

**TERMS AND CONDITIONS**  
**PAYMENT SERVICE FOR PURCHASING SELF-SELECTED VIETLOTT**  
**LOTTERY TICKETS**

**1. Definitions**

“Payment service for purchasing self-selected Vietlott lottery tickets” (“Service”) is a service of cooperation between Woori Bank Vietnam Limited (referred to as “Woori Bank”) and Vietnam Lottery One Member Limited Company that distributes self-selected computerized lottery products via mobile phone (referred to as “Vietlott SMS”). The Service allows Woori Bank’s customers to register a prize-receiving account with Vietlott SMS and use their payment account opened at Woori Bank to pay for the purchase of self-selected Vietlott lottery tickets (provided by Vietnam Lottery One Member Limited Company – “Vietlott SMS”) via Woori Bank’s transaction system.

**2. Eligible Customers**

- Individual customers who own a payment account and use Woori Bank’s Mobile Banking service;
- Customers using the Service must (i) be at least 18 years old; and (ii) be Vietnamese citizens residing within the territory of Vietnam, or foreigners legally entering Vietnam; and (iii) have the full civil act capacity in accordance with Vietnamese law.

**3. Consent, request, and authorization to provide and share information**

By clicking the “Agree” button below and completing the confirmation steps, the Customer agrees, requests, and authorizes Woori Bank to use and provide basic and/or sensitive personal information, including:

- Account number: xxxxxxxxxxxx
- Phone number: xxxxxxxxxxxx
- And other information corresponding to each transaction for payment to purchase self-selected Vietlott SMS tickets.

This information will be provided to Vietlott SMS (Vietlott) will exchange such information through the connection system between Woori Bank and Vietlott SMS under conditions ensuring safety, security, and information confidentiality in accordance with legal regulations,

for purposes related to registering/logging (auto...) into the Vietlott SMS application; registering a prize-receiving account and a payment account; purchase lottery tickets, receive Vietlott lottery prizes (if any), refunding money (if any), and not for any other purposes.

The contents of this consent, request, and authorization constitute an inseparable part of the Customer's Letter of Consent on personal data protection that has been signed and provided by the Customer to Woori Bank. Any matters not specified in these Terms and Conditions regarding personal data protection and processing shall be applied in accordance with the provisions of the Customer's Letter of Consent on personal data protection and processing.

#### **4. Duration and scope of application**

Duration: until Woori Bank issues an official notice on termination of the Service and/or the Customer cancels the registration to use the Service in accordance with Woori Bank's instructions.

Scope of application: Nationwide.

#### **5. General provisions**

- The Customer commits to checking the transaction status and detailed payment transaction information via the feature on the Woori WON Vietnam Application and lottery ticket purchase transactions via the SMS messaging application.
- The Customer shall properly and fully comply with the terms, conditions, and procedures applicable to payment services as agreed with Woori Bank and in accordance with the provisions of law.
- The Customer shall refund or cooperate with Woori Bank to fully refund any amount mistakenly or excessively transferred by Woori Bank (including operational errors and system incidents of Woori Bank).
- The Customer shall be legally responsible for the accuracy and truthfulness of the information and payment documents provided by the Customer.
- The Customer shall be responsible for protecting the confidentiality of personal account and transaction information to ensure safety and security in payment transactions; and shall promptly notify Woori Bank upon discovering any errors, mistakes in payment transactions, or suspicion that transaction information has been wrongly taken advantage of.
- The Customer shall ensure that the mobile device is fully and validly connected to the mobile network; the mobile subscription must not be disconnected or interrupted, must

not be blocked for two-way communication, must not have SMS blocking installed, and must not violate the usage regulations of the mobile network service provider.

- The Customer shall ensure that the device is properly secured, is not a shared device, and is not infected with malware. Woori Bank shall not be responsible for any security problems related to the account if the Customer uses a device that does not meet the above conditions.
- When using payment services provided by Woori Bank, the Customer shall comply with other regulations and with agreements with Woori Bank from time to time.

## **6. Disclaimer**

- The application for purchasing self-selected Vietlott SMS tickets is an independent application and is not part of, nor a component of, the Woori WON Vietnam application;
- Woori Bank is only the provider of payment services and payment solutions for the Service through the Woori WON Vietnam application.
- A transaction for purchasing self-selected lottery tickets shall be deemed successful only when the Customer receives an SMS confirming the successful purchase sent from **9969** of Vietlott SMS.
- For unsuccessful lottery ticket purchase transactions, the Customer **is advised to** promptly contact Vietlott SMS to ensure legitimate rights and interests.

**Please note that:** The Customer's legitimate rights and interests may not be fully guaranteed in the following cases:

- (i) The Customer violates the provisions of these Terms and Conditions and relevant laws;
- (ii) The Customer discloses/reveals lottery ticket information or transaction information to a third party;
- (iii) The Customer commits fraudulent or impersonation acts not in compliance with legal regulations;
- (iv) Woori Bank complies with the decisions of competent State authorities.

## **7. Other provisions**

- These Terms and Conditions are governed by and construed in accordance with the laws of Vietnam.

- The terms and conditions regarding accounts and the use of account services; the general terms and conditions on personal data protection and processing; the terms and conditions for Internet Banking/Mobile Banking/Online Banking services of Woori Bank; and other agreements that the Customer has agreed, signed, or confirmed with Woori Bank are an inseparable part of these Terms and Conditions and have legal binding value on the Customer.
- Woori Bank reserves the full right to amend or supplement these Terms and Conditions, provided that prior notice is given to the Customer via a method deemed appropriate by Woori Bank.

## **8. Support information**

Vietlott SMS is an authorized agent distributing self-selected computerized lottery products via mobile phone and is responsible for paying prizes (if any) to Customers and for handling and resolving any inquiries related to the Service (including but not limited to self-selected lottery products, ticket purchase, prize receiving, and money refund).

For support information, please contact the Vietlott SMS Customer Service Department:

**Hotline 1900 599 822** (VND 1,500 per minute), Fanpage of Vietlott SMS <https://www.facebook.com/nentangvietlottsms> or Zalo OA <https://zalo.me/vietlottsms>