



SYARAT DAN KETENTUAN PROGRAM "WIN CHAMPIONS "

Deskripsi Program

Nama Program	: WIN Champions Program Undian Berhadiah Menangkan Mobil Listrik & Puluhan Hadiah Menarik Lainnya
Kategori Hadiah	: Grand Prize 1 Mobil Listrik - BYD Atto 1 Dynamic (Standard Range) – <i>off the road</i>
	<p><u>10 Hadiah Utama</u></p> <ul style="list-style-type: none"> 2 iPhone17 Pro 256 2 Koper TUMI Kabin 2 EcoVacs Deebot Pro Vacuum Cleaner 2 Nespresso Essenza Mini Coffee Machine 2 Philips airpurifier <p><u>30 Hadiah Hiburan Menarik</u></p> <ul style="list-style-type: none"> 2 Electrolux Microwave Oven 3 Oxone Retro Mini Oven & Air Fryer 3 Philip Rice Cooker 2 Top Up Saldo Tabungan Rp1Juta 10 Top Up Saldo Tabungan Rp500rb 10 Top Up Saldo Tabungan Rp250rb
Periode Program	: 13 Mei – 31 Agustus 2026
Kriteria Nasabah dan Ketentuan Lainnya	: <ol style="list-style-type: none"> 1. Nasabah Individu (Perorangan) 2. Program ini hanya dapat diikuti oleh Nasabah WNI yang telah melakukan pemadanan NPWP dengan NIK. Apabila sampai dengan periode program berakhir, berdasarkan pengecekan PT Bank UOB Indonesia ("Bank UOB"), Nasabah belum melakukan pemadanan NPWP dengan NIK, maka Nasabah tidak bisa mengikuti program undian ini. 3. Tidak berlaku bagi Nasabah yang memiliki rekening khusus untuk jaminan (<i>back to back</i>). 4. Program ini dapat diikuti oleh Nasabah yang memiliki minimal 1 (Satu) Tabungan ("Rekening") yang aktif (tidak dalam status dormant atau tidak aktif) pada akhir program. 5. Tidak berlaku bagi Rekening Joint AND, joint OR dan QQ. 6. Dalam hal Nasabah memiliki beberapa rekening dengan status <i>dormant</i> dan/atau aktif, sepanjang terdapat minimal satu rekening aktif, maka perhitungan saldo rata-rata akan dilakukan secara agregat berdasarkan seluruh rekening yang dimiliki Nasabah, termasuk rekening yang berstatus dormant. 7. Untuk Rekening dalam mata uang asing, akan dikonversikan ke dalam mata uang Rupiah dengan menggunakan nilai tukar (<i>rate</i>) tengah yang ditetapkan oleh Bank UOB. 8. Program ini tidak berlaku bagi <i>Staff/Karyawan</i> Bank UOB.
Mekanisme Program	: <ol style="list-style-type: none"> 1. Nasabah yang berhak mendapatkan kupon undian adalah Nasabah yang melakukan peningkatan saldo rata-rata selama periode program di Rekeningnya. 2. Jumlah Kupon undian dihitung berdasarkan total saldo rata-rata selama periode program (123 hari kalender) dibandingkan dengan angka saldo dasar (<i>base line</i>) Nasabah dengan kelipatan Rp5.000.000 per kupon undian. 3. Total saldo rata-rata dihitung dari seluruh rekening yang memenuhi ketentuan program.

- Saldo dasar (*base line*) adalah saldo akhir bulan sebagai acuan perhitungan kupon undian.
- Untuk Nasabah lama, saldo dasar (*base line*) adalah saldo akhir bulan pada tanggal 30 April 2026. Untuk Nasabah baru yang belum memiliki Rekening, saldo dasar (*base line*) adalah Rp0 (Nol Rupiah).

