

Term & Condition UOB PayAnything – Admin Fee 0,5 with Maximal Reward

1. General

1. Valid for all UOB Indonesia Primary Credit Card. Not Valid for Corporate Card or Supplementary Card.
2. PayAnything transaction are valid for Primary Credit Card that have been active minimum six (6) months.
3. Minimum transaction limit for UOB PayAnything IDR 500,000 and a maximum IDR 200,000,000 in one (1) calendar month.
4. Maximum UOB PayAnything transaction in one (1) calendar month is 50% of the available UOB Credit Card limit provided by the Bank.
5. For smooth UOB PayAnything payments, the Primary Cardholder must ensure that the Credit Card limit is always available/sufficient and that the Credit Card is in good condition or not blocked.
6. Maximum limit for transactions that can be made to the same Payment Recipient Name is three (3) times in one (1) calendar month.
7. Name of Primary Card Holder and the Name of the Payee must not be the same
8. UOB PayAnything transactions that have been recorded in the Bank system will receive Points, Miles or Cashback according to the type of card owned, and do not apply to transactions that are changed to installments.
9. UOB Indonesia will contact the Primary Cardholder within two (2) Business Days after registration for verification. Failure to verify will result in cancellation of UOB PayAnything registration.
10. Payment period for UOB PayAnything by the Bank is three (3) Working Days after the verification process has been successfully carried out by telesales via telephone.
11. UOB Indonesia has the right to postpone/ not carry out the PayAnything process, if:
 - a. UOB PayAnything transactions do not meet the applicable terms and conditions.
 - b. Unsufficient Credit Card limit.
 - c. Occurrence of events or causes beyond the control or capability of UOB Indonesia, not limited to natural disasters, war, riots, malfunctioning equipment, systems or transmissions, power outages, telecommunications disruptions, government policies, and other similar events or causes.
12. PayAnything applications are subject to the Bank's internal verification and assessment process. Under certain circumstances, the Bank may decide to reject or approve an application without providing details of its internal considerations.
13. Name of the payment recipient must be the same as the name registered at the recipient bank.
14. UOB Indonesia is not responsible for transfer errors caused by errors in filling in the recipient's account information by the Primary Cardholder and funds cannot be returned to the Primary Cardholder.
15. Primary Cardholder agree to the payment purpose in accordance with the payment category selected during registration. PayAnything transactions may not be used for credit card payments, debts, loans, investments, gambling, or taxes. Any discrepancies in the payment purpose will be the sole responsibility of the Primary Cardholder.
16. UOB Indonesia is not responsible for any losses that occur if the card number is intentionally or unintentionally known by another party.



17. For further information, Primary Cardholders can contact the UOB Contact Centre at 14008 or +6221 2355 9000 or via email at uobcare@uob.co.id
18. These terms and conditions are an inseparable part and are an integral part of the Terms and Conditions on the UOB Credit Card and may change at any time as communicated in advance via the available communication media.

2. Risk

1. Primary cardholder will be charged an excess limit fee when card usage exceeds the card limit provided.
2. Primary Cardholder will be charged a late fee and this will affect the Primary Cardholder's credit status if the Primary Cardholder is late/negligent in paying the Credit Card bill.

3. Biaya dan Bunga

1. Cardholders agree to a UOB PayAnything administration fee of 1.5% for each transaction.
2. Primary Cardholder will be charged an excess limit fee when card usage exceeds the card limit provided, which is IDR 150,000.
3. Primary Cardholder agree to a late payment fee of one percent (1%) of the total bill or a maximum of IDR 100,000.
4. Minimum payment amount refers to the general terms and conditions of the Credit Card, namely five percent (5%) of the total bill that must be paid, or as stated on the billing sheet no later than the Due Date.
5. Primary Cardholder agrees to the calculation of Interest for Minimum Payments starting from the Booking Date, not from the transfer date, with the following calculations and simulations:

(Amount Transaction) x (difference day) x (21% each Year) : 365 days

Simulation for cardholders who only have UOB PayAnything bills/ transactions:

Tagihan Bulan Agustus				
Tanggal Transaksi	Tanggal Pembukuan	Tanggal Transfer (3 hari kerja)	Keterangan	Nilai (RP)
15 Juli	17 Juli	19 Juli	PayAnything - Sewa	2.000.000,-
16 Juli	18 Juli	20 Juli	PayAnything - Sekolah	1.000.000,-
Total Tagihan Bulan Agustus				3.000.000,-

Tagihan Bulan September			
Tanggal Transaksi	Tanggal Pembukuan	Keterangan	Nilai (RP)
5 Agustus	5 Agustus	Saldo bulan lalu	3.000.000,-
18 Agustus	18 Agustus	Pembayaran	150.000,-
		Bunga	88.698,-
Cetak Tagihan Bulan September			2.938.698,-

Perhitungan Bunga Kartu Kredit UOB Indonesia yang muncul pada lembar tagihan tanggal 5 September dengan transaksi pembelanjaan (ritel) sebagaimana tersebut di atas sebagai berikut:

- **Transaction interest**

Dihitung dari tanggal pembukuan ke tanggal pembayaran

Transaksi #1 (15 Juli – 18 Agustus)

(Rp2.000.000,-) X (34) X 21% : 365 = Rp. 39.123 (T1)



Transaksi #2 (17 Juli – 18 Agustus)

$(Rp1.000.000,-) \times (32) \times 21\% : 365 = Rp. 18.411 \text{ (T2)}$

- **Interest on the balance of the bill after payment**

Dihitung dari tanggal pembayaran ke tanggal pencetakan tagihan berikutnya.

$(Rp3.000.000,- - Rp150.000,-) \times (19) \times 21\% : 365 = Rp31.155 \text{ (B)}$

- **Total Bunga**

$T1 + T2 + B = Rp39.123,- + Rp18.411,- + Rp31.155,-$
= Rp88.689,-

