

TERMS AND CONDITIONS OF PROMOTION PARTICIPATION

1. **Promotion Name:** Woori Universe Season 1, Stack up to financial victory (*hereinafter referred as “promotion”*)
2. **Name of the Business Implementing the Promotion:** Woori Bank Vietnam Limited (*hereinafter referred as “Woori Bank”*)
3. **Promotion (Scope) Area:** Nationwide
4. **Promotion Period:** From May 07, 2026 to June 07, 2026
5. **Products and Services Eligible for Promotion:** Daily Savings
 - ※ Daily Savings is limited to 01 account per customer.
6. **Products and Services Used for Promotion:** W Point (*hereinafter referred as “reward point”*)
 - ※ W Point is reward point that can convert into account balance and credited directly to the customer’s account opened at the Bank. Upon conversion, such account balance shall be used money in regular account (transfer, payment, etc)
7. **Customer of the Promotion**

Individual customers (including existing customers and new customers) who meet the following conditions:

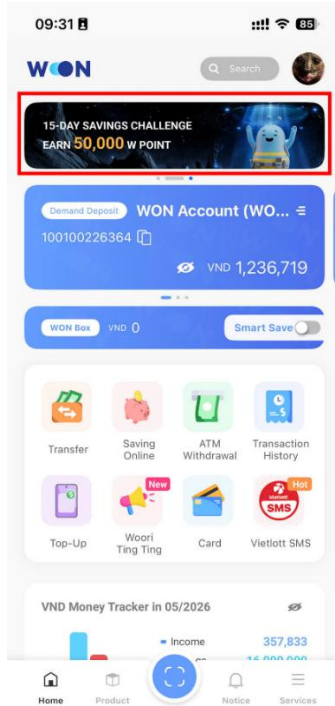
 - Open a Daily Savings account via the promotion banner at Woori Bank’s mobile application ‘Woori WON Vietnam’ (*hereinafter referred to as the ‘WON App’*) with a term of 60 days during the promotion period.
 - Accumulate for 15 days or more (non-continuous transfer allowed) and remain account open until the end of the registered deposit term without early termination or early withdrawal for this deposit amount.
 - This promotion is not applicable to employee of Woori Bank.
8. **Total Value of Products and Services Used for Promotion:**

Total value of products and services used for the promotion is 50,000,000 VND (*in words: Fifty million Vietnamese dong*), including:

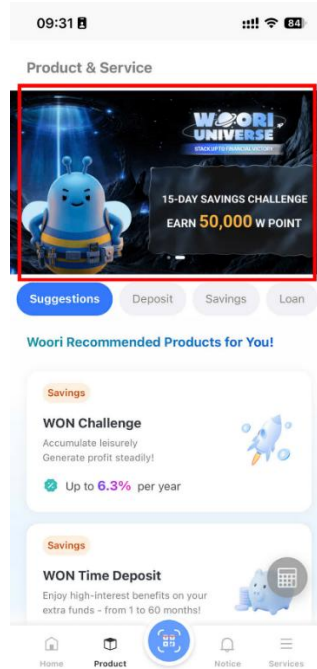
Estimated Quantity of Reward (customers)	Gift	Gift Amount (point)	Estimated Total of Gift Amount (VND)	Reward Eligibility
1,000	W Point	50,000	50,000,000	- Estimated quantity of reward and estimated total of gift amount is subject to change depending on the number of participating customers.

- All of the customers participating in this promotion may receive rewards if they meet the conditions mentioned in Article 7.

