



PROMOTIONAL PROGRAM TERMS AND CONDITIONS

Resort Stay Gift for Woori VV Premium Cardholders

1. Promotion Name: Complimentary Night at Hoiana Resort & Golf for Woori VV Premium Cardholders.

2. Promotion Scope: Nationwide.

3. Promotion Form: Sale of goods and provision of services accompanied by shopping vouchers or service vouchers.

4. Promotion Period: From March 20, 2026 to June 30, 2026, or until the allocated promotion budget for the program is exhausted.

5. Promotional Products/Services: Woori VV Premium International Credit Card.

Hereinafter collectively referred to as the “Card”.

6. Promotional Gifts/Services: Resort stay voucher at New World Hoiana Hotel/New World Hoiana Beach Resort.

7. Promotion Customers (eligible beneficiaries): Individual customers who are Cardholders at Woori Bank and whose valid card spending meets the required transaction value conditions (hereinafter referred to as “Customers”).

8. Detailed contents of the promotional program:

8.1 New Cardholder Welcome Program:

a) Program details:

- All customers who simultaneously meet the following two criteria: (i) successfully issue a Woori VV Premium credit card from January 01, 2026 to March 31, 2026; and (ii) are Hoiana Rewards members or successfully register as Hoiana Rewards members during the promotion period (“Customers Eligible for the Special Offer”) will be eligible to receive the Special Offer described below.

- Special Offer: Customers Eligible for the Special Offer who book two (02) nights at the Best Available Rate at New World Hoiana Hotel or New World Hoiana Beach Resort will receive an additional one (01) complimentary night, applicable to the same room category.
- Promotion period: From March 20, 2026 to June 30, 2026.
- Booking and stay period: From March 20, 2026 to September 30, 2026.



b) Regulations on gift delivery:

- Woori Bank will send Special Offer Vouchers to all Customers Eligible for the Special Offer who successfully issued the Card during the program period.
- The voucher will be delivered together with the Card delivery envelope via postal mail, or via email according to the information registered by the Customer.
- For customers who issued the Card from January 01, 2026 – March 19, 2026, Woori Bank will send the voucher via email.
- The use of the Special Offer Voucher must comply with the provisions in Section (a) above.

8.2 Spending Reward Program:

a) Program details:

- All Woori VV Premium Cardholders who simultaneously meet the following three criteria: (i) ranked among the Top 5 customers with the highest monthly spending in April, May and June 2026; (ii) achieve minimum spending of VND 100,000,000 within one monthly statement cycle; and (iii) are Hoiana Rewards members or successfully register during the promotion period (“Customers Eligible for the Stay Invitation”), will be eligible to receive a Stay Invitation from Hoiana.
 - Each Stay Invitation is equivalent to one (01) night stay at New World Hoiana Hotel, including breakfast for 02 adults and 02 children under 06 years old.
 - Quantity: 05 Stay Invitations each month for three (03) months, totaling 15 Stay Invitations.
 - Promotion period: From April 01, 2026 to June 30, 2026.
 - Booking and stay period to use the Stay Invitation: From May 01, 2026 to November 30, 2026.

b) Regulations on gift delivery:

- Every month, within 05 working days from the card statement closing date, Woori Bank will compile the reward list and notify eligible customers.
- Gifts will be delivered in the form of vouchers via the email registered by the customer with Woori Bank.
- Official email address sending reward notifications: card@woori.com.vn
- Spending ranking depends entirely on the total valid spending amount of the Customer and does not involve any element of chance.

- In case two customers have the same spending amount, the reward will be granted to the customer who reaches the spending milestone earlier according to the transaction date and time recorded in the Woori Bank system.

	Phase 1	Phase 2	Phase 3
Eligible card spending period (transaction date)	01/04/2026 - 30/04/2026	01/05/2026 - 31/05/2026	01/06/2026 - 30/06/2026
Time Woori Bank prepares reward list	05/05/2026	05/06/2026	05/07/2026
Time Woori Bank sends rewards to Customers	06 ~ 08/05/2026	06 ~ 08/06/2026	06 ~ 08/07/2026

8.3 General regulations:

- Gifts under this Program shall not be refundable for any remaining value and shall not be convertible into cash. Customers may be required to pay additional amounts if the value of the services used exceeds the value of the gift. The Special Offer and Stay Invitation may only be used once (01) per customer during the Applicable Period. In the event that a customer qualifies more than once under the Spending Reward Program, the gift will be transferred to the next eligible customer according to the ranking.

