



## PROMOTION ANNOUNCEMENT

1. Promotion "DOUBLE OFFERING WITH WOORI VISA OPENING" ("Promotion") applies at all branches of Woori Bank Vietnam Limited ("Woori Bank").

2. Applicable products: Woori Credit Card ("Card") issued by Woori Bank, including:

- Woori Visa Platinum Credit Card
- Woori Visa Classic Credit Card

3. Promotional period: From 01/03/2021 to 31/12/2021. Applicable to all Cards issued before December 31, 2021.

4. Promotion detail:

4.1 The promotion applies to both new and existing cardholders of Woori Bank, details are as follows:

Detail	Woori Visa Platinum Credit Card	Woori Visa Classic Credit Card
Promotion	<ul style="list-style-type: none"><li>- Annual fee waived of VND 900,000 for the first year if there are total eligible spending transactions from VND 1 million within first 03 months of card opening; and</li><li>- Annual fee waived of VND 900,000 in following year when total eligible spending in the preceding year is from VND 200 million.</li></ul>	<ul style="list-style-type: none"><li>- Annual fee waived of VND 300,000 in the first year if there are total eligible spending transactions from VND 1 million within first 03 months of card opening; and</li><li>- Annual fee waived of 300,000 VND in following year when total eligible spending in the preceding year is from VND 100 million.</li></ul>
Spending time	01/01/2021 – 31/12/2021	

4.2 Offer period:

Promotion	Time
Annual fee waived for the first year	The statement period following time of eligibility

Annual fee waived for the following year	The annual fee payment period for each customer's credit card in the year of 2022
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#### 4.3 General conditions:

##### a. For annual fee waived

- The refund amount will be transferred once to Principle Cardholder's Card account.
- The refund amount will be shown on customer's credit card statement in the next cycle after date of refund.

b. To determine eligible spending transactions and conditions in the Program, Woori Bank will base on transaction date and transaction record date (also known as system date) stored on Woori Bank's system. Note: Transaction confirmation messages cannot be used as card transaction confirmation that has been recorded in Woori Bank's system.

c. Eligible spending transactions are transactions made only by Principle Cardholder or Supplementary Cardholder (if any), and must be actual sale and purchase transactions for personal purposes and permitted in accordance with the law of Vietnam. Eligible minimum spending transaction includes eligible transactions made by Principle Cardholder and Supplementary Cardholder during the Promotion period.

d. Eligible transactions do not include transactions that incur annual fees, cash withdrawals at the counter or at ATMs or POS machines, or cash withdrawals, transactions for the payment of banking fees or periodic installments, transactions related to gambling activities, top-up of money from a Credit Card to e-wallets.

- Do not promote transactions related to alcohol, tobacco and products banned from promotion according to regulations.

- No promotion of beer related transactions for customers under 18 years old.

##### e. Cardholder will not be eligible for the Offer if:

- Cardholder registers to cancel Card or has canceled Card; or
- Cardholder whose Woori credit card has been / is in status of Card canceled by Woori Bank; or
- Cardholder delays any payment of any bank fees or minimum due balance (as shown on customer's statement); or
- Cardholder has overdue debt on any product offered by Woori Bank.



f. Any canceled transactions, disputed transactions between Customer and service providers, during the Program period will be deducted from total value of eligible spending transactions.

g. Customers can check transactions recorded to their Card account via WON app banking or Call Center 1800-6003.

h. After Cardholder is eligible to receive offer, if eligible transactions for the offer are returned or canceled, Woori Bank reserves the right to deduct value of offer from Card account used to enjoy offer of Principle Cardholder. Transactions will be shown on statement of Principle Cardholder.

i. If Cardholder has more than one (01) Card type, Cardholder will only receive Offer with the highest value corresponding to each Offer of one (01) Card type during the promotion.

j. If Cardholder upgrades or downgrade Card tier during the Promotion period, Cardholder can only receive Card's Promotion that has been upgraded or Card has been downgraded.

k. If Customers have questions or complaints related to content and results of Promotion, you can respond to Woori Bank Vietnam within 30 days from date of publication or receive reward.

l. For disputes arising related to Promotion, Woori Bank will resolve in the spirit of cooperation with customers. If the parties have not reached consensus in process of settling disputes or complaints, disputes will be handled according to provisions of Vietnamese law.

Woori Bank Vietnam is committed to comply with and be fully responsible for the above promotions in accordance with the current Laws.

**REPRESENTATIVE OF WOORI BANK VIETNAM LIMITED**