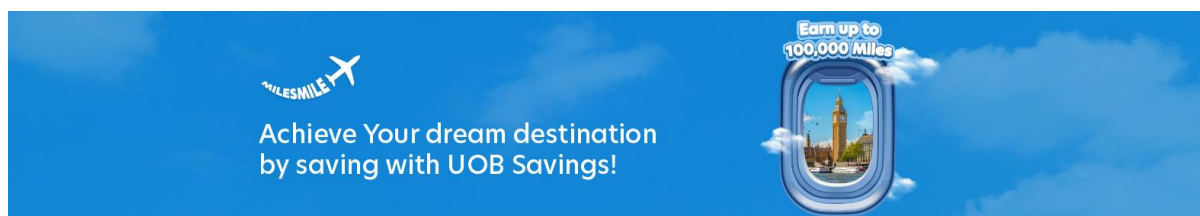


TERMS AND CONDITIONS PROGRAM “Program MileSmile”

1. Program Description

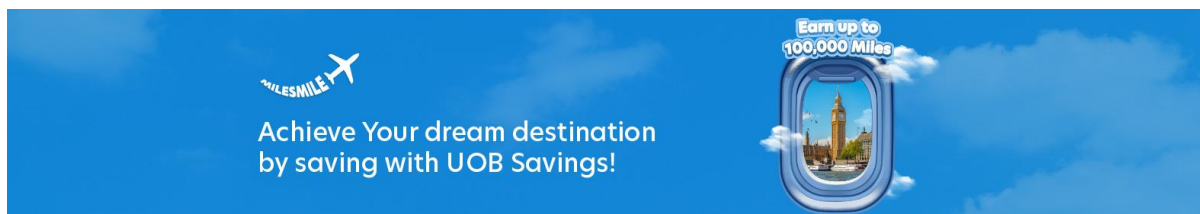
Program Name	MileSmile																																											
Program Period	11 June – 30 September 2025 or other period as determined by PT Bank UOB Indonesia (“Bank UOB”) from time to time before the Program Period ends if deemed necessary, with prior notification through UOB Bank branch offices.																																											
Account Type	Individual Account (SINGLE); (excluding JOIN OR or QQ Account)																																											
Customer Type	<ul style="list-style-type: none">- New to Casa (NTC) customers or existing customers with UOB Indonesia Credit Card.- Indonesian citizens with NPWP/e-KTP/NPWP BO (NPWP Beneficial Owner within one Family Card) that has been matched with their National Identity Number (NIK)- Foreign nationals with KITAS and TIN, where they validity period of the KITAS must be extend beyond the program scheme’s expiry date.																																											
Savings Products	<ul style="list-style-type: none">- U-SAVE Savings Account (IDR)- Valas Produktif Savings Account (USD)																																											
Program Scheme	<p>The MileSmile program consists of five program codes, namely:</p> <ul style="list-style-type: none">- Program Code MILS034: Customers place new funds of IDR1,000,000,000 (one billion rupiah) and maintain the funds for 6 (six) months.- Program Code MILS035: Customers place new funds of IDR500,000,000 (five hundred million rupiah) and maintain the funds for 6 (six) months.- Program Code MILS036: Customers place new funds of IDR100,000,000 (one hundred million rupiah) and maintain the funds for 6 (six) months.- Program Code MILS037: Customers place new funds of USD100,000 (one hundred thousand US dollars) and maintain the funds for 6 (six) months. <p>MileSmile program scheme detail table as below:</p> <table><tr><th>CODE PROGRAM</th><th>CURRENCY</th><th>PRODUCT</th><th>MAINTAIN BALANCE</th><th>TENOR (Months)</th><th>TOTAL MILES</th><th>REWARD MILES</th><th>BONUS MILES</th><th>SOURCE OF FUNDS</th><th>PENALTY</th></tr><tr><td>MILS34</td><td rowspan="3">IDR</td><td rowspan="3">U-Save</td><td>1,000,000,000</td><td>6</td><td>100,000</td><td>80,000</td><td>20,000</td><td rowspan="4">Fresh Fund</td><td>48,000,000</td></tr><tr><td>MILS35</td><td>500,000,000</td><td>6</td><td>50,000</td><td>40,000</td><td>10,000</td><td>25,000,000</td></tr><tr><td>MILS36</td><td>100,000,000</td><td>6</td><td>10,000</td><td>8,000</td><td>2,000</td><td>5,000,000</td></tr><tr><td>MILS37</td><td>USD</td><td>Vapro</td><td>100,000</td><td>6</td><td>100,000</td><td>80,000</td><td>20,000</td><td>3,000</td></tr></table> <ul style="list-style-type: none">- If the program quota is full, customers will be informed through UOB Bank branch offices.- Customers can participate in more than one program code according to the provisions of the scheme in the table above as long as the program quota is still available. (i.e. If a customer has IDR 1,000,000,000 (one billion rupiah) in new funds, then the customer can join the program code MILS34 or join MILS35 twice as long as the program quota is still available.)- The funds to be retained must be fresh fund received via transfer in UOB Bank accounts originating from other Banks and must not be existing funds that are re-entered (churning). The funds must be placed into this program within a maximum of 5 (five) working days from the time of receipt in the customer's account.- Reward Miles and Bonus Miles will be credited in the form of UOB Points to UOB Indonesia credit cards with the types UOB Zenith/UOB PRIVIMiles/UOB Preferred/UOB Lady's/UOB Telkomsel.	CODE PROGRAM	CURRENCY	PRODUCT	MAINTAIN BALANCE	TENOR (Months)	TOTAL MILES	REWARD MILES	BONUS MILES	SOURCE OF FUNDS	PENALTY	MILS34	IDR	U-Save	1,000,000,000	6	100,000	80,000	20,000	Fresh Fund	48,000,000	MILS35	500,000,000	6	50,000	40,000	10,000	25,000,000	MILS36	100,000,000	6	10,000	8,000	2,000	5,000,000	MILS37	USD	Vapro	100,000	6	100,000	80,000	20,000	3,000
CODE PROGRAM	CURRENCY	PRODUCT	MAINTAIN BALANCE	TENOR (Months)	TOTAL MILES	REWARD MILES	BONUS MILES	SOURCE OF FUNDS	PENALTY																																			
MILS34	IDR	U-Save	1,000,000,000	6	100,000	80,000	20,000	Fresh Fund	48,000,000																																			
MILS35			500,000,000	6	50,000	40,000	10,000		25,000,000																																			
MILS36			100,000,000	6	10,000	8,000	2,000		5,000,000																																			
MILS37	USD	Vapro	100,000	6	100,000	80,000	20,000		3,000																																			



