PROMOTION MANUAL

1. Name of the promotion: UNLOCK NEW WON – UNLEASH YOUR REWARDS *(hereinafter referred to as the "Promotion")*
2. Name of the trader conducting the promotion: Woori Bank Vietnam Limited (Ngân hàng TNHH MTV Woori Việt Nam) *(hereinafter referred to as the "Bank" or "Woori Bank")*
3. Promotion area (scope): Nationwide
4. Promotion period: From 10am 19/11/2026 until the end of 28/02/2027, or until the budget is exhausted, whichever occurs first
5. Promoted goods and services:
   5.1 Demand deposit product: WON Demand Deposit
   5.2 Term deposit products: WON Goal Saving Deposit, WON Challenge Saving Deposit, and WON Time Deposit
   The Bank shall not charge any fee for opening or using the deposit accounts listed above.
6. Goods and services used for the promotion (prizes):
   6.1. Gift vouchers redeemable for the services/products of the brands specified in Section 8 of these Terms and Conditions
   6.2. Souvenir items consistent with the theme of the Promotion as specified in Section 8 of these Terms and Conditions
7. Eligible customers of the promotion:

The eligible customers for each activity of the Promotion are as follows.

7.1. Activity 1: "Open the New WON – Pick Your 100,000 VND Gift"

This activity applies to customers who have never established a relationship with the Bank, who register for the Bank's mobile banking service "Woori WON Vietnam" (hereinafter referred to as "Mobile Banking"), version iOS 2.1.9 (210901) / Android 2.1.12 (2101201) or later, for the first time during the Promotion period, and who open the demand deposit account specified in Section 5.1 via e-KYC on Mobile Banking.

7.2. Activity 2: "Save in WON, Gear up with T1!"

This activity applies to customers who satisfy all of the following conditions:

(i) The customer has successfully participated in Activity 1.

(ii) The customer agrees to the terms and conditions of this activity *(hereinafter referred to as the "Activity 2 T&C").*

(iii) The customer opens one of the term deposit accounts specified in Section 5.2 from 19/11/2026 to the end of 31/12/2026 through the banner image or the notification pop-up for this activity on Mobile Banking.

- *Accounts opened through the regular process, i.e., not through the banner image or notification pop-up for this activity and without the step of agreeing to the Activity 2 T&C, shall not be eligible for the Promotion.*
- *Each customer may participate in this activity with only one deposit account and shall receive the gift only once.*

(iv) The deposit balance is VND 1,000,000 or more.

(v) The deposit term is 6 months or longer.

Where the deposit term is 12 months or longer, the deposit shall automatically be deemed to also participate in Activity 3 specified in Section 7.3.

(vi) The customer agrees to maintain the deposit (without requesting early withdrawal) for 3 months from the opening date.

By agreeing to the Activity 2 T&C and opening the deposit, the customer shall be deemed to have committed not to settle the deposit before maturity during the above maintenance period. In the event of early settlement within the first 3 months from the account opening date, the customer agrees to visit the Bank branch where the gift was received, return the received gift in its original condition, and request early settlement in accordance with the regulations of the relevant deposit product. If the gift has been used, lost, or damaged, the customer shall not be eligible for early settlement of the deposit.

7.3. Activity 3: "Save More. Rank Higher. Win Up to VND 10M"

This activity applies to customers who satisfy all of the following conditions:

(i) The customer is an individual customer of the Bank.

(ii) The customer agrees to the terms and conditions of this activity *(hereinafter referred to as the "Activity 3 T&C").*

(iii) The customer opens a term deposit account specified in Section 5.2 from 19/11/2026 to the end of 31/12/2026 through the banner image or the notification pop-up for this activity on Mobile Banking.

- *Accounts opened through the regular process, i.e., not through the banner image or notification pop-up for this activity and without the step of agreeing to the Activity 3 T&C, shall not be eligible for the Promotion.*
- *Each customer may participate in this activity with one or more deposit accounts, provided that the number of accounts does not exceed 1 account per product type and 3 accounts per customer.*
- *Deposit accounts that participated in Activity 2 with a term of 12 months or longer shall automatically be deemed to also participate in Activity 3, and the customer may not open another account of the same product type to participate again.*

※ For convenience in managing the accounts participating in each activity of the Promotion and checking balances, the accounts shall be named by default as follows:

