



Versi Bahasa Indonesia

1. Periode Program: 1 April 2026 – 30 Juni 2026 (berdasarkan tanggal *pengajuan appraisal*)
2. Program ini berlaku untuk:
 - a. Fasilitas KPR *Secondary* (termasuk Fasilitas *Take Over* Jual Beli); ATAU
 - b. Fasilitas KPR *Take Over* atau Fasilitas KPR *Take Over* dengan *Top Up*.
3. Keuntungan dan Skema Program berupa:
 Nasabah yang memenuhi syarat akan mendapatkan potongan biaya appraisal internal PT Bank UOB Indonesia (“Bank UOB”) akan mengikuti skema berikut:

Kategori	Segmen / Plafon Kredit	Potongan Biaya Internal Appraisal
1	a. Nasabah UOB Privilege Banking (PV); ATAU b. Nasabah UOB Wealth Banking (WB); ATAU c. Pengajuan KPR dengan Plafon Kredit \geq Rp1,1 miliar; ATAU d. <i>Salaried / Selected Area</i>	100% / bebas biaya
2	Lainnya	50%

Catatan:

- *Selected Area* adalah klasifikasi area tertentu menurut pertimbangan Bank.
 - *Salaried* adalah segmen aplikasi dengan status pekerjaan yang memiliki pendapatan tetap.
 - Biaya internal *appraisal*: Rp500.000
 - *Segmen Lainnya yang dimaksud* adalah segmen diluar kategori 1.
4. Syarat dan Ketentuan program:
 - a. Potongan biaya internal *appraisal* Bank UOB hanya berlaku untuk maksimum dua (2) jaminan per debitur selama periode program.
 - b. *Appraisal* internal Bank UOB memiliki batasan Rp10 miliar terhadap seluruh fasilitas yang diberikan kepada nasabah. Apabila seluruh fasilitas nasabah melebihi batasan yang ditentukan, maka appraisal wajib menggunakan appraisal independen yang ditunjuk oleh Bank UOB.
 - c. Program ini tidak dapat digabungkan dengan promo KPR UOB lainnya.
 - d. Suku Bunga KPR mengikuti suku bunga yang berlaku pada periode program untuk Fasilitas KPR *Secondary/Take Over* Jual Beli/*Take Over* Fasilitas KPR /*Take Over* Fasilitas KPR dengan *Top Up* dan dapat dilihat pada website UOB.



- e. Bank UOB dengan pertimbangan tertentu dapat melakukan perubahan syarat dan ketentuan program, atau memberhentikan program dengan pemberitahuan terlebih dahulu.
- f. Batas waktu pengaduan nasabah untuk program ini diterima Bank UOB selambatnya tiga puluh (30) hari kalender setelah tanggal kunjungan tim appraisal Bank UOB ke lokasi agunan.
- g. Dengan mengikuti program ini, nasabah dianggap mengerti dan menyetujui semua syarat dan ketentuan yang berlaku untuk program ini.
- h. Untuk informasi lebih lanjut dan penyampaian pengaduan, silakan menghubungi:
 - Unit Mortgage Relations 021 2927 6100 ext. 8354-57 / 8239-8242, atau email mortgagerelations@uob.co.id, atau
 - UOB Contact Centre 14008.
- i. Syarat dan ketentuan ini dibuat dalam Bahasa Indonesia dan Bahasa Inggris. Dalam terdapat ketidaksesuaian antara kedua versi Bahasa tersebut, maka versi Bahasa Indonesia akan berlaku.
- j. PT Bank UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia.

5. Ilustrasi

Ilustrasi 1	
Kategori	: 1
Segmen	: Nasabah UOB PV
Pengajuan	: < Rp2,5 M
Selected Area	: Tidak
Potongan Biaya	: 100%/Bebas
Internal Appraisal	

Ilustrasi 2	
Kategori	: 1
Segmen	: New-to-Bank
Pengajuan	: ≥ Rp2,5 M
Selected Area	: Tidak
Potongan Biaya	: 100%/Bebas
Internal Appraisal	

Ilustrasi 3	
Kategori	: 1
Segmen	: Nasabah UOB WB
Pengajuan	: < Rp1,1 M
Selected Area	: Tidak
Potongan Biaya	: 100%/Bebas
Internal Appraisal	

Ilustrasi 4	
Kategori	: 1
Segmen	: New-to-Bank
Pengajuan	: ≥ Rp1,1 M
Selected Area	: Tidak
Potongan Biaya	: 100%/Bebas
Internal Appraisal	