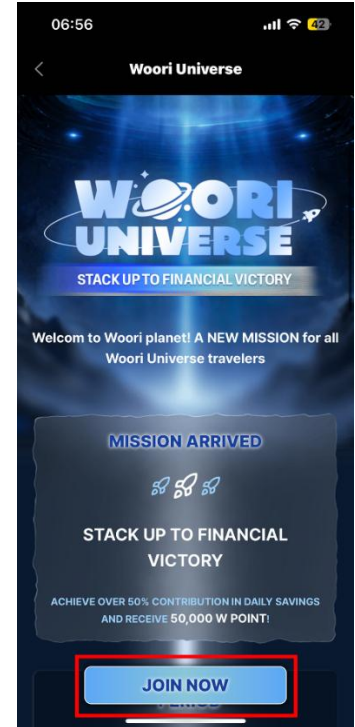
9. Participation Method



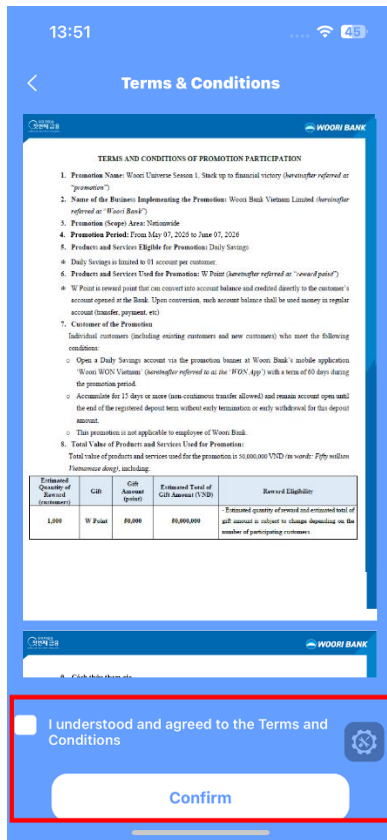
① Method 1: Click at the promotion banner at the top of main screen.



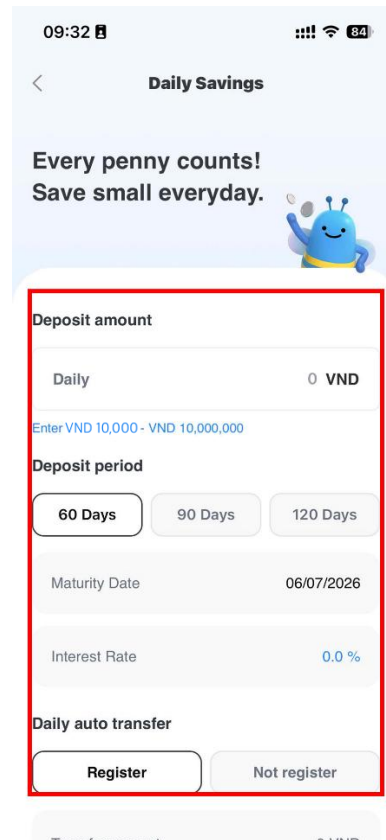
② Method 2: Click at the promotion banner at the top of [Product] screen.



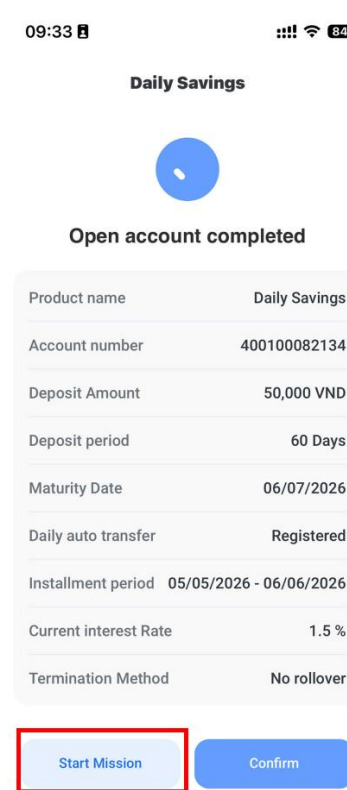
③ Review the promotion information and click [Sign up]



④ Read and agree with the Terms and Conditions of promotion participation



⑤ Enter information to open deposit account based on guideline in WON App: Enter deposit amount, select the source account, agree to the terms & conditions of the product, authenticate PIN/OTP, etc.