- The Special Offer and Stay Invitation cannot be applied simultaneously and cannot be combined with any other promotion or offer.

- To use the offer, eligible customers must register for the Hoiana Rewards (HR) Loyalty Program of Hoiana Resort & Golf at: <https://www.hoiana.com/hoiana-rewards>. Valid identification documents (Citizen Identity Card / Identity Card / Certificate of Identity / Passport) are mandatory during registration and must be presented prior to check-in.

- The use of the Special Offer and Stay Invitation is subject to room availability and is not applicable on public holidays, including Lunar New Year holidays, April 30, May 1, and September 2.

- Customers receiving the Special Offer and Stay Invitation must be one of the staying guests in order to redeem the offer. Valid evidence or documents proving eligibility must be presented at the time of redemption. Eligible customers may be required to present a valid Woori VV Premium Card, Card issuance confirmation email, reward notification email, and Hoiana Rewards membership confirmation at the time of redemption.



- Reservations must be made at least seven (07) days prior to the expected check-in date via the Reservation Department | +84 (0) 235 858 888 | reservations@hoiana.com or through the designated booking link or promotional code.

- Customers are responsible for safeguarding the gift and must not disclose gift information to any third party. The gift is non-transferable and the beneficiary information cannot be changed.

- To determine valid spending transactions and eligibility for rewards under the Spending Reward Program, Woori Bank will rely on the transaction posting date information that has been settled and recorded in the Woori Bank system and displayed on the Credit Card Statement.

Note: Transaction confirmation messages cannot be used as confirmation that card transactions have been recorded in the Woori Bank system. If customers have questions regarding spending transactions or Program details, please contact the Woori Bank Customer Service Center at 1800 – 6003.

- Valid spending transactions are transactions made by the Cardholder and must be actual purchase transactions for personal purposes and permitted under Vietnamese law.

- Valid transactions do not include cash withdrawal transactions, transactions related to gambling activities, or credit card top-ups to e-wallets.

- Promotions do not apply to transactions related to alcohol, tobacco, and products prohibited from promotion under applicable regulations.

- Promotions do not apply to beer-related transactions for customers under 18 years old.

- Any value of cancelled transactions, transactions under dispute between Customers and service or goods providers, and/or transactions refunded to Customers by service or goods providers during the Program period will be deducted from the total valid spending value.

- At the time Woori Bank conducts the reward evaluation, the Customer's Card must be in active status.

- In case the Customer's Card expires or is cancelled due to fraud or forgery and the Customer has issued a new Card of the same type to continue usage, the total spending value used for reward evaluation will be the aggregated transactions of both the old Card and the new Card during the eligible spending period. At the time Woori Bank grants the service reward, the Customer's new Card must be in active status.

- Woori Bank is not the provider of the gifts/services. These products/services are provided by the respective suppliers in accordance with the terms and conditions set by such suppliers, and Woori Bank shall not be responsible in any form in relation to those products and services. Customers should contact the supplier directly for support



regarding issues related to the quality of the gifts/services. In case of inquiries, Woori Bank will only assist in recording and coordinating with the supplier to address Customers' concerns regarding the quality of the gifts/services.

- Customers shall bear all additional costs (if any) related to receiving the gift/service from the Program, including but not limited to personal income tax (if applicable).

- For the purpose of delivering gifts/offers to Customers under the Program, Woori Bank may provide partially masked customer information (for example: Tra***ong / tra***ong@gmail.com | 09***154) of eligible Customers to the service provider for the purpose of verifying customer information.

- If Customers have questions or complaints related to the content and results of the Program, Customers may contact Woori Bank within 30 days from the date of announcement or receipt of the gift for assistance.

- Any disputes arising in relation to the Program shall be reviewed and resolved by Woori Bank. The decision of Woori Bank shall be final and binding on all parties participating in the Program.

- The provisions of this Program may be amended from time to time at the discretion of Woori Bank. Any changes (if any) will be notified and updated on the Woori Bank website prior to the effective date.

Woori Bank Vietnam Limited commits to implementing the above Program properly and shall bear full responsibility for the Program in accordance with applicable laws and regulations.