Ilustrasi 5

Kategori : 1
Segmen : Salaried
Pengajuan : min Rp150 juta
Selected Area : Tidak
Potongan Biaya : 100%/Bebas
Internal Appraisal

Ilustrasi 6

Kategori : 1
Segmen : Non-Salaried
Pengajuan : min Rp150 juta
Selected Area : Ya
Potongan Biaya : 100%/Bebas
Internal Appraisal

Ilustrasi 7

Kategori : 2
Segmen : Non-Salaried
Pengajuan : min Rp150 juta
Selected Area : Tidak
Potongan Biaya : 50%
Internal Appraisal



English Version

1. Program Period: 1 April 2026 – 30 Juni 2026 (based on appraisal order date)
2. This program applies to:
 - a. Secondary Home Loan (including Take Over Sale & Purchase); OR
 - b. Take Over Home Loan Facility OR Take Over Home Loan Facility with Top Up
3. Program Benefits and Scheme:
 Eligible customers shall receive a PT Bank UOB Indonesia (“UOB Bank”)’s internal appraisal discount with a scheme as follows:

Category	Segment / Credit Limit	Internal Appraisal Discount
1	a. UOB Privilege Banking (PV) customers; OR b. UOB Wealth Banking (WB) customers; OR c. Home Loan application with a Credit Limit \geq Rp 1,1 billion; OR d. <i>Salaried / WERA</i>	100% / Free
2	Others	50%

Notes:

- Selected Area refers to a specific area classification by the Bank's assessment.
 - Salaried refers to an application segment comprising customers with an employment status that provides a fixed and regular income.
 - Internal appraisal fee: Rp. 500.000
 - Others refers to all customer segment outside Category 1.y
4. Terms and Conditions:
 - a. The internal appraisal fee waiver shall apply to a maximum of two (2) collaterals per debtor during the Program period.
 - b. the UOB Bank’s internal appraisal is subject to maximum limit of IDR 10 billion for the total facilities granted to a customer. In the event that customer’s total facilities exceed the prescribed limit, a paid appraisal conducted by an independent appraiser appointed by the UOB Bank shall be required.
 - c. This program cannot be combined with other UOB Home Loan promotional programs (including discounts).
 - d. The applicable home loan interest rate follows the interest rate applicable during the program period for Secondary KPR facilities / Take-Over Purchase / Take-Over KPR facilities / Take-Over KPR facilities with Top-Up and can be viewed on the UOB website.
 - e. UOB Bank, at its sole discretion, reserves the right to amend the program’s terms and conditions or terminate the program with prior notice.
 - f. The deadline for customer complaints related to this program is thirty (30) calendar days after the date of the UOB Bank appraisal team’s visit to the collateral location.



- g. By participating in this program, the customer is deemed to have understood and agreed to all applicable terms and conditions of the program.
- h. For further information and the submission of complaints, customer may contact:
 - Mortgage Relations Unit 021 2927 6100 ext. 8354-57 / 8239-8242, or email mortgagerelations@uob.co.id, or
 - UOB Contact Centre 14008.
- i. These terms and conditions are prepared in Indonesian and English versions. In the event of any discrepancy between the two language versions, the Indonesian version shall prevail.
- j. PT Bank UOB Indonesia is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia.

5. Illustrations:

<u>Illustration 1</u>	
Category	: 1
Segment	: UOB PV Customer
Application	: < Rp2,5 M
Selected Area	: No
Discount	: 100%/Free
Internal Appraisal	

<u>Illustration 2</u>	
Category	: 1
Segment	: New-to-Bank
Application	: ≥ Rp2,5 M
Selected Area	: No
Discount	: 100%/Free
Internal Appraisal	

<u>Illustration 3</u>	
Category	: 1
Segment	: UOB WB Customer
Application	: < Rp1,1 M
Selected Area	: No
Discount	: 100%/Free
Internal Appraisal	

<u>Illustration 4</u>	
Category	: 1
Segment	: New-to-Bank
Application	: ≥ Rp1,1 M
Selected Area	: No
Discount	: 100%/Free
Internal Appraisal	



Illustration 5

Category : 1
Segment : **Salaried**
Application : min Rp150 juta
Selected Area : No
Discount : 100%/Free
Internal Appraisal

Illustration 6

Category : 1
Segment : **Non-Salaried**
Application : min Rp150 juta
Selected Area : Yes
Discount : 100%/Free
Internal Appraisal

Illustration 7

Category : 2
Segment : **Non-Salaried**
Application : min Rp150 juta
Selected Area : No
Discount : 50%
Internal Appraisal