Cara Pengumpulan Kupon Hadiah

- Setiap kenaikan saldo rata-rata Rp 5 juta akan mendapatkan 1 kupon (berlaku kelipatan) dan tidak ada batas maksimal kupon.
- Kupon yang terkumpul dapat berubah pada bulan berikutnya, menyesuaikan pada pergerakan saldo rata-rata Nasabah di periode program.
- Simulasi Perolehan Kupon Undian :**

Skenario, Nasabah A - Nasabah Lama, Saldo rata-rata bulanan naik dan turun

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
10,000,000	11,500,000	17,000,000	8,000,000	20,000,000
Jumlah Hari Kalender	31	30	31	31
Saldo Rata-Rata Bulanan Berdasarkan Hari Kalender	11,500,000	14,204,918	12,114,130	14,101,626
Kenaikan Saldo Rata-Rata	1,500,000	4,204,918	2,114,130	4,101,626
Total Kupon Sementara	0	0	0	0

Skenario, Nasabah B - ETB, Saldo rata-rata bulanan terus naik

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
10,000,000	15,000,000	17,000,000	50,000,000	60,000,000
Jumlah Hari Kalender	31	30	31	31
Saldo Rata-Rata Bulanan Berdasarkan Hari Kalender	15,000,000	15,983,607	27,445,652	35,650,407
Kenaikan Saldo Rata-Rata	5,000,000	5,983,607	17,445,652	25,650,407
Total Kupon Sementara	1	1	3	5

Skenario, Nasabah C - NTB, Saldo rata-rata bulanan naik dan turun
- Tanggal pembukaan CIF 5 Juni 2026

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
0	0	17,000,000	10,000,000	25,000,000
Jumlah Hari Kalender	31	30	31	31
Saldo Rata-Rata Bulanan Berdasarkan Hari Kalender	0	8,360,656	8,913,043	12,967,480
Kenaikan Saldo Rata-Rata	0	8,360,656	8,913,043	12,967,480
Total Kupon Sementara	0	1	1	2

Skenario, Nasabah D - NTB, Saldo rata-rata bulanan terus naik
- Tanggal pembukaan CIF 6 Juli 2026

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
0	0	0	50,000,000	60,000,000
Jumlah Hari Kalender	31	30	31	31
Saldo Rata-Rata Bulanan Berdasarkan Hari Kalender	0	0	16,847,826	27,723,577
Kenaikan Saldo Rata-Rata	0	0	16,847,826	27,723,577
Total Kupon Sementara	0	0	3	5

Cara Pengecekan Kupon

- Nasabah dapat mengetahui hasil perolehan kupon sementara setiap bulan, paling lambat tanggal 18 di bulan berikutnya, melalui :
 - Cabang Bank UOB terdekat
 - UOB Contact Centre 14008/021-2355 9000
 - Notifikasi akan dikirimkan ke masing-masing Nasabah, sesuai dengan yang terdaftar pada sistem UOB

Pengundian dan Ketentuan Hadiah

- Hadiah akan didapatkan melalui pengundian atas seluruh kupon Nasabah pada akhir periode program, yaitu pada Tanggal 15 Oktober 2026 pada Jam 10.00 WIB
- Pengundian hadiah akan dilakukan dengan disaksikan oleh Notaris, perwakilan dari Kementerian Sosial RI dan saksi internal.
- Pengundian & Penetapan Calon Pemenang :
Pengundian dilakukan secara acak dari kupon undian yang sah, dan nama terpilih ditetapkan sebagai calon pemenang.
- Verifikasi Data Nasabah :
Dilakukan pengecekan NPWP dan pepadanan NIK nasabah, serta konfirmasi melalui kontak *mobile phone*/telepon rumah/telepon kantor atau tempat usaha, minimal 1 kali telpon yang terdaftar di sistem Bank pada saat proses pengundian berlangsung.
- Kelayakan & Pengundian Ulang : Pengundian dilakukan secara acak dari kupon undian yang sah, dan nama terpilih ditetapkan sebagai calon pemenang.
 - Hadiah Grand Prize dan Hadiah Utama iPhone 17:
Calon pemenang yang dinyatakan sah adalah calon pemenang yang memenuhi verifikasi di poin no. 4. Apabila Calon Pemenang tidak valid secara NPWP atau data, dan/ atau tidak dapat dihubungi, maka dinyatakan gugur dan dilakukan pengundian ulang.
 - Hadiah Utama dan Hadiah Hiburan :
Calon pemenang yang dinyatakan sah adalah calon pemenang memenuhi verifikasi NPWP dan pepadanan NIK nasabah. Apabila dalam kurun waktu 30 Hari Kerja sejak pengumuman, Calon Pemenang tidak dapat dihubungi melalui email dan/atau nomer telpon yang tercatat di sistem Bank UOB, maka hadiah akan dihanguskan.
- Nasabah hanya dapat memenangkan satu hadiah dalam program undian ini.
- Pajak hadiah program ini akan ditanggung oleh Bank UOB dengan tarif sesuai dengan peraturan perpajakan yang berlaku dan Nasabah bertanggung jawab atas setiap kewajiban pajaknya di akhir tahun berdasarkan perhitungan pajak tahunan orang pribadi.
- Untuk pajak lainnya dan biaya asuransi mobil akan ditanggung oleh Pemenang (seperti Pajak Pertambahan Nilai, Pajak Penjualan Barang Mewah, Bea Balik Nama Kendaraan Bermotor, Pajak Kendaraan Bermotor Tahunan, Asuransi Wajib Jasa Raharja dan lainnya).