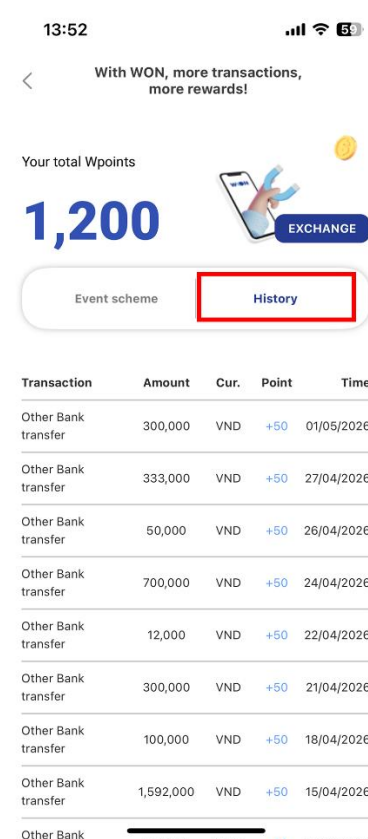
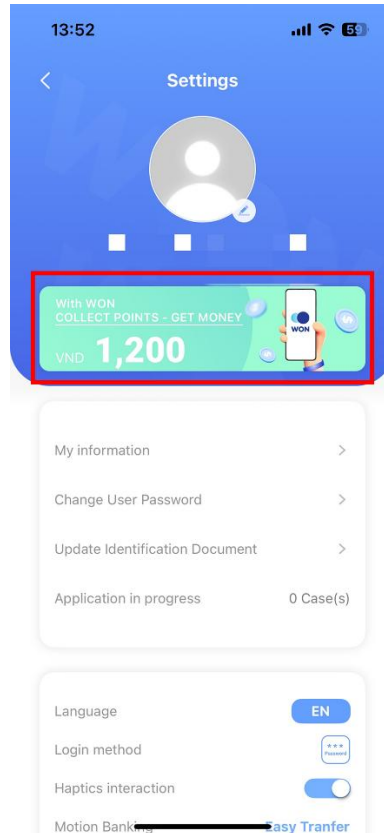
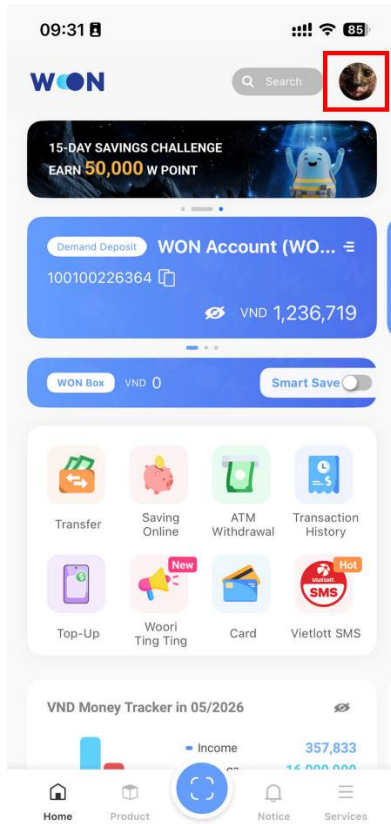


⑥ Open deposit account successfully, click [Start Mission] to check savings progress

10. Reward distribution method

- Reward delivery method: Reward point will be credited on WON App.
- Reward distribution period: Within 05 working days from the maturity date of the deposit amount.
- Cases where rewards are not granted or are subject to revocation:
 - Not satisfy the condition mentioned in Article 7 of this Terms & Conditions

- Participate in the promotion through fraudulent means (e.g., use of automated programs, identity theft, unauthorized multiple accounts, etc.)
- Reward point confirmation method:



① Click at the profile picture
at the top of main screen

② Click at W Point banner

③ Check W Point history

11. Others

- Woori Bank shall ensure fairness, transparency, and objectivity throughout the promotion process.
- The promotion may be amended or terminated early without prior notice in the event that rewards are fully distributed or subject to the Bank's decision from time to time and other applicable circumstances.
- 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 a reward 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 is unable to use a reward due to personal reasons, such as account information by the customer.

- Definitions, interpretations, and determinations of matters not specified in these terms and conditions shall rest with Woori Bank, which shall handle such matters in an appropriate manner. In the event of disputes that cannot be resolved amicably, the matter shall be settled in accordance with applicable laws and regulations.
- Customers who register for participating in the promotion on WON App agree to all terms and conditions of this promotion.

12. 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>