

TERMS & CONDITIONS

TMRW REFERRAL PARTNERSHIP PROGRAM

1. Definitions:
 - a. “Eligible TMRW Product” means (i) TMRW Everyday Account, or (ii) TMRW Credit Card.
 - b. “Partner” refers to any other parties with whom we may have cooperation for this Promotion;
 - c. “Promotion” means this TMRW Referral Partnership Program;
 - d. “Promotional Period” means the period for which we establish for the performance of this Promotion with the Partner(s).
2. To qualify to participate in this Promotion, you:
 - a. must be eligible to apply for an Eligible TMRW Product; and
 - b. previously don’t have UOB CASA product (active/inactive)
 - c. with respect to TMRW Account Promotion, (i) you are not a former TMRW customer and have never been a TMRW Customer; or (ii) you have a UOB savings product (active);
 - d. with respect to TMRW Credit Card Promotion: (i) you have never had TMRW Credit Card and (ii) UOB Credit Card previously;
3. To participate in this Promotion, you:
 - a. must make a successful application for at minimum one (1) Eligible TMRW Product throughout the Promotional Period; and
 - b. must successfully perform at minimum one (1) of the following Qualified Actions (as defined below).
 - c. must top up with a fresh fund. Not applicable to fund transfer from other UOB accounts.
 - d. must use a personal email account and it is never used before for registration of other UOB accounts.
4. Successfully participating in this Promotion will entitle you to cashback/e-vouchers/points /Gopay which are redeemable with the Partner whose promo code you used in your application (“Reward”), further listed in the table below (“Reward”). The value of each Reward will vary depending on the Partner and the Qualified Action you have successfully completed.
5. “Qualified Action” refers to any of the following:
 - with respect to TMRW Account

Maximum Reward you may receive for opening TMRW Account is Cashback / E-voucher / Points valued at up to Rp500.000, under the terms and conditions as follows:

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Mission 1 – Top-Up Fresh Fund, Maintaining Top-up Balance & Financial Transaction

1. Top-up a fresh from within no later than 5 calendar days after your TMRW Everyday Account is opened;
2. After a top-up, ensure that the top-up amount in your TMRW Everyday Account does not fall throughout the balance maintain period as listed in the table below;
3. Make a financial transaction at minimum 2 times via UOB TMRW app for a certain period as listed in the table below after your TMRW Everyday Account is opened;
4. Customer is entitled to 1 reward at the greatest level after completing the foregoing requirements.

Reward for Mission 1:

Mission 1 – Top-Up Fresh Fund, Maintaining Top-up Balance & Financial Transaction			
Daily Minimum Balance Amount	Period of Maintained Daily Balance¹ & Period of Financial Transaction²	Frequency of Financial Transaction	Reward
Rp2.000.000	14 calendar days	2X	Rp150.000
Rp5.000.000	14 calendar days	2X	Rp300.000
Rp15.000.000	30 calendar days	2X	Rp500.000

¹Period of Maintained Daily Balance commences after the first top-up within 5 calendar days after the date the account is opened

² Transaction period commences as at the date the account is opened

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- with respect to TMRW Credit Card:

Maximum Reward you may receive for the accumulated credit card transactions during the current periode is a Cashback valued at up to Rp1.500.000, under the terms and conditions as follows:

1. Make a TMRW Credit Card transaction with the monthly minimum accumulated amount being the amount referring to the scheme in the table below;
2. Customer will receive 1 reward at the highest grade after fulfilling the following requirements.

Reward for Mission 2:

Mission 2 – Credit Card Transaction	
Min. Accumulated Transaction	Reward
Rp2.000.000	Rp150.000
Rp5.000.000	Rp450.000
Rp15.000.000	Rp1.500.000

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6. You may receive at maximum one Reward for every Qualified Action per month for every Mission for which you are eligible.
7. Any customer eligible to participate in the Promotion and has successfully completed each Qualified Action is entitled to the Reward as determined by PT Bank UOB Indonesia.
8. Successfully participating in this Promotion will entitle you to cashback/e-vouchers/points which are redeemable with the Partner whose promo code you used in your application (“Reward”), further listed in the table below (“Reward”). The value of each Reward will vary depending on the Partner and the Qualified Action you have successfully completed.
9. *Cashback / E-voucher / Point / Gopay* is a product of the Partner and is subject to the terms and conditions as established by the relevant Partner. Customer may contact the Partner for any and all issues, complaints, and risks arising out of the use of *Cashback / E-voucher / Point*.
10. Transactions eligible for this Promotion shall be those using TMRW Everyday Account such as:
 - Top-up of GoPay / OVO/ LinkAja/ i.Saku via TMRW App in any amount.
 - Bill payment via TMRW App in any amount.
 - Payment using TMRW QR in any amount.
11. Transactions eligible for this offer do not include:
 - Fund transfer of any kinds.
 - Cash withdrawal of any kinds using ATM Card / TMRW Debit Card.
 - Cash withdrawal of any kinds using TMRW Credit Card.
 - Financial transaction of any kinds using UOB accounts other than TMRW Everyday Account
12. Any and all applications for TMRW Products shall be subject to our discretion. Any decision of PT Bank UOB Indonesia shall be final and not be contested.
13. 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.
14. PT Bank UOB Indonesia may revoke the Reward should there be any transaction indicated to be fraud, found to be abuse and/or fraudulent as well as any actions against the laws and regulations on this program and resulting in breach of the terms hereof and/or the terms and conditions applicable in PT Bank UOB Indonesia.
15. This Promotion may not be combined with any other TMRW promotions. Participation in this Promotion will qualify you for the Rewards available under this Promotion only. You are not eligible to receive any other cash, coupon,

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reward, prize, or any other types of incentive available under any other referral or onboarding promotion run by us.

16. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
17. 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.
18. Any tax liabilities arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
19. 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.
20. By participating in this program, customer has read, understood, and agreed to the applicable terms and condition. For further information and filing of complaint, please contact UOB Contact Center at 14008.