

SYARAT DAN KETENTUAN PROGRAM “Super GIFT - IPHONE 17”

VERSI INDONESIA

1. Deskripsi Program

Periode Program	2 Januari – 31 Desember 2026 (atau jangka waktu lain sebagaimana ditentukan oleh PT Bank UOB Indonesia (“Bank UOB”) sewaktu-waktu sebelum periode program berakhir apabila dianggap perlu dengan pemberitahuan melalui kantor cabang)																																																																																											
Jenis Rekening	- Rekening perorangan / <i>Individual Account</i> - Tidak berlaku untuk <i>Join OR</i> dan <i>QQ Account</i>																																																																																											
Jenis Nasabah	- Nasabah baru (belum memiliki tabungan UOB sebelumnya) dan Nasabah <i>existing</i> Bank UOB. - Penduduk WNI dengan NPWP/e-KTP/ NPWP BO (NPWP <i>Beneficial Owner</i> dalam satu kartu Keluarga) yang telah dipadankan dengan NIK Utama. - Penduduk WNA dengan KITAS dan TIN, dimana masa berlaku KITAS harus lebih lama dari tanggal jatuh tempo skema program.																																																																																											
Sumber Dana	- Skema U-Save berlaku dana baru (<i>fresh fund</i>). - Skema U-Plan berlaku dana baru (<i>fresh fund</i>) dan dana lama (<i>existing fund</i>). - Pengertian sumber dana sebagai berikut: • Dana baru (<i>fresh fund</i>) adalah penerimaan transfer dana di rekening Bank UOB yang berasal dari Bank lain dan tidak boleh berupa dana lama yang dimasukkan kembali (<i>churning</i>). Dana tersebut harus ditempatkan ke dalam program ini maksimal 5 (lima) hari kerja sejak diterimanya dana tersebut di rekening nasabah. • Dana lama (<i>existing fund</i>) adalah dana yang ada di rekening tabungan nasabah di Bank UOB. • Penempatan dana wajib diblokir menggunakan kode program yang sesuai dengan skema program yang dipilih oleh nasabah.																																																																																											
Skema Program	• Skema U-Save <table><tr><th>No</th><th>Produk</th><th>Jenis Hadiah</th><th>Tenor (Bulan)</th><th>Penempatan Dana</th><th>Denda Hadiah</th><th>Kode Earmark</th></tr><tr><td rowspan="2">1</td><td rowspan="2">U-Save (0.25% p.a.)</td><td rowspan="2">APPLE iPhone 17 256GB</td><td>12</td><td>Rp 575,000,000</td><td rowspan="2">Rp21,600,000</td><td>IP7US01</td></tr><tr><td>6</td><td>Rp 1,150,000,000</td><td>IP7US02</td></tr><tr><td rowspan="2">2</td><td rowspan="2">U-Save (0.25% p.a.)</td><td rowspan="2">APPLE iPhone 17 Pro 256GB</td><td>12</td><td>Rp 775,000,000</td><td rowspan="2">Rp29,700,000</td><td>IP7US03</td></tr><tr><td>6</td><td>Rp 1,550,000,000</td><td>IP7US04</td></tr><tr><td rowspan="2">3</td><td rowspan="2">U-Save (0.25% p.a.)</td><td rowspan="2">APPLE iPhone 17 Pro Max 256GB</td><td>12</td><td>Rp 850,000,000</td><td rowspan="2">Rp32,200,000</td><td>IP7US05</td></tr><tr><td>6</td><td>Rp 1,700,000,000</td><td>IP7US06</td></tr><tr><td rowspan="2">4</td><td rowspan="2">U-Save (0.25% p.a.)</td><td rowspan="2">APPLE iPhone Air 256GB</td><td>12</td><td>Rp 700,000,000</td><td rowspan="2">Rp26,600,000</td><td>IP7US07</td></tr><tr><td>6</td><td>Rp 1,400,000,000</td><td>IP7US08</td></tr></table>							No	Produk	Jenis Hadiah	Tenor (Bulan)	Penempatan Dana	Denda Hadiah	Kode Earmark	1	U-Save (0.25% p.a.)	APPLE iPhone 17 256GB	12	Rp 575,000,000	Rp21,600,000	IP7US01	6	Rp 1,150,000,000	IP7US02	2	U-Save (0.25% p.a.)	APPLE iPhone 17 Pro 256GB	12	Rp 775,000,000	Rp29,700,000	IP7US03	6	Rp 1,550,000,000	IP7US04	3	U-Save (0.25% p.a.)	APPLE iPhone 17 Pro Max 256GB	12	Rp 850,000,000	Rp32,200,000	IP7US05	6	Rp 1,700,000,000	IP7US06	4	U-Save (0.25% p.a.)	APPLE iPhone Air 256GB	12	Rp 700,000,000	Rp26,600,000	IP7US07	6	Rp 1,400,000,000	IP7US08																																						
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2. Syarat & Ketentuan Umum