Activity	Category	Description	Participating product	Default account name
Activity 2: "Save in WON, Gear up with T1!"	T-WON Account	Term deposit account with a term of 6 months to less than 12 months, participating in Activity 2 only	WON Time Deposit	T-WON Time Deposit
			WON Goal Saving Deposit	T-WON Goal
			WON Challenge Saving Deposit	T-WON Challenge
	Ranking T-WON Account	Term deposit account with a term of 12 months or longer, participating in both Activity 2 and Activity 3	WON Time Deposit	Ranking T-WON Time
			WON Goal Saving Deposit	Ranking T-WON Goal
			WON Challenge Saving Deposit	Ranking T-WON Challenge
Activity 3: "Save More. Rank Higher. Win Up to VND 10M"	Ranking Account	Term deposit account with a term of 12 months or longer, participating in Activity 3 only	WON Time Deposit	Ranking Time Deposit
			WON Goal Saving Deposit	Ranking Goal
			WON Challenge Saving Deposit	Ranking Challenge

(iv) The deposit balance is VND 1,000,000 or more.

(v) The deposit term is 12 months or longer.

(vi) The customer agrees to maintain the deposit as follows:

- For newly opened accounts: at least 3 months from the opening date.
- For newly opened accounts that rank in the TOP 100 by Total Balance(*) and receive a gift under this activity: at least 6 months from the opening date.

(*) The criteria for determining the total deposit balance (hereinafter referred to as the "Total Balance") are as follows:

- *The Total Balance means the sum of the balances of all Ranking T-WON Accounts and Ranking Accounts specified in item (iii) of Section 7.3.*
- *Time of determining the Total Balance: until 23:59:59 on 31/12/2026. Any amount deposited into the accounts after this time shall not be counted toward the Total Balance.*

- *Where customers have the same accumulated amount, the customer who deposited earlier shall rank higher. Where customers have the same accumulated amount and the same deposit time, the customer whose first account participating in the Promotion was opened earlier shall rank higher.*

8. Total value of goods and services used for the promotion:

The total estimated value of goods and services used for the entire Promotion is VND 3,585,000,000 *(in words: three billion five hundred eighty-five million Vietnamese dong)*, of which:

8.1. Budget for Activity 1: VND 3,000,000,000 *(in words: three billion Vietnamese dong)*

8.2. Budget for Activity 2: VND 357,154,920 *(in words: three hundred fifty-seven million one hundred fifty-four thousand nine hundred twenty Vietnamese dong)*

8.3. Budget for Activity 3: VND 235,000,000 *(in words: two hundred thirty-five million Vietnamese dong)*

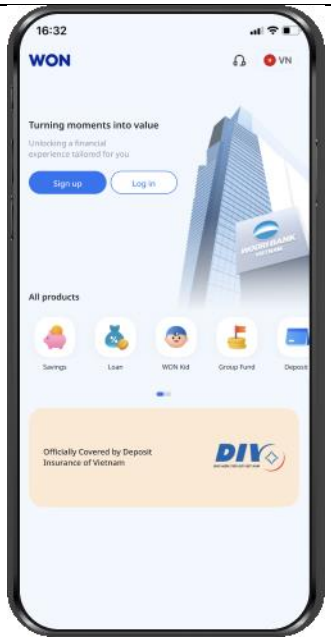
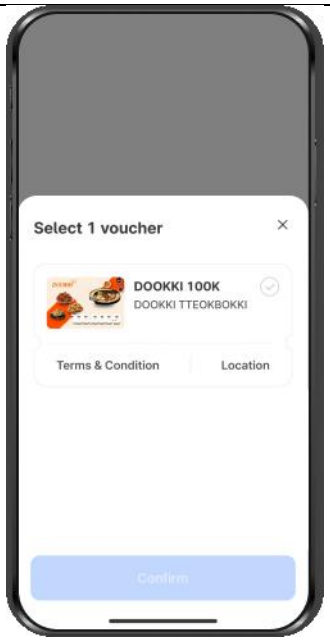
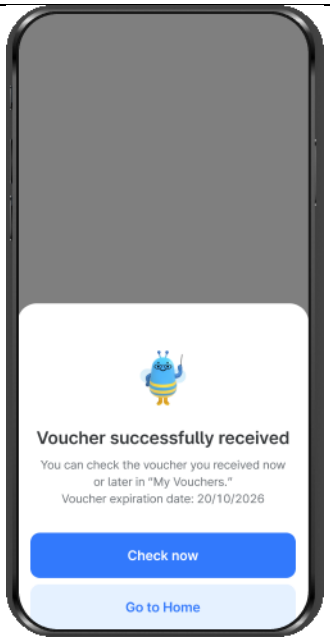
Rank	Quantity (pcs)	Gift	Gift value (VND)	Total gift value (VND)	Conditions for receiving the gift	Conditions of use
Activity 1: Open the New WON – Pick Your 100,000 VND Gift!						
-	30,000	01 Dookki e-voucher	100,000	3,000,000,000	(1) The customer is an eligible customer under Section 7.1; (2) Gifts are awarded on a first-come, first-served basis by account opening time and shall cease when the budget is exhausted	Subject to the voucher provider's terms and conditions of use, which are published in detail on Mobile Banking and may be changed without prior notice
Total (1)				3,000,000,000		
Activity 2: Save in WON, Gear up with T1!						
-	3,900	01 set of T1 team rounded-corner photo cards (5 individual cards + 1	54,054	210,810,600	(1) The customer is an eligible customer under Section 7.2; (2) Gifts are awarded on a first-come, first-served basis by account	

