

PROMOTION TERMS AND CONDITIONS

Welcome Gifts for Woori Visa Korean Air Cardholders

- 1. Promotion name:** Welcome Gifts for Woori Visa Korean Air Cardholders
- 2. Promotion area (scope):** Nationwide.
- 3. Promotion form:** Provision of free goods and services and sale of goods and services accompanied by shopping vouchers and service vouchers.
- 4. Promotion period:** From March 9, 2026 to December 31, 2026, or until the program budget is fully utilized.
- 5. Promoted goods and services:** Woori Visa Korean Air international credit card. Hereinafter collectively referred to as the “Card”.
- 6. Promotional goods and services:**
 - i) SkyPass Miles
 - ii) Airport lounge passes
 - iii) Golf rounds
 - iv) Hotel stay vouchers
- 7. Promotion participants (eligible customers):** Individual customers who are Cardholders at Woori Bank and have eligible spending transactions that meet the required spending conditions (hereinafter referred to as “Customers”).
- 8. Detailed promotion contents:**
 - 8.1 Welcome gift program for new Cardholders:**
 - a) Period:** March 9, 2026 – May 31, 2026
 - b) Program details:**
 - Customers who successfully issue a Card and have total eligible Card spending of at least VND 10,000,000 within 30 days from the issuance date will receive 5,000 SkyPass Miles. Applicable to the first 200 customers who meet the conditions.
 - Customers will receive 2 SkyPass Miles for every USD 1 spent with the Card, applicable to the portion of Card transactions exceeding VND 30,000,000 during the promotion period.
 - Eligible spending used for mileage calculation will be converted from VND to USD based on the exchange rate listed by Woori Bank at the time of awarding.
 - Eligible transactions are transactions with outstanding balances fully paid according to the credit card statement.
 - c) Gift fulfillment timeline:**
 - Monthly, within 05 working days from the payment of the Card statement of month T (on the 25th of month T+1), Woori Bank will compile the list of eligible Customers for month T. At the

same time, gift notifications will be sent to eligible Customers via the email address registered with Woori Bank.

- From the 15th to the 25th of month T+2, Customers can check the awarded Miles in their SkyPass membership account. Miles accumulated through this program are subject to all terms, conditions, and guidelines of Korean Air from time to time.

8.2 Spending reward program:

a) Period: March 9, 2026 – December 31, 2026

b) Program details:

Customers with eligible spending transactions meeting the total Card spending requirements as follows:

Card spending conditions	From VND 50.000.000	From VND 200,000,000 to under VND 500,000,000	From VND 500.000.000
Gift details	A pair of SH Premium Lounge airport lounge passes	Customers may choose one of the following gifts: i) Luxury hotel stay voucher worth VND 2,000,000 ii) One (01) complimentary 18-hole golf round at Skylake Golf Course or Long Thanh Golf Course	Customers may choose one of the following gifts: i) Luxury hotel stay voucher worth VND 5,000,000 ii) Two (02) complimentary 18-hole golf rounds at Skylake Golf Course or Long Thanh Golf Course
Eligible spending period	09/03/2026 – 31/12/2026		

c) Gift fulfillment regulations:

i) Gift fulfillment timeline:

- Monthly, within 05 working days from the Card statement date, Woori Bank will compile the list and send gift notifications to eligible Customers as specified in Section (b).

- Gifts will be credited to the Customer’s Woori WON Vietnam digital banking application (WON) in image format under “Services/Card/My Gifts”. Gift information includes Gift Code (QR code or serial number), validity period, redemption value, redemption location, and terms and conditions.

- Woori Bank will send notifications to eligible Customers via the registered email address regarding the gift redemption process.

- Email address for gift notifications: card@woori.com.vn
- If Customers fail to select a gift within the specified timeframe as instructed by the Bank, the gift will be canceled.
- Woori Bank will receive inquiries and complaints (if any) in accordance with Vietnamese law via hotline 1800-6003 (Toll-free).

ii) Gift usage regulations:

* Airport lounge passes:

- Customers may receive a maximum of 02 airport lounge passes per year, usable at domestic or international terminals within the SH Premium Lounge network in Vietnam.
- Customers must present the electronic voucher on the WON application to lounge staff. Staff will verify the QR code and grant access if valid.
- Customers are entitled to all lounge amenities according to the provider's policy.
- Each voucher is valid for one (01) year from the issuance date and valid for one (01) use.
- Customers can check eligible locations on the WON application or at <https://woori.com.vn>.

* Luxury hotel stay vouchers:

- The gift is provided via UrBox voucher for one (01) night stay including breakfast for two (02) persons in a standard room. Booking must be made at least 7 days in advance. Customers may reschedule once within the voucher validity period by notifying UrBox at least 21 days in advance via hotline/email. Additional fees may apply on weekends and holidays according to hotel policy.
- Customers must contact UrBox via the hotline shown in the WON application, provide the gift code, and book the service.
- After successful booking, Customers will receive a confirmation email from UrBox to use at the hotel.
- Each voucher is valid for one (01) year from the issuance date and valid for one (01) use.
- Customers can check eligible locations on the WON application or at <https://woori.com.vn>.

* Complimentary golf rounds:

- Customers must visit any Woori Bank branch/transaction office to receive the gift.
- Customers eligible in promotion year (N) must complete golf gift redemption before the end of June in year (N+1).

Example:

Customer A spends VND 230,000,000 from January 1, 2025 to December 31, 2025 and qualifies for one (01) complimentary golf round. Customer A must collect the gift before June 30, 2026.

- Customers must present a valid golf voucher before playing and use their Card to pay other expenses at the golf course.
- Complimentary green fee applies to 18-hole courses at Skylake Golf and Long Thanh Golf.
- Each voucher is valid for six (06) months from the issuance date and valid for one (01) use.

8.3 General terms:

- Gifts are non-refundable and cannot be exchanged for cash. Customers may need to pay any excess value beyond the voucher amount.
- Customers can check participating locations on the WON application or at <https://woori.com.vn>.
- Customers are responsible for safeguarding their gifts and must not disclose gift information to third parties. Gifts are non-transferable and user information cannot be changed.
- Eligible transactions will be determined based on settlement dates recorded in Woori Bank's system. For welcome programs, eligibility is based on paid statement balances.

Note: Transaction confirmation messages cannot be used as proof of transaction posting. Customers may contact 1800-6003 for inquiries.

- Eligible transactions must be genuine purchases for personal purposes and compliant with Vietnamese law.

Eligible transactions exclude cash withdrawals, gambling transactions, and credit card top-ups to e-wallets.

Transactions involving alcohol, tobacco, or prohibited promotional items are excluded.

Beer transactions for customers under 18 are excluded.

- Canceled, refunded, or disputed transactions will be deducted from total eligible spending.
- Cards must be active at the time of reward determination.
- If a Card expires or is replaced due to fraud and a new Card is issued, spending from both Cards will be accumulated. The new Card must be active at the time of reward determination.
- Spending amount is accumulated across both Primary and Supplementary Cards. Gifts are awarded once to the Primary Cardholder.

- Woori Bank is not the supplier of gifts/services. Suppliers are responsible for their products/services. Customers should contact suppliers for quality-related issues. Woori Bank will assist in coordination only.
- Customers are responsible for any costs incurred, including personal income tax (if applicable).
- Customers must contact Woori Bank within 30 days for inquiries or complaints.
- Any disputes will be resolved by Woori Bank. Woori Bank's decision is final and binding.
- Terms may be amended by Woori Bank from time to time and will be updated on the official website before application.

Woori Bank Vietnam Limited commits to fully implementing and taking responsibility for this promotion in accordance with applicable laws.