- Program ini hanya dapat diikuti oleh Nasabah yang telah melakukan pemadanan NPWP dengan NIK. Apabila sampai dengan Periode Program berakhir dan berdasarkan pengecekan Bank UOB, Nasabah belum melakukan pemadanan NPWP dengan NIK, maka Nasabah tidak bisa mendapatkan hadiah dari program ini.
- Nasabah dapat mengikuti lebih dari satu kode program.
- Jangka waktu program mengacu pada tenor (bulan) sesuai dengan skema program yang dipilih oleh nasabah.

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- d. Suku bunga U-Plan 0,75% *p.a.* dan suku bunga U-Save 0,25% *p.a.* berlaku sampai dengan jatuh tempo, kecuali ada pemberitahuan lebih lanjut dari Bank UOB kepada nasabah.
- e. Estimasi saldo akhir pada skema U-Plan belum memperhitungkan suku bunga tabungan 0,75% *p.a.* dan dengan asumsi nasabah memenuhi kewajiban setoran awal dan bulanan (tanpa terjadi gagal debet selama tenor program).
- f. Skema dapat berubah secara berkala dan setiap perubahan skema dan/atau syarat dan ketentuan atau dalam hal penghentian program, pemberitahuan sebelumnya akan diinformasikan melalui kantor cabang.
- g. Untuk skema U-Plan, Nasabah dapat memilih tanggal pendebitan/blokir setiap bulannya, yakni pada tanggal 5, 15 atau 27. Apabila tanggal pendebitan/blokir jatuh pada hari libur, maka pendebitan/blokir akan dilakukan di hari kerja berikutnya.
- h. Untuk skema U-Save, tenor penempatan dana akan dimulai sejak dana dilakukan pemblokiran. Apabila pemblokiran atau tenor berakhir pada hari libur, maka pemrosesan akan dilakukan di Hari Kerja berikutnya.
- i. Keikutsertaan program ini tetap mengacu pada syarat dan ketentuan produk U-Plan dan U-Save pada khususnya dan Bank UOB pada umumnya.
- j. Nasabah wajib mengisi Formulir keikutsertaan program sebagai pernyataan bersedia untuk mengikuti syarat dan ketentuan program yang berlaku. Formulir disimpan oleh kantor cabang tempat di mana nasabah membuka rekening dan berpartisipasi dalam program.
- k. Dana yang diblokir atas program ini tidak dapat digunakan untuk penjaminan *Back to Back* dan tidak dapat digunakan untuk program lain.
- l. Bunga tabungan dan hadiah bernilai *gross* akan dikenakan pajak sebesar 20% atau sesuai dengan peraturan perpajakan yang berlaku. Pajak tabungan akan ditanggung oleh Nasabah, sedangkan pajak hadiah akan ditanggung oleh Bank UOB.
- m. Apabila nasabah membatalkan keikutsertaannya dalam posisi program yang sedang berjalan, atau khusus Sekma U-Plan terjadi gagal debet 3 (tiga) kali berturut-turut yang mengakibatkan rekening U-Plan ditutup, maka akan dikenakan denda sebagai berikut:
 - U-Save: denda hadiah sesuai yang tertulis pada skema.
 - U-Plan: denda hadiah sesuai yang ditentukan di awal, yang di debit dari rekening UOB UPlan + penalti 1,00% dari saldo buku pada UOB U-Plan pada saat *break* atau minimal Rp150.000 (seratus lima puluh ribu rupiah) (penalti mana yang lebih besar)
- n. Pada saat jatuh tempo, maka:
 - Untuk U-Plan, rekening akan ditutup dan dana secara otomatis dikreditkan ke Rekening Induk.
 - Untuk U-Save, H+1 (Hari Kerja berikutnya) setelah tanggal jatuh tempo program berakhir, blokir akan dilepaskan dan dana bisa digunakan kembali.
 - Apabila jangka waktu program berakhir dan jatuh pada hari libur (Sabtu/Minggu/Libur Nasional), maka dana akan dikreditkan pada Hari Kerja berikutnya.
- o. Nasabah dapat menyampaikan keluhan paling lambat 2x24 jam setelah hadiah diterima, dengan menghubungi UOB Call Center UOB 14008 atau cabang terdekat. Keluhan yang diajukan di luar batas waktu ini tidak akan dilayani.
- p. Nasabah memahami dan menyetujui bahwa terdapat risiko simpanan tidak memenuhi persyaratan penjaminan yang ditetapkan oleh Lembaga Penjamin Simpanan (LPS) jika nasabah menerima tingkat bunga yang lebih tinggi dari tingkat suku bunga maksimum LPS, dan nasabah menyetujui serta menerima risiko yang timbul dari hal ini.
- q. Bank UOB memiliki hak untuk membatalkan atau mendiskualifikasi hak nasabah untuk mendapatkan hadiah jika terjadi penyalahgunaan dalam program ini sehingga tidak sesuai dengan syarat dan ketentuan yang berlaku.
- r. Bank UOB memiliki hak untuk mengubah, menambahkan syarat dan ketentuan serta mengakhiri program dari waktu ke waktu dengan pemberitahuan sebelumnya.
- s. Syarat dan Ketentuan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan Peraturan Otoritas Jasa Keuangan.