9. Informasi Pemenang hadiah dapat diakses atau diketahui pada tanggal 30 Oktober 2026 melalui website UOB, melalui cabang UOB Indonesia atau UOB Contact Centre 14008/021-2355 9000.
10. Hadiah utama dan hadiah hiburan akan dikirimkan paling lambat 30 Hari Kerja setelah pengumuman Pemenang Tanggal 30 Oktober 2026 ke alamat Nasabah yang tercatat di sistem bank.
11. *Grand Prize* akan diserahkan paling lambat 60 Hari Kerja setelah pengumuman dan akan diberikan secara langsung di lokasi cabang utama dimana rekening Nasabah dibuka.
12. Bank UOB berhak melakukan penggantian hadiah dengan nilai yang serupa dan dengan pemberitahuan sebelumnya kepada pemenang dalam hal barang tidak tersedia atau tidak diproduksi kembali.
13. Nasabah yang berhak atas hadiah dari program ini tidak memiliki hak untuk memilih warna atau tipe hadiah. Hadiah akan diberikan sesuai dengan ketersediaan, dan keputusan Bank UOB bersifat final.
14. Hadiah tidak dapat dialihkan, tidak dapat ditukar dengan uang tunai, kredit, atau barang lain, baik sebagian maupun keseluruhan, dan tidak dapat diganti jika hilang, rusak, atau dicuri. Tidak ada reservasi, pengembalian dana, atau penukaran Hadiah yang diizinkan.
15. Bank UOB memiliki hak mutlak dan kebebasan penuh untuk membuat keputusan atas semua hal yang berkaitan dengan atau sehubungan dengan *Campaign*, termasuk namun tidak terbatas pada penentuan apakah Nasabah memenuhi syarat untuk mengikuti program, dan pemilihan pemenang. Keputusan UOB bersifat final, konklusif, dan mengikat, dan tidak ada pembayaran atau kompensasi yang akan diberikan.

- Ketentuan lain :
1. Bank UOB berhak untuk menambah, menghapus, menanggihkan, mengubah syarat dan ketentuan program atau mengakhiri program sebelum berakhirnya Periode Program, dari waktu ke waktu, seluruhnya atau sebagian dengan memberikan pemberitahuan terlebih dahulu kepada Nasabah.
 2. Bank UOB memiliki hak untuk membatalkan, menanggihkan atau mendiskualifikasi hak nasabah untuk mendapatkan hadiah apabila transaksi dianggap tidak wajar atau apabila ditemukan kecurangan yang melanggar syarat dan ketentuan ini, ketentuan yang berlaku di UOB dan atau peraturan perundang-undangan yang berlaku.
 3. Untuk informasi lebih lanjut dan penyampaian keluhan, menghubungi UOB Call Center 14008 atau cabang terdekat.

