

Website Terms of Use

Last Updated: September 25, 2025

Please review these Terms carefully before using our website.

By accessing or using this website or related websites (collectively, the “Site”), you agree to follow these Terms of Use, which Woori America Bank may update at any time. If you do not agree, you must stop using the Site immediately.

Use of Site

You must be at least 18 years old to use the Site. By accessing it, you confirm you are of legal age and will comply with all applicable laws and these Terms.

Content, information, and services on the Site may change without prior notice. Unauthorized use — including unauthorized access, password misuse, or improper use of posted information — is prohibited and may result in civil or criminal consequences.

Any information you provide (applications, inquiries, or communications) must be accurate and complete.

Products and services described are available only in the U.S., and not in every location. Eligibility is subject to Woori America Bank’s approval.

Woori America Bank may change or discontinue products or services at any time, without liability.

You may download materials from the Site only for personal, informational use, subject to copyright rules and applicable agreements. They may not be copied, published, shared, altered, or reused without express written consent. Downloading does not give you ownership rights in any content.

Secure Areas

By logging in to secure portions of the Site, you agree to comply with all applicable account disclosures, bank rules, and policies governing those services.

Contact Forms and Email

General email or “Contact Us” forms are not secure. Do not send confidential details (such as account numbers, Social Security numbers, or passwords) through them. Use the secure, encrypted Message Center within Online Banking instead.

Disclaimers and Limitations of Liability

The Site and its services are provided “as is” and “as available,” without any express or implied warranties.

Woori America Bank does not guarantee:

That the Site or its content will be free of errors, viruses, or defects.

That it will not infringe on third-party rights.

That the information will always be accurate, complete, timely, or suitable for your needs.

Woori America Bank is not responsible for damages caused by service interruptions, system failures, power outages, acts of nature, strikes, government actions, or other circumstances beyond its control.

In no case will Woori America Bank be liable for lost profits, lost opportunities, or any direct, indirect, incidental, or consequential damages resulting from the use (or inability to use) the Site.

Indemnification

You agree to defend, indemnify, and hold harmless Woori America Bank, its affiliates, employees, and representatives from any claims, losses, or liabilities related to your use of the Site or its services.

Governing Law

Use of the Site is governed by U.S. law and the laws of the State of New York. By using the Site, you agree that any disputes will be handled exclusively in courts located in New York, and you waive any objections to that jurisdiction or venue.

Privacy and Security

For details on how Woori America Bank collects and protects information, please see our Privacy Policy. Additional guidance on online security is available in our **Privacy Statement** and **Customer Awareness** page.