

Syarat dan Ketentuan Pay with Point UOB Travel Fair

1. Periode Promo: 1 – 4 Oktober 2026.
2. Berlaku untuk Kartu Kredit UOB Zenith, PRIVIMiles, Preferred, Lady's dan Telkomsel ("Kartu Kredit UOB").
3. Pay With Point merupakan program penukaran UOB Points untuk memotong hingga 100% atas transaksi pembelian ritel Kartu Kredit UOB Utama dan Tambahan.
4. Penukaran UOB Points hanya dapat dilakukan oleh Pemegang Kartu Utama melalui Reward+ pada Aplikasi TMRW.
5. Potongan transaksi diberikan dalam bentuk *cashback*.
6. Setelah penukaran UOB Points berhasil dilakukan, cashback akan dikreditkan paling lama 2 (dua) hari kerja sejak tanggal penukaran.
7. Minimal konversi UOB Points adalah 25.000 Poin.
8. Maksimal konversi UOB Points dengan Pay With Point adalah 100% dari jumlah total transaksi.
9. Tidak berlaku untuk transaksi cicilan, tarik tunai, biaya kartu kredit.
10. Nikmati keuntungan hingga 4x lipat dengan Pay With Point untuk setiap transaksi di **UOB Travel Fair, Atrium 1B, Mall of Indonesia**.
11. Keuntungan berupa nilai penukaran UOB Points hingga 4x lipat hanya berlaku jika Pemegang Kartu Utama memilih menentukan jenis transaksi UOB Travel Fair untuk ditukarkan melalui Reward+ pada aplikasi TMRW sesuai ketentuan selama periode travel fair.
12. Berikut tabel ilustrasi untuk konversi penukaran UOB Point di UOB Travel Fair:

Jenis Kartu Kredit UOB	Nilai konversi 1 UOB Point pada periode normal (dalam Rupiah)	Nilai konversi 1 UOB Point periode UOB Travel Fair (dalam Rupiah)
Zenith	4	16
PRIVIMiles	4	10
Preferred	2	5
Lady's	2	5
Telkomsel	2	5

13. Simulasi tambahan nilai konversi penukaran UOB Points di UOB Travel Fair:

Jenis Kartu Kredit UOB	Jumlah Transaksi	Jumlah UOB Point yang ditukarkan pada periode normal	Jumlah UOB Point yang ditukarkan pada periode UOB Travel Fair
Zenith	Rp10.000.000,-	2.500.000	625.000
PRIVIMiles	Rp10.000.000,-	2.500.000	1.000.000
Preferred	Rp10.000.000,-	5.000.000	2.000.000
Lady's	Rp10.000.000,-		
Telkomsel	Rp10.000.000,-		

14. Nilai penukaran UOB Points dapat berubah sewaktu-waktu sesuai kebijakan PT Bank UOB Indonesia dengan pemberitahuan sebelumnya.



15. PT Bank UOB Indonesia berhak meninjau jumlah UOB Points dan mengubah syarat dan ketentuan promo apabila dianggap perlu dengan pemberitahuan sebelumnya dan memberikan informasi sesuai Jumlah UOB Points yang bisa ditukarkan.
16. PT Bank UOB Indonesia berhak untuk tidak melanjutkan atau membatalkan proses penukaran UOB Points apabila Nasabah terbukti melakukan tindakan atau dicurigai melakukan kecurangan, penipuan atau tindakan yang melanggar ketentuan hukum dan perundang-undangan terkait dengan penggunaan Kartu Kredit, fasilitas atau layanan UOB Indonesia yang dimiliki, manipulasi transaksi dan tindakan curang lainnya menurut pertimbangan UOB.
17. Dengan mengikuti Promo ini, nasabah dianggap telah membaca, mengerti dan menyetujui semua syarat dan ketentuan yang berlaku untuk Promo ini.
18. Informasi lebih lanjut & pengaduan ke Contact Center UOB yang beroperasi 24 jam melalui nomor telepon 14008.
19. UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia.

UOB Travel Fair – Pay with Points Terms & Conditions

1. Promo period: 1- 4 October 2026.
2. Valid for UOB Zenith, PRIVIMiles, Preferred, Lady's, and Telkomsel Credit Cards ("UOB Credit Card").
3. Pay With Point is a program that allows the redemption of UOB Points to deduct up to 100% of retail transactions made using both Primary and Supplementary UOB Credit Cards.
4. UOB Points redemption can only be performed by the Primary Cardholder via Reward+ on the TMRW Application.
5. Transaction reduction will be given in the form of cashback.
6. Once the UOB Points redemption is successful, the cashback will be credited within a maximum of 2 (two) working days from the redemption date.
7. The minimum conversion requirement is 25,000 UOB Points.
8. The maximum UOB Points conversion using Pay with Point is 100% of the total transaction amount.
9. This program is not applicable for installment transactions, cash advances, and credit card fees.
10. Enjoy up to 4x UOB Points redemption with Pay with Point feature for every transaction at **the UOB Travel Fair - Atrium 1B, Mall of Indonesia**.
11. The benefit of up to a 4x UOB Points redemption value shall only apply if the Primary Cardholder selects to designate the UOB Travel Fair transaction type for redemption via Reward+ on the TMRW application, in accordance with the applicable terms and conditions during the travel fair period.



12. The UOB Points conversion is as follows:

Credit Card Type	Conversion value of 1 UOB Point during normal period (in IDR)	Conversion value of 1 UOB Point during travel fair period (in IDR)
Zenith	4	16
PRIVIMiles	4	10
Preferred	2	5
Lady's	2	5
Telkomsel	2	5

13. Simulation for up to 4x UOB Points redemption value at UOB Travel Fair:

Credit Card Type	Transaction Amount at UOB Travel Fair	UOB Points deducted during normal period	UOB Points deducted during travel fair period
Zenith	IDR10,000,000,-	2,500,000	625,000
PRIVIMiles	IDR10,000,000,-	2,500,000	1,000,000
Preferred	IDR10,000,000,-	5,000,000	2,000,000
Lady's	IDR10,000,000,-		
Telkomsel	IDR10,000,000,-		

14. The redemption value of UOB Points can change at any time according to PT Bank UOB Indonesia's policies with prior notice.
15. PT Bank UOB Indonesia reserves the right to review the number of UOB Points and change the promo terms and conditions if deemed necessary with prior notice, and to provide information on the number of UOB Points that can be redeemed.
16. UOB Indonesia has the right to stop or cancel the UOB Points redemption process if the Customer is proven or suspected of fraud, deception, or actions that violate the law and regulations related to the use of Credit Cards, UOB Indonesia facilities or services, transaction manipulation, and other fraudulent actions at UOB's discretion. By participating in this Promotion, customers are deemed to understand and agree to all applicable promo terms and conditions.
17. By participating in this Promo, customers are considered to understand and agree to all the terms and conditions that apply to this Promo.
18. Further information & complaints to Contact Center UOB operates 24 hours via phone number 14008.
19. UOB Indonesia is licensed and supervised by the Financial Services Authority and Bank Indonesia.s