

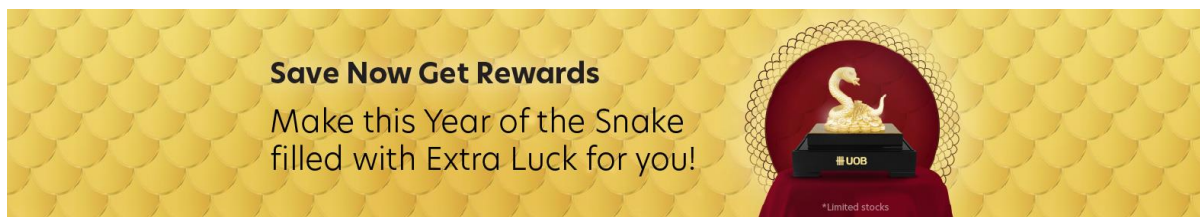
## TERMS AND CONDITIONS PROGRAM “NALU PATUNG SHIO ULAR 2025”

### 1. Program Description

Program Name	NABUNG LANGSUNG UNTUNG (NALU) – BERHADIAH PATUNG SHIO ULAR 2025						
Program Period	1 May – 31 December 2025 (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	<ul style="list-style-type: none"><li>- Individual Account</li><li>- Excluding Join OR and QQ account</li></ul>						
Customer Type	<ul style="list-style-type: none"><li>- New To CASA (NTC) and Existing Customers.</li><li>- 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)</li><li>- <b>Not applicable to foreign nationals</b></li></ul>						
Source of Funds	<ul style="list-style-type: none"><li>- <b>Fresh fund</b> is fund transfer receipt in UOB Bank account from another Bank or Cash Deposit. The fresh funds must be placed into this program within 5 (five) working days from the time of receipt in the Customer’s account.</li><li>- Funds placement must be blocked using a program code that corresponds to the program scheme selected by the customer.</li></ul>						
Program Scheme	<b><u>The savings interest follows the prevailing interest rate of the U-Save account</u></b>						
	Program Code	Currency	Product	Fund Placement	Tenor (Months)	Penalty Fee	Source of Funds
	CNYUL04			320,000,000	3		Fresh Fund
	CNYUL05	IDR	U-Save	160,000,000	6	Rp4.000.000	
	CNYUL06			80,000,000	12		

### 2. General Terms and Conditions

- a. Customer can participate in more than one program code.
- b. The program period refers to the tenor (months) according to the program scheme chosen by the customer.
- c. U-Save interest rates follow the applicable savings interest rate provisions until maturity, unless there is further notification from UOB Bank to the customer.
- d. UOB Bank may at any time, at its own discretion, change the terms & conditions of the program, or terminate the program with prior notice.
- e. Participation in this program still refers to the terms and conditions of the U-Save product in particular and UOB Bank in general.
- f. Customers are required to fill out the program participation form as a statement of willingness to follow the applicable program terms and conditions. The form is kept by the branch office where the customer opens an account and participates in the program.
- g. Maintained Funds for this program cannot be used for Back to Back guarantees and cannot be used for other programs.
- h. Interest on savings and prizes with a gross value will be subject to tax of 20% or in accordance with applicable tax regulations, where the tax is borne by UOB Bank.
- i. The customer understands and agrees that there is a risk that the deposit will not meet the guarantee 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.
- j. 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.
- k. 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.



- I. 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.

### 3. Reward Terms and Conditions

- a. The scheme and reward type that has been selected cannot be changed or cancelled after the funds have been blocked.
- b. The reward are non-refundable and prizes are based on available stock only.
- c. The reward will sent directly to the main branch address (Cluster Branch) where the account was opened within a maximum of 30 (thirty) working days after fulfilling the program terms and conditions.
- d. If the goods are in the indent period (not yet available), then the reward will be sent no later than 30 (thirty) working days after the goods are available.
- e. If the reward is discontinued (no longer produced), UOB Bank has the right to replace it with another reward with equal value.
- f. If the customer cancels their participation in a program position that is currently running, the customer is required to fill out and sign the Program Participation Cancellation Form and will be subject to a reward penalty fee as stated in the scheme.
- g. At maturity, the maintained fund will be opened, so the funds can be used or available H+1 from the maturity date.

### 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.