

Terms and Conditions
UOB Year-End Campaign 2025
(17 November 2025 – 14 February 2026)

CAMPAIGN

- 1.1 The UOB Year-End Campaign 2025 ("Campaign") is a shopping and rewards program ("Campaign") running from 17 November 2025 to 14 February 2026, both dates inclusive ("Campaign Period").
- 1.2 The Campaign is open to all UOB Credit and Debit Cardholders. For these Terms, "UOB Card" refers to Visa and Mastercard credit or debit cards issued by PT Bank UOB Indonesia ("UOB"), excluding corporate credit cards.
- 1.3 This Campaign allows you to shop anywhere and stand a chance to take home an exclusive *Disney Cruise Line* aluminum luggage set by Samsonite (worth of S\$1,500), along with a matching Disney, Pixar, or Marvel-themed luggage cover, luggage tag, and packing cubes. ("Prize")
- 1.4 To participate, you must successfully register via the UOB TMRW Mobile Banking App.
- 1.5 Ensure you have the UOB TMRW Mobile App, username and password, register by clicking the *Disney Adventure* banner within the app during the Campaign Period ("Campaign Registration").
Only one (1) TMRW registration is required for participation.
- 1.6 Only registrations successfully received by UOB will be considered valid. Any incomplete or inaccurate registration will be deemed invalid and disqualified.
- 1.7 "Eligible Transactions" refer to local or overseas card transactions made in-store or online, excluding Excluded Transactions.

a) "Excluded Transactions" include:

- (i) Bill payments to utilities or telecommunications providers;
- (ii) Cash withdrawals, bill payments, tax payments, government institution payments, donations;
- (iii) Fees, interest, late charges, finance charges, instalment or personal loan payments;
- (iv) Balance transfers and/or fund transfers;
- (v) Prepaid card or e-wallet top-ups;
- (vi) Money transfer transactions and/or UOB Payment Facilities or Instalment Payment Plans;
- (vii) Payments made under specific Merchant Category Codes (MCCs) listed in the MCC Table;

MCC	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
6010	Financial Institutions – Manual Cash Disbursements
6012	Member Financial Institution - Merchandise And Services
6050	Quasi Cash - Financial Institutions, Merchandise And Services
6051	Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities - Brokers And Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers - Rentals
6529	Quasi Cash - Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash - Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash - Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv Aka Property Management



7511	Quasi Cash - Truck Stop Transaction
7800	Government-Owned Lotteries (US Region only)
7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
7802	Government-Licensed Horse/Dog Racing (US Region only)
7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
8398	Organizations, Charitable And Social Service
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8651	Organizations, Political
8661	Organizations, Religious
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payment
9399	Government Services - Not Elsewhere Classified
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only

(viii) Transactions at the following merchants or brands:

TOKOPEDIA (MCC 4900)
PAPER ID
ONLINE PAJAK / ACHILLES FINANCIAL SYSTEM
BLIBLI

- b) "Local Card Transactions" refer to successful retail purchases charged to your UOB Card, posted to UOB's system, and made in Indonesian Rupiah (IDR) and/or at merchants with payment gateways in Indonesia. For avoidance of doubt, online transactions in IDR or foreign currency through payment gateways located in Indonesia are considered Local Card Transactions.
- c) "Foreign Currency Card Transactions" refer to purchases processed outside Indonesia, successfully charged to your UOB Card, and posted in a foreign currency. Transactions processed outside Indonesia but charged or conducted in IDR at the time of purchase will be treated as Local Card Transactions.

- 1.8 UOB reserves the right to amend the list of Eligible Transactions and Excluded Transactions at its sole discretion with prior notice.
- 1.9 All Foreign Currency Card Transactions will be converted into Indonesian Rupiah at UOB's prevailing exchange rate at the time of posting. The converted amount in IDR, as reflected in UOB's system, will be used for the purpose of calculating the minimum spend requirement under this Campaign.
- 1.10 Eligible Transactions made by supplementary cardholders during the Campaign Period will be consolidated under the principal cardholder's account.



- 1.11 If any Eligible Transaction is cancelled or refunded during or after the Campaign Period, resulting in the total Eligible Spend falling below the required minimum spend, you shall be deemed ineligible. Any prize previously awarded may be charged at its retail value to your UOB Card account or revoked at UOB's discretion, without any compensation.