3. Syarat & Ketentuan Hadiah

- a. Skema dan jenis hadiah yang telah dipilih tidak dapat diubah atau dibatalkan setelah dilakukannya pemblokiran dana.
- b. Hadiah tidak dapat diuangkan dan hadiah hanya diberikan berdasarkan stok warna yang tersedia.
- c. Hadiah dikirimkan langsung ke alamat cabang di mana rekening dibuka dengan maksimal 30 (tiga puluh) hari kerja setelah memenuhi syarat dan ketentuan program.
- d. Apabila barang dalam masa *indent* (belum tersedia), maka hadiah akan dikirimkan paling lambat 25 (dua puluh lima) hari kerja setelah barang tersedia.
- e. Apabila hadiah *discontinue* (tidak diproduksi lagi), maka Bank UOB berhak untuk menggantinya dengan hadiah lain dengan nilai yang setara.

Penting untuk dibaca

1. Anda harus membaca syarat dan ketentuan program ini dengan teliti sebelum menyetujui keikutsertaan atas program ini 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. Informasi yang tercakup dalam dokumen ini berlaku sampai dengan Periode Program berakhir.
4. Bank UOB Indonesia dapat menolak permohonan keikutsertaan program Anda apabila tidak memenuhi persyaratan berdasarkan peraturan yang berlaku.
5. UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan peserta penjaminan Lembaga Penjamin Simpanan (LPS).