Penting untuk dibaca.

1. Anda harus membaca syarat dan ketentuan program ini dengan teliti dan berhak bertanya kepada Bank UOB atas semua hal terkait program ini.
2. Dengan mengikuti program ini, Anda telah membaca seluruh syarat dan ketentuan di atas, menerima penjelasan dari Bank UOB, serta memahami dan menyetujui untuk mengikuti Program.
3. Nasabah dengan ini menyetujui apabila ditetapkan sebagai pemenang dalam program undian, maka nama Nasabah dapat dipublikasikan oleh Bank UOB melalui media komunikasi yang ditentukan, termasuk namun tidak terbatas pada website, media sosial, dan materi promosi lainnya, tanpa memerlukan persetujuan tambahan dari Nasabah
4. Informasi yang tercakup dalam dokumen ini berlaku sampai dengan Periode Program berakhir.
5. Bank UOB Indonesia dapat menolak permohonan keikutsertaan program Anda apabila tidak memenuhi persyaratan berdasarkan peraturan yang berlaku.



TERMS AND CONDITIONS OF THE “WIN CHAMPIONS” PROGRAM

Program Description

Program Name **WIN Champion
Lucky Draw Campaign**
Stand a chance to win an Electric Vehicle and other exciting prizes.

Prize Categories **Golden Ball Prize**
1 BYD Atto 1 Dynamic (Standard Range) Electric Vehicle

10 Main Prizes
2 iPhone 17 Pro 256GB
2 TUMI Cabin Suitcases
2 ECOVACS DEEBOT Pro Robot Vacuum Cleaners
2 Nespresso Essenza Mini Coffee Machines
2 Philips Air Purifiers

30 Consolation Prizes
2 Electrolux Microwave Ovens
3 Oxone Retro Mini Oven & Air Fryers
3 Philips Rice Cookers
2 IDR 1,000,000 Savings Account Top-Ups
10 IDR 500,000 Savings Account Top-Ups
10 IDR 250,000 Savings Account Top-Ups

Program Period 13 May – 31 August 2026

Customer Eligibility and Other Terms

1. Individual Customers.
2. This Program is open exclusively to individual customers of Indonesian nationality who have successfully completed the Tax Identification Number (NPWP) and National Identity Number (NIK) matching process as required by applicable regulations. If, by the end of the Program Period, PT Bank UOB Indonesia (“UOB Bank”) determines that a customer has not completed the NPWP-NIK matching process, such customer shall not be eligible to participate in the Program or the lucky draw.
3. This Program is not applicable to customers holding accounts pledged as collateral or maintained under back-to-back arrangements.
4. To qualify for participation, customers must maintain at least one (1) active savings account (“Account”) with UOB at the end of the Program Period. Accounts classified as dormant or inactive are not considered active accounts.
5. Joint AND, Joint OR, and QQ accounts are not eligible for participation in this Program.
6. Where a customer maintains multiple accounts, whether active and/or dormant, the customer’s average balance for Program purposes will be calculated on an aggregated basis across all eligible accounts, provided that the customer maintains at least one active account at the end of the Program Period.
7. Balances maintained in foreign currency accounts will be converted into Indonesian Rupiah (Rp) using UOB’s prevailing middle exchange rate applicable at UOB Bank.
8. Employees or staff members of UOB Bank are not eligible to participate in this Program.

Program Mechanics

1. Customers shall be eligible to earn lucky draw coupons by increasing their Average Balance during the Program Period.
2. The number of lucky draw coupons earned will be calculated based on the increase in the Customer’s Average Balance throughout the Program Period (123 calendar days)

compared against the Customer's Baseline Balance. Coupon entitlement is calculated in multiples of IDR 5,000,000 increase in Average Balance.

- Average Balance shall be calculated on an aggregated basis across all eligible accounts held by the Customer in accordance with these Terms and Conditions.
- The Baseline Balance refers to the month-end balance used as the reference point for calculating lucky draw coupon entitlement.
- For existing customers, the Baseline Balance shall be the month-end balance as of 30 April 2026. For new customers who do not hold any UOB account prior to joining the Program, the Baseline Balance shall be Rp 0 (zero Rupiah).