CAMPAIGN MECHANICS AND REWARDS

2.1 To participate in the Campaign, you must:

- Successfully register for the Campaign;
- Make the minimum Eligible Spend during one of the Campaign periods below ("Minimum Spend"):

Campaign Month	Campaign Period	Total Minimum Transaction	UOB Exclusive Prize
1	17 Nov 2025 – 16 Dec 2025	IDR 100 Mn	150 Limited edition <i>Disney Cruise Line</i> Samsonite aluminum luggage set, designed exclusively for UOB (Disney-themed)
2	17 Dec 2025 – 15 Jan 2026	IDR 100 Mn	150 Limited edition <i>Disney Cruise Line</i> Samsonite aluminum luggage set, designed exclusively for UOB (Pixar-themed)
3	16 Jan 2026 – 14 Feb 2026	IDR 100 Mn	150 Limited edition <i>Disney Cruise Line</i> Samsonite aluminum luggage set, designed exclusively for UOB (Marvel-themed)

2.2 Eligible winners will be notified based on the contact details registered with UOB after each Campaign Month ends ("Reward Notification"). Notification and prize delivery schedule:

Campaign Month	Campaign Period	Winner Notification	Prize Delivery
1	17 Nov 2025 – 16 Dec 2025	Latest by 31 Jan 2026	June/July 2026
2	17 Dec 2025 – 15 Jan 2026	Latest by 28 Feb 2026	June/July 2026
3	16 Jan 2026 – 14 Feb 2026	Latest by 31 Mar 2026	June/July 2026

Rewards are granted on a first-come, first-served basis, while stocks last, and are subject to availability. UOB is not obliged to update or disclose reward stock status.

- Rewards are non-transferable, non-exchangeable for cash, credit, or other items (in whole or in part), and will not be replaced if lost, damaged, or stolen.
- UOB reserves the right to replace any Reward with another item of similar value at its discretion without prior notice and without liability.

GENERAL TERMS

3.1 The following cardholders and banking customers are not eligible to participate:

- Individuals whose UOB accounts are suspended, closed, or terminated (whether voluntarily or otherwise);
- Individuals whose accounts are inactive, invalid, delinquent, or unsatisfactory as determined by UOB;
- Individuals who are mentally incapacitated, legally disqualified, deceased, insolvent, bankrupt, or subject to legal proceedings; or
- Any person excluded by UOB at its discretion with prior notice.

3.2 For avoidance of doubt, your UOB Card account must remain in good standing throughout the Campaign Period. If your account becomes delinquent, suspended, cancelled, or closed before the Reward is received, your entitlement will be forfeited.



- 3.3 UOB's decision on all matters relating to the Campaign—including eligibility and winner selection—is final, conclusive, and binding, and no correspondence or appeal will be entertained.
- 3.4 If found ineligible, UOB may revoke or claw back any Reward, or debit an equivalent value from your UOB account without prior notice.
- 3.5 SMS delivery and receipt depend on third-party providers. UOB is not responsible for undelivered or delayed SMS messages.
- 3.6 These Terms and Conditions shall be read in conjunction with the UOB General Terms and Conditions Governing Accounts, Cards, TMRW and Services and other applicable terms ("Standard Terms"). In the event of any inconsistency, these Terms shall prevail insofar as they relate to this Campaign.
- 3.7 To the extent permitted by law, UOB expressly disclaims all warranties, express or implied, regarding the Campaign and Rewards, including but not limited to merchantability or fitness for purpose.
- 3.8 UOB reserves the right to terminate or amend the Campaign and/or these Terms at any time with prior notice.
- 3.9 Unless otherwise stated, this Campaign cannot be used in conjunction with other offers or promotions.
- 3.10 By participating, you consent to UOB and its authorized third parties collecting, using, and disclosing your information (including personal data) for the purpose of this Campaign, including contacting you via phone or SMS.
- 3.11 Rewards are provided by third-party merchants. UOB is not the agent of the merchant and makes no warranty regarding the quality or suitability of the Rewards. Any dispute should be resolved directly with the merchant.
- 3.12 For more information and complain, please contact Contact Center UOB Indonesia 14008 / 62-21-2355 9000.