	<ul style="list-style-type: none">- Reward Miles in the above scheme is an illustration based on the exchange rate of UOB Points to Reward Miles on UOB Indonesia Credit Cards that are valid during the Program Period.- To get Reward Miles, Bonus Miles, customers must log in to the UOB TMRW application and perform at least one transaction worth IDR100,000 (minimum).- If a customer cancels their participation before the program period ends, customer must pay a penalty for the prize according to the program scheme in the table above.- The scheme may change periodically and any changes or in the case of termination of the program, will be informed to customers through UOB Bank branch offices.																									
Customer Quota	<ul style="list-style-type: none">▪ Customers can participate in more than one program according to the provisions of the scheme above.▪ The retained fund scheme must be in accordance with the program scheme. <table><tr><th>Code Program</th><th>Quota</th></tr><tr><td>MILS34</td><td>75</td></tr><tr><td>MILS35</td><td>25</td></tr><tr><td>MILS36</td><td>25</td></tr><tr><td>MILS37</td><td>25</td></tr></table> <ul style="list-style-type: none">▪ If the Program quota is full, customers will be informed through UOB Bank branch offices.	Code Program	Quota	MILS34	75	MILS35	25	MILS36	25	MILS37	25															
Code Program	Quota																									
MILS34	75																									
MILS35	25																									
MILS36	25																									
MILS37	25																									
Ketentuan Reward Miles	<ul style="list-style-type: none">▪ UOB Points will be credited within a maximum of 14 (fourteen) working days after fulfilling the program terms and conditions.▪ <i>Reward Miles</i> will be credited in the form of UOB Points to UOB Indonesia credit cards with the types UOB Zenith/UOB PRIVIMiles/UOB Preferred/UOB Lady's/UOB Telkomsel with the following number of UOB Points: <table><tr><th>Code Program</th><th>MILS34*</th><th>MILS35**</th><th>MILS36***</th><th>MILS37****</th></tr><tr><th>Card Type</th><th colspan="4">UOB POINTS Total</th></tr><tr><td>Zenith</td><td>500,000</td><td>250,000</td><td>50,000</td><td>500,000</td></tr><tr><td>Privi Miles</td><td>1,000,000</td><td>500,000</td><td>100,000</td><td>1,000,000</td></tr><tr><td>Preferred/ Ladys/ T</td><td>4,500,000</td><td>2,250,000</td><td>450,000</td><td>4,500,000</td></tr></table> <p>*Equivalent to 100,000 Miles in Krisflyers, Garuda Miles, Asia Miles, Air Asia BIG Points. ** Equivalent to 40,000 Miles in Krisflyers, Garuda Miles, Asia Miles, Air Asia BIG Points. ***Equivalent to 18,000 Miles in Krisflyers, Garuda Miles, Asia Miles, Air Asia BIG Points. ****Equivalent to 100,000 Miles in Krisflyers, Garuda Miles, Asia Miles, Air Asia BIG Points.</p>	Code Program	MILS34*	MILS35**	MILS36***	MILS37****	Card Type	UOB POINTS Total				Zenith	500,000	250,000	50,000	500,000	Privi Miles	1,000,000	500,000	100,000	1,000,000	Preferred/ Ladys/ T	4,500,000	2,250,000	450,000	4,500,000
Code Program	MILS34*	MILS35**	MILS36***	MILS37****																						
Card Type	UOB POINTS Total																									
Zenith	500,000	250,000	50,000	500,000																						
Privi Miles	1,000,000	500,000	100,000	1,000,000																						
Preferred/ Ladys/ T	4,500,000	2,250,000	450,000	4,500,000																						

