

TERMS & CONDITIONS

TMRW MEMBER-GET-MEMBER PROGRAM

1. Definitions:
 - a. **“Eligible TMRW Product”** means (i) TMRW Everyday Account, or (ii) TMRW Credit Card;
 - b. **“Promotion”** means this TMRW Member-Get-Member Program;
 - c. **“Promotional Period”** means the period for which we set out (at our sole discretion) for the execution of this Promotion, and it may be detailed further in our communication with you (e.g., in-app page, notification, email, or any other advertising materials, etc.);
 - d. **“Reward”** means any cash or coupon or any other incentive (at our sole discretion) which we may provide as part of the Promotion;
2. Promotional Period: 1 – 31 March 2026.
3. To qualify as **“Referrer”** under the terms of this Promotion, you must be an existing TMRW customer with account(s) in good standing until the date we award the Reward to you.
4. To qualify as **“Referred Member”** under the terms of this Promotion, you must:
 - a. be qualified to apply for an Eligible TMRW product;
 - b. not be an existing TMRW customer;
 - c. not be a former TMRW customer at any time before the Promotion; and
 - d. have never had any of UOB Indonesia savings account or credit cards.
5. To participate in this Promotion, a Referrer must make a Successful Referral of a Referred Member during the Promotion Period. A Referral can be made by clicking on the relevant referral button within the TMRW app and completing all the necessary steps in order to generate a unique link and promo code, and then sharing this link / promo code with the Referred Member.
6. Successful Referral is achieved when the Referred Member meets the following requirements:
 - a. the Referred Member applies for at least one Eligible TMRW Product during the Promotion Period, using the unique link or promo code generated by their Referrer;
 - b. the Referred Member’s application for an Eligible TMRW Product is approved by us (in our discretion); and
 - c. the Referred Member takes certain actions or transactions (**“Qualified Action”**), as may be detailed further in communications to you (e.g. via in-app pages, notifications, email, or advertising material, etc.).
7. For every Successful Referral, both a Referrer and Referred Member shall be entitled to one Reward, for each Qualified Action completed by the Referred Member. The value of the Rewards awarded to the Referrer and Referred Member will differ, and will also differ depending on the Qualified Action successfully completed.
8. **“Qualified Action”** refers to any of the following:
 - a. TMRW Account

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1	<p>TMRW Registration</p> <p>Referrer will received a cashback reward with value of up to Rp1.000.000 per month.</p> <p>Cashback valued at Rp100.000 for each Referred Member on the current month if any of the following requirements is met:</p> <ol style="list-style-type: none"> 1. select a TMRW Account + TMRW Credit Card bundle upon registration; 2. TMRW Referred Member’s TMRW Account registration is approved by us. 3. Referred Member makes a <i>top-up</i> of funds at minimum of Rp2.000.000 in TMRW Everyday Account within 5 hari kalender after the account is opened. 4. After the top up, Referred Member must ensure that the Rp2.000.000 minimum top-up amount in the TMRW Everyday Account does not reduce, for 14 calendar days at minimum. 5. make financial transaction 2 (two) times (QRIS, Top-up E-money) within 14 calendar days.

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b. TMRW Credit Card

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1	TMRW Credit Card Application Referrer will received a cashback reward valued at Rp200.000 if the Referred Member’s TMRW Credit Card Application is approved by us.
2	Transaction using TMRW Credit Card Referrer will received a cashback reward valued at Rp300.000 if the Referred Member’s approved TMRW Credit Card is used to make a transaction with a minimum total of Rp2.000.000 and it is made within 30 calendar days after such card is approved.

9. Cashback Reward that any Referrer can get shall at maximu be Rp3.000.000 per month.
10. Reward to be retrieved shall be a cashback and will be credited to Referrer/Referred Member’s TMRW Account following the fulfilled Qualified Action.
11. Cashback Reward will be credited within 7 (seven) Business Days after Successful Referral is made. Should it fall on a Saturday, Sunday or public holidays, Gift will then be delivered on the next Business Day.
12. Where more than one Referrer has referred the same Reward Member, the unique link / promo code used by the Reward Member will be used to determine which Referrer made the Successful Referral.
13. Participation in this Promotion (as Referrer or Reward Member) will qualify you for the Rewards available underthis Promotion only. You will not be eligible to receive any other cash, coupon, gift, prize, or any other typeof incentive available under any other referral or onboarding promotion run by us.
14. Reward is not allowed to be exchanged for cash or transferred of any kind.
15. Any and all applications for TMRW Products/Credit Cards shall be subject to our discretion. Any decision of PT Bank UOB Indonesia shall be final and not be contested.
16. PT Bank UOB Indonesia may at any time, at its own discretion, make variance to the terms & conditions of the program, or terminate the program without prior notification.
17. PT Bank UOB Indonesia reserves the right to revoke the Reward, should there be any irregular transaction, or those indicated to be fraud, found to be abuse and/or fraudulent as well as any actions against the laws and regulations on this Promotion and those resulting in breach of the terms hereof and/or the terms and conditions applicable in PT Bank UOB Indonesia.
18. These Terms and Conditions apply specifically to your participation in this Promotion. These Terms and Conditions shall be an integral and inseparable part of the General Terms and Conditions Governing Accounts, Cards and Services for TMRW, Specific Terms for TMRW Account and TMRW Debit Card, and Specific Terms for TMRW Credit Card (the “TMRW Terms”). In the event of any inconsistency (i) between these Terms and Conditions and the TMRW Terms, these Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) between these Term and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
19. Any liabilities of Reward Tax arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
20. Any customer participating in this program shall make the matching of their Tax Identification Number (NPWP) as key requirement to receive reward/cashback. In the event the Promotional Period ends, at PT Bank UOB Indonesia’s review, the Customer has yet to make the matching of their Tax Identification Number (NPWP) with their Citizen Register Number (NIK), PT Bank UOB Indonesia may nullify the Customer’s participation and it may not be entitled to the Reward for this Promotion.
21. Referrer must have obtained consent from their Referred Member that their data, including their personal data, is to be disclosed to us or any other third parties in the performance and participation of this Promotion.

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22. Referrer may file a complaint regarding the reward for this Promotion within no later than 30 (thirty) Business Days after the Reward is received.
23. By participating in this program, customer has read, understood, and agreed to the applicable terms and conditions. For further information and filing of complaint, please contact UOB Contact Center at 14008.