

DAILY SAVINGS

TERMS & CONDITIONS

This Terms & Conditions sets forth stable provisions in compliance with applicable laws and regulations as promulgated by Woori Bank from time to time, and shall apply to all deposit transactions of individual customers registering for the Daily Savings product at Wooribank and entering into Deposit Agreement accordance with the provisions of this Terms & Conditions.

1. General Definition:

- (1) **“Party”**: Means the bank or the Customer, depending on the applicable context.
- (2) **“Parties”**: Means the Customers and the Bank
- (3) **“Terms & Conditions” or “this Terms & Conditions”**: Means this Terms & Conditions for the Daily Savings product.
- (4) **“Agreement” or “Deposit Agreement”**: Means the time deposit agreement established by electronic means between the Customers and the Wooribank through the Customer’s selection of agreement to the Terms & Conditions of the Daily Savings product on Mobile Banking application of Wooribank (WON App) and the entry of an OTP to confirm the transaction. Each Deposit Agreement established between the Bank and the Customer shall consist of the following components: (i) Personal information of the Customer registered on WON App; (ii) Deposit transaction information (deposit amount, deposit term, deposit date, maturity date); (iii) this Terms & Conditions; and (iv) the Online Banking service Terms & Conditions of Wooribank from time to time, which forms a completed Deposit Agreement concluded between Wooribank and the Customer.
- (5) **“Wooribank” or “the Bank”**: Means Woori Bank Vietnam Limited; Head office address: 34th Floor, Keangnam Hanoi Landmark Tower, Lot No. E6 Pham Hung street, Yen Hoa ward, Hanoi city, Vietnam; legally represented by Mr. CHOI CHI HO – Position: Head of Digital Unit, according to Power of Attorney No. 897/2025/GUQ-WRVN issued by the General Director of Wooribank on March 31, 2025.
- (6) **“WON App”**: Means the Mobile Banking application of Wooribank downloaded from application stores (App store or Google Play) by searching for keyword “Woori WON Vietnam” on these application stores.
- (7) **“Product” or “Daily Savings”**: Means a flexible accumulated deposit product in which the Customer determines the deposit term and deposit amount, and may make daily accumulation to achieve a preferential interest rate.
- (8) **“Customer”**: Means individual customers who make deposits under this product in WON App of Woori Bank. Full name, nationality, residence or non-residence status, number and issuance date of personal identification documents shall be based on the identification documents provided by the Customer to Wooribank and stored in the system of the Bank.
- (9) **“Deposit Amount”**: Means the term deposit amount under the Daily Savings product as recorded in the Deposit Agreement, including the initial Deposit Amount and (any) subsequent accumulated deposits during the deposit term.
- (10) **“Payment Account”**: Means the Payment Account registered by the Customer with Wooribank for receiving principal and interest of the Deposit Amount upon maturity.

- (11) **“Withdrawal Account”**: Payment account in VND that customers open at Wooribank and register on the WON App to apply auto transfer function for the purpose of doing auto deposit transaction to Daily Savings according to the product’s Terms & Conditions.
- (12) **“Maximum Preferential Interest Rate”**: Means the preferential interest applied for all the circumstances, which shall not exceed 1.5% provided that the Customers satisfy all conditions to be entitled to the Maximum Preferential Interest Rate.

2. Eligible Customers:

- (1) Individual customers from 15 years old and above (01 account/ customer).
- (2) For foreign individuals, the permitted residence period in Vietnam must be at least 06 months.

3. Currency: VND

4. Deposit amount, currency, deposit term, deposit date, and maturity date: As registered by the Customer on the WON App and clearly, fully recorded on the WON App after the Customers complete the deposit transaction at Wooribank.

5. Deposit Term:

- (1) 60/90/120 days as registered by the Customer.

In case the maturity date is weekend, day off or public holiday, the principal and interest payment date of Deposit Amount shall be automatically transferred to the next working day. The Deposit Amount shall accrue interest during weekends, public holiday, lunar new year and the interest shall be calculated in accordance with the calculation method specified in Article 9 below.