2. General Terms and Conditions

- Customers are required to complete Deposit Program General form as a statement of agreement to follow the applicable program terms and conditions.
- The program period refers to the tenor (months) according to the program scheme chosen by the customer.
- Participation in this program still refers to the terms and conditions of the U-Save Savings Account and Valas Produktif Savings Account and UOB Bank in general.
- The retained funds on this program cannot be used for Back-to-Back guarantees and cannot be used for other programs before maturity. The retained funds on this program cannot be used for Back-to-Back guarantees and cannot be used for other programs before maturity.
- U-Save and Vapro savings interest is gross based on the applicable product interest rate and will be taxed at 20% or in accordance with applicable tax regulations.
- Rewards tax from this program will be borne by UOB Bank where the tax for Reward Miles and cashback is 20% and the tax for Bonus Miles is 5%.
- This program can only be participated by customers who have matched NPWP with NIK. If by the end of the Program Period and based on UOB Bank checking, the Customer has not matched the NPWP with the NIK, then the Customer cannot get the reward from this program.



- h. The customer understands and agrees that there is a risk that the deposit will not meet the guaranteed requirements set by the Deposit Insurance Corporation (LPS), if the customer receives an interest rate higher than the LPS maximum interest rate, and the customer agrees and accepts the risk arising from this.
- i. UOB Bank has the right to cancel or disqualify a customer's right to receive the reward if there is any misuse of this program so that it does not comply with the applicable terms and conditions or violates laws and regulations.
- j. These terms and conditions have been adjusted to comply with the provisions of laws and regulations including the provisions of the Financial Services Authority Regulation.

1. Miles Reward Terms and Conditions

- a. The provision of Reward Miles in the form of UOB Points to credit cards is only valid for primary cardholders (not valid for additional cards).
- b. The Credit Card number that receives Miles' reward in the form of UOB Points must be active and not blocked.
- c. Total UOB Points earned by customers on credit cards cannot be transferred to other UOB Credit Cards.
- d. Reward Miles in the form of UOB Points that have been credited to the customer's Credit Card will follow the terms and conditions applicable to the UOB Indonesia Credit Card.

Important to read:

- 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. The information contained in this document is valid until the Program Period ends.
- 4. UOB Bank may reject a customer's application for program participation if it does not meet the requirements based on applicable regulations.
- 5. UOB Indonesia is licensed and supervised by The Financial Services Authority and Bank of Indonesia, and is a participant of the Indonesia Deposit Insurance Corporation.