Rank	Quantity (pcs)	Gift	Gift value (VND)	Total gift value (VND)	Conditions for receiving the gift	Conditions of use
		group card)			opening time and shall cease when the budget is exhausted; (3) Each customer shall receive a maximum of 01 gift for the first account participating in this activity	
-	3,900	01 set of T1 team keychains (5 individual keychains)	24,905	97,128,720		
-	490	01 T1 team mouse pad	100,440	49,215,600		
Total (2)				357,154,920		
Activity 3: Save More. Rank Higher. Win Up to VND 10M						
Rank 1 - 5	5	01 Got It e-voucher	10,000,000	50,000,000	(i) The customer is an eligible customer under Section 7.3; (ii) ranks 1-5 in the TOP 100 under item (vi) of Section 7.3; (iii) has a Total Balance of VND 5,000,000 or more	Subject to the voucher provider's terms and conditions of use, which are published in detail on Mobile Banking and may be changed without prior notice
Rank 6 - 20	15	01 Got It e-voucher	5,000,000	75,000,000	(i) The customer is an eligible customer under Section 7.3; (ii) ranks 6-20 in the TOP 100 under item (vi) of Section 7.3; (iii) has a Total Balance of VND 2,500,000 or more	
Rank 21 - 50	30	01 Got It e-voucher	2,000,000	60,000,000	The customer is an eligible customer under	