Lucky Draw Coupon Accumulation

- Customers will receive one (1) lucky draw coupon for every IDR 5,000,000 increase in Average Balance, calculated in multiples without maximum limit number of coupons.
- The number of coupons accumulated may increase or decrease from month to month, depending on the movement of the Customer's Average Balance throughout the Program Period.
- Lucky Draw Coupon Illustration:

Checking Lucky Draw Coupon Entitlement

Customers may check their provisional lucky draw coupon entitlement on a monthly basis no later than the 18th day of the following month through:

- UOB branch nationwide;
- UOB Contact Centre at 14008 or +62 21 2355 9000.

3. Simulation of Obtaining Coupons

Scenario, Customer A - Existing Customer (ETB), Monthly Average Balance fluctuates during the Program Period

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
10,000,000	11,500,000	17,000,000	8,000,000	20,000,000
Number of Calendar Days	31	30	31	31
Monthly Average Balance Based on Calendar Days	11,500,000	14,204,918	12,114,130	14,101,626
Increase in Average Balance	1,500,000	4,204,918	2,114,130	4,101,626
Total Provisional Lucky Draw Coupons Earned	0	0	0	0

Scenario, Customer B - Existing Customer (ETB), Monthly Average Balance increases continuously throughout the Program Period

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
10,000,000	15,000,000	17,000,000	50,000,000	60,000,000
Number of Calendar Days	31	30	31	31
Monthly Average Balance Based on Calendar Days	15,000,000	15,983,607	27,445,652	35,650,407
Increase in Average Balance	5,000,000	5,983,607	17,445,652	25,650,407
Total Provisional Lucky Draw Co	1	1	3	5

Scenario, Customer C - New-to-Bank Customer (NTB), Monthly Average Balance fluctuates during the Program Period
- CIF Opening Date: 5 June 2026

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
0	0	17,000,000	10,000,000	25,000,000
Number of Calendar Days	31	30	31	31
Monthly Average Balance Based on Calendar Days	0	8,360,656	8,913,043	12,967,480
Increase in Average Balance	0	8,360,656	8,913,043	12,967,480
Total Provisional Lucky Draw Coup	0	1	1	2

Scenario, Customer D - New-to-Bank Customer (NTB), Monthly Average Balance increases continuously throughout the Program Period
- CIF Opening Date: 6 July 2026

Baseline (ENR) 30-Apr-26	Monthly Avg Balance			
	May 2026	Jun 2026	Jul 2026	Aug 2026
0	0	0	50,000,000	60,000,000
Number of Calendar Days	31	30	31	31
Monthly Average Balance Based on Calendar Days	0	0	16,847,826	27,723,577
Increase in Average Balance	0	0	16,847,826	27,723,577
Total Provisional Lucky Draw Co	0	0	3	5

Lucky Draw and Prize Terms

- Prizes will be awarded through a lucky draw procession based on all Lucky Draw Coupons accumulated by Customers at the end of the Program Period, which will be held on 15 October 2026 at 10:00 WIB.
- The lucky draw will be conducted in the presence of a Notary Public, a representative of the Ministry of Social Affairs of the Republic of Indonesia, and internal witnesses.
- Lucky Draw and Selection of Provisional Winners: the lucky draw will be conducted randomly from all valid Lucky Draw Coupons, and the selected Customer will be designated as a provisional winner.
- Customer Data Verification: verification will include validation of the Customer's NPWP and NIK matching status, as well as confirmation through the Customer's registered mobile phone number, home telephone number, office telephone number, or business contact number. At least one (1) call attempt will be made using the contact details registered in UOB's system during the lucky draw process.
- Eligibility and Redraw: The lucky draw will be conducted randomly from all valid Lucky Draw Coupons, and the selected Customer will be designated as a provisional winner.
 - Grand Prize and iPhone 17 Main Prizes: A provisional winner shall be confirmed as an official winner upon successful completion of the verification process referred to in point 4 above. If the provisional winner fails the NPWP verification, has invalid customer data, and/or cannot be contacted, the provisional winner shall be disqualified and a redraw will be conducted.
 - Other Main Prizes and Consolation Prizes: A provisional winner shall be confirmed as an official winner upon successful completion of NPWP verification and NIK matching. If the provisional winner cannot be contacted via email address and/or

telephone number registered in UOB's system within thirty (30) Business Days from the winner announcement date, the prize shall be forfeited.

