

## **ANNOUNCEMENT OF PROMOTION PROGRAM**

1. **Program name:** Woori Z Card - Open card to get gifts, win Vespa with thousands of gifts.
2. **Promotion period:** January 24, 2022 - March 20, 2022.
3. **Scope:** Nationwide.
4. **Eligible product:** Woori International Visa Debit Z Card (Woori Z Card).
5. **Eligibility:**
  - Customers who do not have a bank account at Woori Bank need to open an account and issue a Woori Z Card.
  - Customers who already have a bank account at Woori Bank but have not yet issued a Woori Z Card, have a need to issue another Woori Z Card.
6. **Program details:**
  - 6.1 **Card opening offer:**
    - Time: 24/01/2022 until out of gifts.
    - Eligible customers when issuing Woori Z Card directly at Woori Bank's transaction offices will receive a Woori Teddy Bear. Gifts are delivered at the transaction office when the customer receives the card.
  - 6.2 **Lucky draw event:**
    - Time: January 24, 2022 - March 20, 2022.
    - Customers who successfully open Woori Z Card and spend from VND 2,000,000 during the program period will receive 01 lucky code to participate in the Lucky Draw event.
    - In order to determine the eligible spending transactions and preferential conditions in the Program, Woori Bank will base on the transaction date and transaction record date (also known as the system date) stored on the Woori Bank's system. Note: Successful transaction confirmation messages are not

used to confirm card transactions that have been recorded into Woori Bank's system.

- Eligible spending transactions are transactions made only by the Cardholder, and must be actual purchases and permitted under Vietnamese law.
- Eligible transactions do not include cash withdrawals at counters or ATMs, or cash withdrawals in any other form and means.
- Do not promote transactions related to gambling activities.
- Do not promote transactions related to alcohol, tobacco and products that are prohibited from promotion according to regulations.
- No promotions for beer-related transactions for customers under 18 years old.
- The lucky code is the customer identification file (CIF) at Woori Bank.
- Estimated lucky draw date: March 23, 2022.
- Prize structure:

<b>Prize</b>	<b>Detail</b>	<b>Value (VND)</b>	<b>Quantity</b>
1st Prize	Vespa Primavera ABS Led	77,000,000	1
2nd Prize	Samsung Galaxy Z Flip3 8GB/128GB	24,000,000	2
3rd Prize	Samsung Galaxy Buds Pro	4,000,000	5
4th Prize	Shopee e-voucher	100,000	1000

- Lucky draw location: Woori Bank - Head Office: 34th Floor, Keangnam Hanoi Landmark 72, E6 Pham Hung, Nam Tu Liem, Hanoi.
- The results are established in writing and certified by the Customer's representative and the Bank's representative.
- Time to announce lucky draw results (expected): March 23, 2022.
- Woori Bank will notify customers with winning codes of the time, place, and procedures to receive prizes via the phone number registered by the customer

at the Bank and also on the Website, Facebook Fanpage of Woori Bank and its business units.

- Woori Bank will receive all inquiries and complaints (if any) from customers within 03 working days from the date of notification of results.

- How to get reward:

- + When coming to receive rewards, customers must present valid ID/Passport to register with Woori Bank.

- + In case the customer authorizes another person to receive the prize, the authorizing person must present an additional authorization letter.

- + Winning customers bear the costs related to receiving prizes such as travel expenses, taxes and other fees as prescribed by law (if any).

- Time and place of awarding:

- + Within 30 days from the end of the promotion program, Woori Bank is responsible for giving rewards in kind to customers at the nearest Woori Bank Head Office or Branch.

- + In case the customer wins the prize but does not contact Woori Bank to receive the prize within the time limit prescribed by the Bank, the prize will be handled according to the provisions of the case where the prize is unclaimed.

## **7. Program Terms and Conditions:**

- a. Woori Bank is fully responsible for managing the printing process, the accuracy of the proof of winning identification and putting the proof of winning identification into circulation in the promotion program. In case the winning identification evidence issued by the bank has errors that cause misunderstanding to customers in winning prizes, the Bank is responsible for awarding prizes to customers in accordance with regulations. The implementation of the promotion program must ensure fairness, transparency and objectivity.

- b. Customers receiving promotions under this Regulation may have to pay irregular income tax, fees and charges (if any) in accordance with current Laws. In case of paying irregular income tax, the customer accepts that Woori Bank will deduct the irregular income tax, fees and charges (if any) according to the provisions of law on the promotional amount the customer has received, and on behalf of the customer submits to the competent authority in accordance with the provisions of law.
- c. In-kind prizes are not transferable and cannot be exchanged for cash or other gifts of equal value.
- d. Woori Bank reserves the right to refuse to award promotions to any customer who provides invalid, unclear, incomplete information or violates any terms and conditions of the Program Rules.
- e. With the consent of the Customer, Woori Bank has the right to use the name and image of the customer in case of winning for commercial advertising purposes.
- f. Woori Bank Vietnam Ltd., its affiliates, directors, employees and respective representatives will not be liable for any loss or damage (not including losses only or other cause loss) or any personal accident resulting from participation in the program or from the receipt or use of a gift, except as provided by law.
- g. By participating in this Program, Customer defaults to accepting all of the Program Terms and Conditions listed above.
- h. In case of a dispute related to this promotion, Woori Bank is responsible for directly resolving the dispute, if the dispute cannot be reached, the parties are entitled to initiate a lawsuit to the competent People's Court for settlement according to the provisions of current Law.
- i. Other contents not specified in these Regulations shall apply to Woori Bank's Regulations.



Woori Bank Vietnam Ltd. is committed to properly and fully responsible for the above promotion programs in accordance with current Laws.