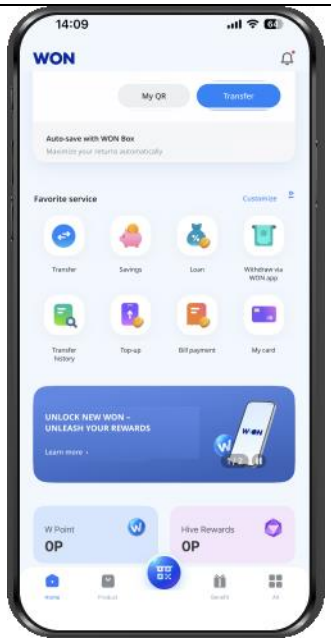
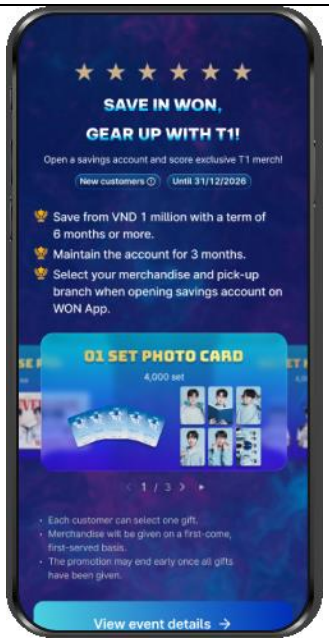
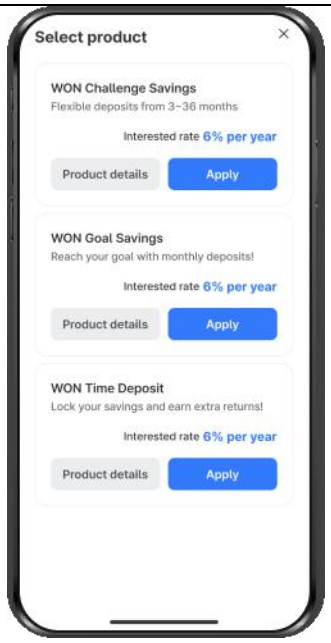
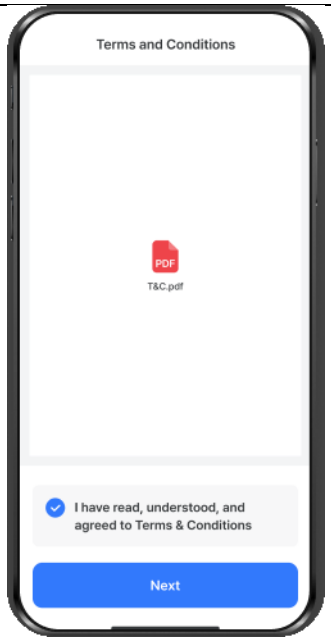
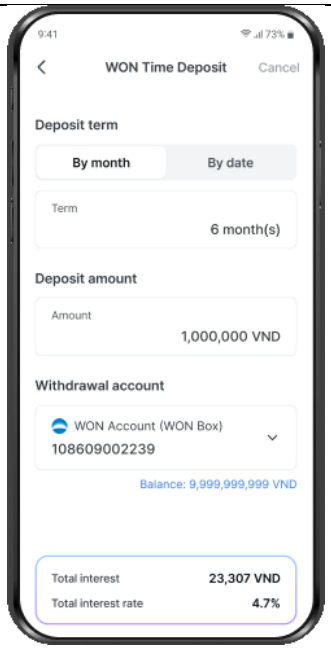
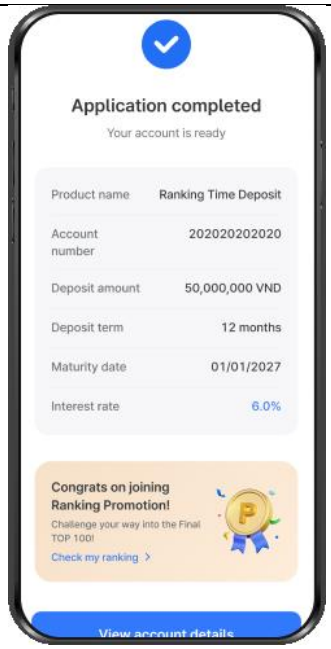
Rank	Quantity (pcs)	Gift	Gift value (VND)	Total gift value (VND)	Conditions for receiving the gift	Conditions of use
					Section 7.3 and ranks 21-50 in the TOP 100 under item (vi) of Section 7.3	
Rank 51 - 100	50	01 Got It e-voucher	1,000,000	50,000,000	The customer is an eligible customer under Section 7.3 and ranks 51-100 in the TOP 100 under item (vi) of Section 7.3	
Total (3)				235,000,000		
Total (1) + (2) + (3)				3,592,154,920		

9. How to participate

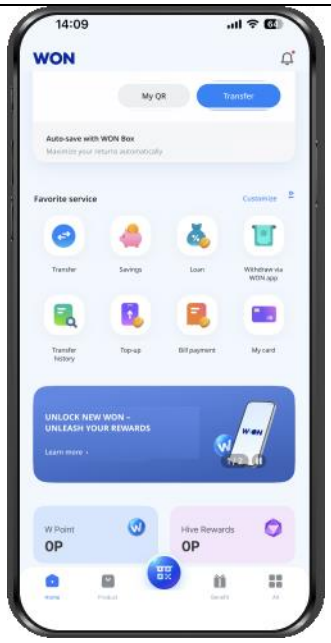
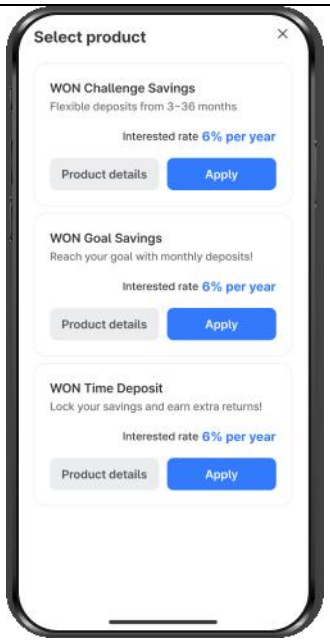
9.1. Activity 1: "Open the New WON - Pick Your 100,000 VND Gift!"

		
① Tap [Sign up] on the Mobile Banking login screen and enter the information as instructed on the screen.	② After successfully registering and opening the account, select the desired voucher and tap [Confirm].	③ On the voucher issuance notification, tap [Check now] to view the gift.

9.2. Activity 2: "Save in WON, Gear up with T1!"

		
① Tap the banner image of the activity on the home screen or in the "Ongoing Events" section of the [Benefit] menu.	② Tap [View event details] for the relevant activity.	③ Tap [Apply] to open a deposit to participate in the activity.
		
