

## TERMS AND CONDITIONS – The Cashback Club

### Program's Terms and Conditions:

1. The Cashback Club Program shall be eligible for all Customers of TMRW Everyday account with PT Bank UOB Indonesia ("Bank").
2. Program Term: 1 July 2026 - 30 September 2026.
3. Registration for the Program shall be by completing the eform throughout the Program Term [go.uob.com/thecashbackclub](http://go.uob.com/thecashbackclub).
4. Only fully and accurately completed eform during Registration Program shall be deemed valid by the Bank. Any partially or inaccurately completed eform during Registration Program shall disqualify the participant.
5. Customer shall only complete the Registration Program eform 1 time throughout the Program Term in order to be considered for their eligibility to receive the Reward in the form of cashback.
6. Customer shall be entitled to receive the Reward, if all of the following requirements are met:
  - a. Registration Program on [go.uob.com/thecashbackclub](http://go.uob.com/thecashbackclub) in a complete and accurate manner; has the minimum end-of-day balance in the TMRW Everyday account pursuant to the following table of monthly Reward since the 1st day of the month and has it maintained until the last business day of the current month; and
  - b. make QRIS transactions using the fund from TMRW Everyday account or make transactions using TMRW Debit Card for at minimum 3 times in 1 month.
7. Reward refers to the highest grade achieved by the Customer in monthly manner and shall not apply in doubles. The monthly Reward shall be in accordance with the following table:

Grade	Minimum TMRW Everyday Account Balance for 1 month	Min. QRIS / UOB TMRW Debit Card Transactions for 1 month	Monthly Cashback
1	≥ Rp3.000.000	3 times	Rp10.000
2	≥ Rp10.000.000	3 times	Rp20.000
3	≥ Rp30.000.000	3 times	Rp30.000

8. Reward will be credited within no later than 15 Business Days in the following month into customer's TMRW Everyday account.
9. This Program may be combined with other programs in the Bank, such as Topbooster, Blueprint, OMGBYUOBTMRW, etc.

### General Terms and Conditions:

1. This Program is only eligible for Customers with Indonesian Nationality.
2. Any customer wishing to participate in this program shall have made the matching of their Tax Identification Number (NPWP) with their ID Number (NIK). In the event the Program term ends and the Customer, at PT Bank UOB Indonesia's review, has yet to make the matching of their Tax Identification Number (NPWP) with their ID Number (NIK), PT Bank UOB Indonesia may nullify the Customer's participation and they may not be entitled to the Reward for this Program.



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3. Any tax liability on the Reward arising out of this program shall be borne by the Bank pursuant to the rate as stipulated in the applicable tax regulations and the Customer shall be solely responsible for its tax liabilities at the end of the year based on the calculation of a personal annual tax.
4. The Bank's discretion on granting the Customer the Reward shall be based on the records and calculation method applied in the Bank and its outcome shall be incontestable.
5. Bank reserves the right to vary, extend or terminate this Program with a prior notification, including the Terms and Conditions of this Program.
6. Reward is only to be credited into any account without blocked status.
7. Bank reserves the right to cancel the Reward if:
  - Transactions deemed as irregular;
  - indicated to be fraud;
  - found to be abuse and/or fraudulent; and
  - there is any action in breach of any laws and regulations and that results in the breach of the terms and conditions hereof and/or any other terms and conditions prevailing in the the Bank.
8. Customer may file for complaints for the delivery of the reward for this Program within no later than 30 business days after Reward is delivered.
9. Participation to this Program as set forth in these Terms and Conditions shall be read with the General Terms and Conditions concerning Accounts, Cards and Services for TMRW Account & UOB and Specific Terms for TMRW Account & UOB (hereinafter, the "**TMRW Terms**"). In the event of inconsistency:
  - a. between these Terms and Conditions and the Terms, these Terms and Conditions shall prevail to the extent of such inconsistency; and
  - b. between these Term and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Program, these Terms and Conditions shall prevail .
10. By participating in this program, the Customer has understood and agreed to the Terms and Conditions of this Program.
11. For further information on this Program, or filing for complaints, you may contact the live chat via TIA in UOB TMRW app, Call Center 14008, or visit the nearest UOB Indonesia branch.
12. UOB Indonesia is a banking institution licensed and registered in Otoritas Jasa Keuangan and Bank Indonesia and a member of Indonesia Deposit Insurance Company (LPS).