- (2) For foreign individuals, the term of the deposit cannot exceed the remaining validity period of visa or documents evidencing the permitted duration of stay in Vietnam.

6. Installement Deposit Method:

- (1) Daily installment (non-consecutive allowed). Each account may take one deposit per day
- (2) The possible installment period excludes the last 30 days of the deposit term.
- (3) Customers can actively transfer any amount within the deposit limit during the possible installment period
- (4) Customers can register auto transfer function on the WON App to transfer daily deposit amount to Daily Savings. Therefore, the Bank’s system will process auto transfer transaction with the registered daily deposit amount from customers’ withdrawal account to Daily Savings once time a day during the possible installment period. The Bank is no need to require the customer to present any additional documents or materials or any electronic authentication measures for this auto transfer transaction while processing transaction.

Confirmation of auto transfer registration: The customer is required to complete the confirmation of auto transfer registration from withdrawal account in accordance with the method applied by Woori Bank at the time of registration. In order to clarify, the Parties mutually agree that such confirmation method is carried out simultaneously with the confirmation of opening account on the WON App.

- (5) Customers are allowed to manually deposit an amount that differs from the registered auto transfer amount (before cut-off time). Once manual deposit is successful, auto transfer schedule of the same day is cancelled.

7. Deposit Limit:

- (1) Minimum 50,000 VND/ time/ day/ customer
- (2) Maximum 10,000,000 VND/ time/ day/ customer

8. Interest:

| Deposit Term | | 60 days | 90 days | 120 days |
|-------------------------------------|---|---------|---------|----------|
| Maximum Interest Rate | | 3% | 3.5% | 4% |
| Basic Interest Rate | | 1.5% | 2 % | 2.5% |
| Accumulated Preferential Rate | Successfully deposit from 50% - under 70% of the possible installment period | +0.5% | | |
| | Successfully deposit from 70% - under 100% of the possible installment period | +0.5% | | |
| | Successfully deposit 100% of the possible installment period | +0.5% | | |

Note: Customers will not be entitled to the accumulated preferential rate if the accumulated rate falls below 50% of the total number of days of the possible installment period.

※ Conversion table for the number of installment days by each term:

| Deposit Term | 60 days | 90 days | 120 days |
|---|---------|---------|----------|
| 50% of the possible installment period | 15 days | 30 days | 45 days |
| 70% of the possible installment period | 21 days | 42 days | 63 days |
| 100% of the possible installment period | 30 days | 60 days | 90 days |

In the event that the principal, interest payment date of the Deposit Amount falls on a non-business day, public holiday, Lunar New Year, and the payment date is transferred to the next working day, leading to the number of days of the possible installment period for each deposit term may exceed the number of days corresponding to 100% of the possible installment period as prescribed under the Product. The completion of the accumulation in such case shall be deemed to have been completed 100% of the total accumulated days for the relevant terms, and only the Maximum Preferential Interest Rate shall be applied under the regulations of the Product.

9. Interest Calculation Method:

Interest is calculated as follows:

(1) Interest calculation factors

- (i) Interest Calculation Period: Determined from the date Woori Bank receives the deposit to the end of the day immediately preceding the maturity date or the date of full settlement (calculating the first day, omitting the last day of the interest calculation period).
- (ii) Actual Balance: Means the principal deposit balance at the end of each day during the interest payment period (calculating the first day, omitting the last day of the interest calculation period).

**To clarify, no interest will be applied on deposit balance(s) not being remained until the end of the day.*

(iii) Number of days of actual maintenance: The number of days that the principal deposit at the end of each day does not change.

(iv) Interest rate: %/year.

(2) Interest Calculation Formula:

Total amount of interest payable to the Customer upon maturity:

$$\text{Interest Amount} = [\Sigma(\text{Daily actual balance} \times \text{Number of days of actual maintenance} \times \text{Interest Rate})]/365$$

Where:

- Daily actual balance: The actual principal balance that the Customer has successfully deposited into the account at the end of each day during the interest calculation period.
- Deposit Interest Rate: Basic Interest Rate + Preferential Interest Rate (if any)
 - Basic Interest Rate: the interest rate announced and publicly listed by Woori Bank at the time the account is opened, calculated as an annual percentage rate (%/year), based on a 365-day year.
 - Preferential Interest Rate: An additional interest rate (if any) based on the Customer's fulfillment of the product's preferential conditions.