④ Agree to the Activity 2 T&C.	⑤ Enter the deposit account opening information and select the gift and the branch/transaction office at which to receive the gift.	⑥ After the account is successfully opened, check the selected gift and the branch for gift collection on the screen.

9.3 Activity 3: "Save More. Rank Higher. Win Up to VND 10M"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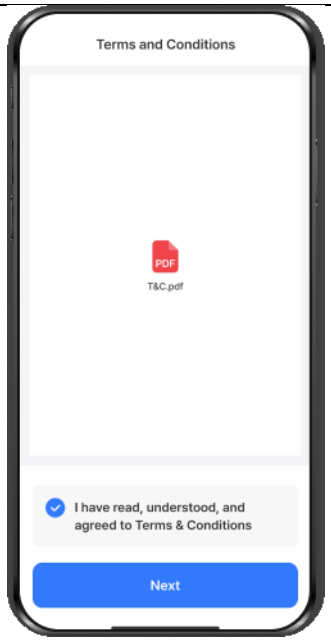	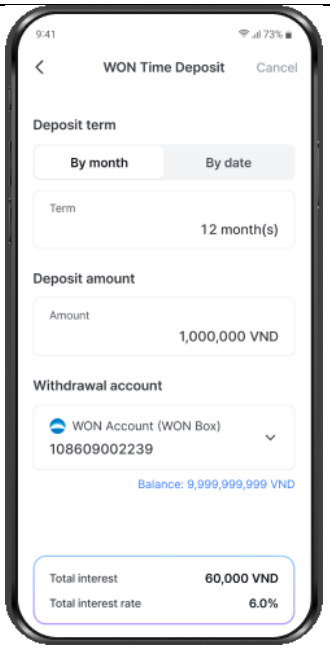	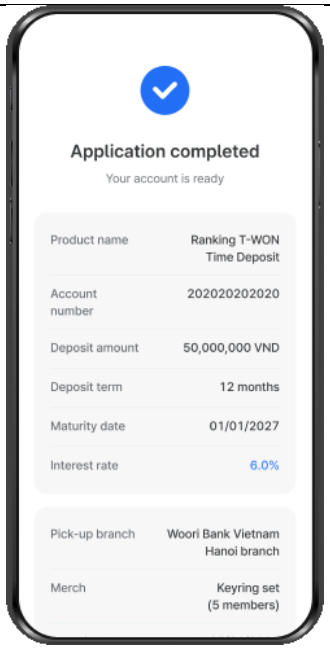
④ Agree to the Activity 3 T&C.	⑤ Enter the deposit account opening information.	⑥ After the account is successfully opened, tap the banner image to check the balance ranking.

10. Method of gift delivery

Activity	Gift receiving channel	Gift receiving time
Activity 1: "Open the New WON – Pick Your 100,000 VND Gift!"	The customer receives the gift on Mobile Banking on the following screens: ① Registration completion screen ② "My Vouchers" menu	Immediately after the customer satisfies the conditions in Section 7.1
Activity 2: "Save in WON, Gear up with T1!"	The customer receives the gift at the Bank branch/transaction office selected when opening the deposit to participate in the activity.	From the time the customer satisfies the conditions in Section 7.2 until 16:30 on 08/01/2027
Activity 3: "Save More. Rank Higher. Win Up to VND 10M"	The customer receives the gift on Mobile Banking on the following screens: ① Total Balance ranking result notification screen (displayed until the end of 31/01/2027) ② "My Vouchers" menu	Within 30 working days from the end date of the Promotion

11. Other provisions

11.1. The Bank ensures the fairness, transparency, and objectivity of the Promotion.

11.2. The Bank publishes these Terms and Conditions of the Promotion on its website (https://woori.com.vn).

11.3. The Promotion may be amended or terminated before its expiry without prior notice if the gifts are exhausted, at the Bank's discretion from time to time, or for other reasons.

11.4. The Bank reserves the right to refuse to award gifts or to recover gifts awarded in the following cases:

(i) The customer does not satisfy the conditions of the activities of the Promotion.

(ii) The customer shows signs of violating any of the terms and conditions of the activities of the Promotion, as assessed by the Bank.

(iii) The customer participates in the Promotion through fraudulent means, such as using automated programs, identity falsification, or unauthorized use of multiple accounts.

11.5. The Bank clearly sets out the terms and conditions, as well as the rights and obligations of the Bank and the customer, when the customer participates in the activities of the Promotion.

12. Contact

Woori Bank Vietnam Limited (Ngân hàng TNHH MTV Woori Việt Nam)

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