotion

- **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) or until budget runs out (whichever comes first).
 - **Condition 2.1:** Individual 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 or WON Goal Savings based on the guidelines for participating in the promotion on the WON App, including:
 - From 00:00:00 December 01, 2025 until 10:59:59 January 26, 2026: Register to open 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.
 - From 11:00:00 January 26, 2026 until 23:59:59 February 28, 2026 (GMT +7) or until budget runs out (whichever comes first): Register to open with a minimum deposit amount of 1 million VND, a term from 6 months to below 24 months, and remain the account open for 3 months since the date of opening.
- ※ **Notes:**
- 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:** Individual customers (including existing customers and new customers) open Promotion Goal and Promotion Challenge accounts from 11:00:00 January 26, 2026 until 23:59:59 February 28, 2026 (GMT +7) or until budget runs out (whichever comes first), 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 2,174,400,000 VND (*in words: Two billion one hundred seventy four million and four hundred thousand Vietnamese dong*), including:

- Promotion budget 1: 1,689,400,000 VND (*in words: One billion six hundred eighty nine million and four hundred thousand 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*)

[illegible]

Traveler	5,600	01 Dookki e-voucher	50,000 VND	280,000,000	<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 budget runs out. - 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.
	800	01 Dookki e-voucher	150,000 VND	120,000,000	<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 budget runs out. - Each customer is allowed to receive 01 voucher for the first Promotion Goal or Promotion Challenge account opened. 	
Total of Promotion 2 (VND)				400,000,000		
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.	<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, will be announced in detail at

Pioneer	07	01 Golf or FPT Shop e-voucher	5,000,00 0 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.	the time of voucher issuance and may be subject to change without prior notice.
Adventurer	10	01 Golf or FPT Shop e-voucher	2,000,00 0 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 of Promotion 3 (VND)				85,000,000		
Total (VND)				2,174,400,000		

※ **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 3 must maintain Promotion Goal and Promotion Challenge account (without early termination) for 6 months since the opening date.