(3) The interest calculation method mentioned above is determined in accordance with the calculation method prescribed in Clause 1, Article 5 of Circular No. 14/2017/TT-NHNN dated September 29, 2017 on interest calculation methods applicable to deposit-taking, credit extensions activities between credit institutions and customers, and/or any amendments, supplements or replacements thereto from time to time.

(4) Interest Rounding Principle: Remove the decimal fraction and apply the following rounding rule; if the first digit of decimal fraction is greater than or equal to 5, the amount shall be rounded up; if the first digit of the decimal fraction is less than 5, the amount shall be rounded down.

10. Early withdrawal, extension of deposit term:

- (1) The product can only be settled in full; partial early withdrawal is not permitted.
- (2) In the event of fully early withdrawal, the applicable interest rate shall be the lowest demand deposit interest rate of Woori Bank applied to the same eligible customer and publicly listed at the time of early withdrawal.
- (3) The product does not apply rollover type (including rollover principal & interest).

11. Interest payment method

- (1) Interest will be paid on the maturity date together with the full principal amount into the Customer's payment account opened at Woori Bank.
- (2) The Payment Account information of customers used for depositing and receiving payments of the time deposit includes: the account holder's name, account number as registered by Customer on the WON App at the time of transaction.

12. For non-resident Customers, the Bank has the right to unilaterally terminate this Deposit Agreement and settle the Deposit Amount prior to maturity without bearing any liability if the deposit term exceeds the remaining validity period of the visa or documents evidencing the permitted duration of stay in Vietnam. In such case, the interest rate applicable to the Deposit Amount shall be determined by the interest rate applied to early withdrawal of Deposit Amount as prescribed by the Bank at the time of termination of this Deposit Amount.

13. The Customer shall not be permitted to transfer ownership of the Deposit Amount to a transferee who is a non-resident individual or organization if the remaining deposit term exceeds the remaining validity period of the visa or other documents evidencing the permitted duration of Vietnam.

14. Rights and Obligations of the Customer:

(1) Rights of the Customer:

- (i) To be covered by deposit insurance in accordance with applicable laws.
- (ii) To receive payment of the principal and interest of the Deposit Amount by the Bank in accordance with the provisions of the Deposit Agreement.
- (iii) To be guided by the Bank on procedures and documentation enabling the Customers to carry out transactions related to Deposit Amount in accordance with regulations of the Bank and applicable laws from time to time.
- (iv) Other rights as prescribed by law and agreed upon by the Parties.

(2) Obligations of the Customer:

- (i) To provide fully and accurately all personal information, source of deposit (if required) when making a deposit with Wooribank. The Customer shall also promptly provide Wooribank with all information and documents as reasonably requested by Wooribank and/or other state authorities from time to time.
- (ii) To be responsible for the legality of and all other matters relating to the source the Deposit Amount at the Bank
- (iii) To be responsible for resolving any disputes, lawsuits or complains relating to the Deposit Amount at the Bank.
- (iv) To provide the Bank with all information and documents as reasonably requested by the Bank in order to comply with applicable laws and/or relevant international treaties to which Vietnam is a party from time to time during the term of the Deposit Agreement.
- (v) Other obligations in accordance with applicable laws and the agreements between the Parties.

15. Rights and Obligations of the Bank

(1) Rights of the Bank:

- (i) To temporarily retain, freeze, deduct, debit or release the freeze on the Deposit Amount of the Customer upon receipt of a written request from a competent state authority in accordance with applicable laws, or pursuant to the request and/agreement with the Customer.
- (ii) To accept time deposit in respect of the Deposit Amount in accordance with the provisions of the Deposit Agreement and applicable laws.
- (iii) Not to be responsible for the legality of or any other matters relating to the source of the Deposit Amount at the Bank.
- (iv) To require the Customer to resolve any disputes, lawsuits or complains relating to the Deposit Amount at the Bank.
- (v) Other rights in accordance with applicable laws and the agreements between the Parties.