6. Each Customer may win only one (1) prize under this lucky draw program.
7. The prize tax applicable to this Program shall be borne by UOB Bank in accordance with the prevailing tax regulations. Customers remain responsible for any personal tax obligations arising from receipt of the prize, including annual individual income tax reporting obligations.
8. Any other taxes, charges, and vehicle insurance costs shall be borne by the winner, including but not limited to Value Added Tax (VAT), Luxury Goods Sales Tax, Motor Vehicle Ownership Transfer Fee (BBNKB), Annual Motor Vehicle Tax, Mandatory Jasa Raharja Insurance, and any other applicable fees.
9. Winner information will be available on 30 October 2026 through the UOB website, UOB Indonesia branches, or the UOB Contact Centre at 14008 / +62 21 2355 9000.
10. Main Prizes and Consolation Prizes will be delivered to the winner's address registered in UOB's system no later than thirty (30) Business Days after the winner announcement on 30 October 2026.
11. The Grand Prize will be presented no later than sixty (60) Business Days after the winner announcement and will be handed over in person at the principal UOB branch where the winner's account was opened.
12. UOB reserves the right to substitute any prize with another prize of similar value, subject to prior notification to the winner, in the event that the original prize is unavailable or no longer in production.
13. Customers entitled to receive a prize under this Program shall not have the right to select the colour, model, or variant of the prize. Prizes will be awarded subject to availability, and UOB's decision shall be final.
14. Prizes are non-transferable and may not be exchanged for cash, credit, or any other goods or services, whether in whole or in part. Lost, damaged, or stolen prizes will not be replaced. No reservation, refund, or exchange of prizes shall be permitted.
15. UOB shall have the sole and absolute discretion to determine all matters relating to or in connection with this Campaign, including but not limited to determining a Customer's eligibility to participate in the Program and the selection of winners. All decisions made by UOB shall be final, conclusive, and binding, and no payment, compensation, or correspondence will be entertained.

Other Terms and Conditions

1. UOB reserves the right, at its sole discretion, to add, remove, suspend, amend these Terms and Conditions, or to terminate the Program prior to the end of the Program Period, in whole or in part, from time to time, by providing prior notice to Customers.
2. UOB Banks reserves the right to cancel, suspend, or disqualify a Customer's entitlement to any prize if any transaction is deemed unusual, suspicious, or fraudulent, or if the Customer is found to have breached these Terms and Conditions, any applicable UOB policies, and/or any prevailing laws and regulations.
3. For further information or to submit a complaint, Customers may contact the UOB Contact Centre at 14008 or visit the nearest UOB branch.

Important Notice.

1. Customers must read the terms and conditions of this program carefully before agreeing to participate in this Program and have the right to ask UOB Bank about all matters related to this program.
2. By participating in this program, customers have read all the terms and conditions above, received an explanation from UOB Bank, understood and agreed to participate in the program.
3. Customers hereby consent that, if selected as a winner of this lucky draw program, their name may be published by UOB through designated communication channels, including but not limited to UOB's website, social media platforms, and other promotional materials, without requiring any further consent from the Customer.
4. The information contained in this document is valid until the Program Period ends.
5. UOB Indonesia reserves the right to reject any application for participation in this Program if the Customer does not satisfy the eligibility requirements under applicable laws and regulations



UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan peserta penjaminan Lembaga Penjamin Simpanan (LPS).
UOB Indonesia is licensed and supervised by The Indonesian Financial Services Authority and Bank of Indonesia and participating bank of Indonesia Deposit Insurance Corporation (LPS).