TERMS AND CONDITIONS PROGRAM

“Super GIFT - IPHONE 17”

ENGLISH VERSION

3. Program Description

Program Period	2 January – 31 December 2026 (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 - Excluding Join OR and QQ Account																																																																																																																																										
Customer Type	- New Customers (Not have any UOB Savings Account) and Existing Customers - 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.																																																																																																																																										
Source of Funds	• The U-Save scheme applies for Fresh Funds • The U-Plan scheme applies for Fresh and Existing Funds • The definition of funding sources are as follows: • Fresh Funds are funds 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. • Existing Funds are funds that are in the customer’s savings account at UOB Bank • Fund placement must be blocked using a program code that corresponds to the program scheme selected by the customer.																																																																																																																																										
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4. General Terms and Conditions

- The program is only open to customers who have matched their NPWP with their NIK. If, by the end of the program period and based on UOB Bank’s verification, the customer has not matched their NPWP with their NIK, then the customers will not be eligible to receive a reward from this program.
- Customers can participate in more than one program code.
- The program period refers to the tenor (months) according to the program scheme chosen by the customer.

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- d. U-Plan interest rate is 0.75% p.a. and U-Save interest rate is 0.25% p.a. until maturity unless there is further notification from UOB Bank to the customer.
- e. The estimated final balance in the U-Plan scheme does not consider the savings interest rate of 0.75% p.a. and assumes the customer fulfills the initial and monthly deposit obligations (without any failed debit).
- f. The scheme may change periodically and any changes or in case of termination of the program, notification will be given through the branch office.
- g. For the U-Plan scheme, customers can choose the debit/blocking date each month, namely on the 5th, 15th, 27th. If the debit/blocking date falls on a holiday, the debit/blocking will be carried out on the next working day.
- h. For the U-Save scheme, the placement period begins upon the blocking of funds. If the blocking or term ends on a holiday, processing will begin on the next business day.
- i. Participation in this program still refers to the terms and conditions of the U-Plan and U-Save products in particular and UOB Bank in general.
- j. Customers are required to fill out the program participation form as a statement of willingness to follow the terms and conditions of the applicable program. Forms are stored at the branch office where the customer opens an account and participates in the program.
- k. Fund placement for this program cannot be used for Back-to-Back guarantees and cannot be used for other programs.
- l. Interest on savings and rewards with a gross value will be subject to tax of 20%, or in accordance with applicable tax regulations. The savings tax will be borne by the customer, while the reward tax will be borne by UOB Bank.
- m. If the customers cancels their participation in an ongoing program or experiences 3 (three) consecutive failed debits, resulting in the closure of their U-Plan account, the following penalties will be imposed:
 - U-Save: Reward penalty as stated in the scheme.
 - U-Plan: Reward penalty as stated in the plan, which is debited from the UOB U-Plan account + 1.00% penalty of the book balance on the UOB U-Plan at the time of the break or a minimum of IDR 150,000 (one hundred and fifty thousand rupiah) (whichever penalty is greater)
- n. Upon maturity, the following occurs:
 - For U-Plan, the account will be closed, and the funds will be automatically credited to the Master Account.
 - For U-Save, next working day after the program's maturity date, the block will be released and the funds will be available for use again.
 - If the program matured on a holiday (Saturday/Sunday/National Holiday), the funds will be credited on the next business day.
- o. Customers can submit complaints no later than 2x24 hours after receiving the reward, by contacting the UOB Call Center 14008 or the nearest branch. Complaints submitted outside this time limit will not be processed.
- p. 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.
- q. UOB Bank has the right to cancel or disqualify 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.
- r. UOB Bank has the right to change, add terms and conditions and terminate the program from time to time with prior notice..
- s. 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.

3. Reward Terms and Conditions

- a. The scheme and type of reward that has been selected cannot be changed or canceled after the funds have been placement.
- b. Reward is non-refundable and reward is awarded based on available color stock.
- c. Reward will be sent directly to the branch address where the account was opened within a maximum of 30 (thirty) working days after fulfilling the program terms and conditions.
- d. If the item is in the indent period (not yet available), the reward will be sent directly to the branch address where the account was opened no later than 25 (twenty-five) working days after the item is available.
- e. If the reward is discontinued (no longer produced), UOB Bank has the right to replace it with another reward of equal value.

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.