

TERMS AND CONDITIONS OF WOORI CARD - LOTTE MEMBERS PROGRAM

1. Program Details

The Lotte Member program is applicable to Woori Domestic Debit Cardholders and Woori VISA Credit Cardholders issued by Woori Bank Vietnam Limited (“Woori”).

2. Terms and Conditions

Members hereby agree to the following terms of information collection and using:

2.1. Purpose of information collection and using:

- * Provide and manage the program including but not limited to the following details:
 - Program to accumulate and use points
 - Incentive programs for Members such as discounts, promotions
 - Provide services/utilities for Members/introduce new products and services of the Company and its affiliates
 - Other programs are developed and provided to Members
- * Perform necessary services that contribute the program.
- * Optimize the program (deploy Marketing campaigns, communicate to Members to improve the effectiveness of the program).
- * Identify, authenticate and check Member’s information.
- * Send notices to Members, advertising information, promotions and materials related to the program, products and/or services within the scope of the program.
- * Contact, support to communicate with Member, exchange between Member and Company, handle valid requests of Member.
- * Market survey, product research, new product development, Member information statistics and consumer behavior survey and use of program-related details (such as transaction value, transaction time, place to buy goods or use services and other related information) to support the operation of the Company and its member companies.
- * Detect, prevent fake activities, destroy the Member's account or fake identity activities of the Member within the framework of the program.
- * Prevent or investigate fraud, illegal activity, misconduct or omission in connection with the use of services within the framework of the program or any other activity arising from the relationship between the companies and members within the framework of the program.
- * Storage, management, backup for disaster recovery or other similar purposes.
- * Accident investigation, dispute resolution, complaints and other activities in order to comply with obligations as prescribed by the Laws of Vietnam
- * Comply with the provisions of the Law, requirements of competent state agencies including but not limited to the obligation to disclose information, report in accordance with the law on promotion, record keeping and audit.
- * Other lawful purposes consistent with the Program's objectives (if any).
- * For the purposes of using the Member's personal information not mentioned above, the Company will notify the Member before using it, except in cases permitted by law.

2.2 Types of information collected and used

- * Full name, date of birth, gender, nationality, ID number or Passport number
- * Mobile phone number and email address, home address
- * Information arising during Membership period

2.3 Term of information storage and use

Information will be stored and used for the above purposes from the date of Member's acceptance until the date of Member's cancellation. After the Member applies to cancel the Membership, the Company will destroy the stored information and notify the Member via Call Center, email or other interactive channels, unless otherwise provided for by Law.

3. Issues of Information Disclosure

Members hereby agree to the following terms of information disclosure:

3.1 The receiving party:

- Woori Bank Vietnam, LOTTE Members Vietnam Co., Ltd., LOTTE Members Co., Ltd. Korea, Other Subsidiaries or Affiliates of LOTTE Group (Korea) and Affiliates, Partner Companies of LOTTE Members Vietnam Co., Ltd., legally established and operating under the Laws of Vietnam.
- Other companies invested by LOTTE Group in Vietnam, including companies established after the time the Member agrees to the Privacy Policy and shares personal information consent to the collection, use and disclosure of information and the Program Terms and Conditions.
- Information processing service providers.
- Government agencies.

3.2 The intended uses of the receiving party

Comply with the provisions mentioned in Section 2.1.

3.3 Type of information provided

Comply with the provisions mentioned in Section 2.2.

3.4 Term of storage and use of information of the receiving party

Comply with the provisions mentioned in Section 2.3.