(2) Obligations of the Bank:

- (i) To ensure the safety and security of the Customer's deposit.
- (ii) To fully and timely pay the Deposit Amount to the Customer upon maturity in accordance with the Deposit Agreement.
- (iii) To ensure confidentiality of information, refuse freezing investigation, retention or transfer of deposit without the Customer's consent, except where requested by a competent state authority and/or agreed between the Customer and the Bank.

- (iv) Other obligations in accordance with applicable laws and the agreements between the Parties.

16. Use of Deposit Amount as Collateral

- (1) The Customer may use the Deposit Amount under the Deposit Agreement as collateral at the Bank or other credit institutions in accordance with the guidance and regulations of the Bank, in compliance with applicable laws on secured transactions.
- (2) The Customer shall be responsible for complying with all required procedures and formalities, along with providing all relevant documents and records as reasonably requested by the Bank.

17. Handling of damaged, torn or lost Deposit Agreement: Not apply to deposits made by electronic means.

18. The Customer undertakes to make deposits and receive payment of time deposit through the Customer's own Payment Account opened at the Bank.

19. Fees for Transfer of Principal and Interest of the Deposit Amount: Except where the payment of principal and interest is credited to the Payment Account of the Customer with Wooribank, the Customer shall be responsible for paying the applicable transfer fees in accordance with the regulations of the Bank from time to time if the payment of principal and interest is transferred to other payment account of the Customer at other credit institutions, upon the request to change the account designed to receive the principal and interest upon maturity of the Deposit Amount.

20. Handling of cases where the customer's payment account is frozen, closed, suspended or other cases where the status of the customer's payment account is changed:

- (1) When payment account is closed, customers could transfer principal and interest amount to other payment account in Woori Bank Vietnam or in other Banks or directly come to nearest Branch/ Transaction Office for receiving by cash.
- (2) When part or all balance amount of payment account is blocked (related to pledge for loan, issue guarantee, open credit card or have some mistake in payment or other agreement), customers could transfer principal and interest amount to payment account in Woori Bank Vietnam or in other Banks on maturity date. Those amounts that are not blocked, temporary locked will be used normally.

21. Inquiry and notification regarding changes relating to the Deposit Amount:

- (1) The Customer may inquire about information relating to Deposit Amount by calling Wooribank (hotline: 1800-6003); conduct online inquiries via the Internet bank/Mobile banking applications or visiting transaction offices of the Bank directly.
- (2) The Bank may notify the Customer of matters relating to the Deposit Amount under this Deposit Agreement through one of communication methods implemented by the Bank from time to time, including but not limited to: phone calls, SMS messages, emails sent to phone number or email address registered by the Customer with the Bank at the beginning of this Deposit Agreement, publicly listed at the business locations or announced on the official website of the Bank.

22. Others

Any matters relating to fees, regulations, processes and procedures associated with deposits (including but not limited to opening/ crediting/ withdrawing/ closing accounts, etc.) that are not mentioned in this Manual shall be applied in accordance with the legal regulations of Vietnam from time to time.

23. Effectiveness and Implementation Provisions

- (1) This Terms & Conditions shall become effective from the date of issuance (28/01/2026) and shall be applicable to all individual customers registering for Daily Savings at Wooribank.
- (2) In the event that any provision of this Terms & Conditions is declared invalid by a decision of a competent state authority, the remaining provisions shall remain valid and binding upon the Parties. Wooribank shall consider amending and supplementing such provisions to ensure compliance with applicable laws and regulations.
- (3) These Terms and Conditions shall be governed by and construed in accordance with the laws of Vietnam. In the event that any dispute arises which the Parties are unable to resolve through mutual negotiation, such dispute shall be settled by the competent courts of Vietnam in accordance with applicable laws.