



Syarat dan ketentuan Program Welcome to Privilege Banking

Syarat dan ketentuan "Program Welcome to Privilege Banking"

- Program ini berlaku khusus bagi Nasabah Perorangan yang belum pernah memiliki tabungan di PT Bank UOB Indonesia ("UOB Indonesia") selama 12 bulan terakhir, baik sebagai pemilik Rekening Utama (*single*) maupun Rekening Bersama (*joint*) dan bukan merupakan karyawan UOB Indonesia selama periode Program.
- Nasabah harus melakukan pembukaan rekening dengan segmen Privilege Banking.
- Program berlangsung dari 2 - 30 Juni 2026.
- Untuk mengikuti Program ini dan mendapatkan Hadiah sebagaimana yang telah dipilih oleh Nasabah di atas, Nasabah wajib:
 - Telah menjadi Nasabah Privilege Banking dan memiliki Total Saldo Gabungan di rekening minimal Rp1.000.000.000,- (Satu Miliar Rupiah) atau ekuivalen dalam valuta asing. Jumlah dana dihitung dari total gabungan seluruh rekening perbankan individual di UOB Indonesia. Dana yang disetorkan oleh Nasabah untuk membuka rekening harus merupakan dana baru yang berasal dari bank selain UOB Indonesia. Transfer dana antar rekening individual dalam UOB Indonesia tidak diperhitungkan.
 - Telah menyelesaikan Tindakan Yang Disyaratkan berikut:
 - Aktivasi UOB TMRW:** Nasabah harus berhasil mengunduh, mendaftar dan/atau mengakses aplikasi UOB TMRW untuk log in
 - Nasabah wajib melakukan **transaksi minimum sebesar Rp 250.000,-** melalui aplikasi UOB TMRW, dengan ketentuan:
 - Sumber dana untuk bertransaksi harus berasal dari rekening tabungan Nasabah di UOB Indonesia;
 - Jenis transaksi dapat berupa pembayaran ke *merchant*, transfer dana, atau pembayaran menggunakan QRIS;
 - Jumlah transaksi bersifat akumulatif sejak tanggal pembukaan rekening hingga tanggal dimana Syarat dan Ketentuan program ini ditandatangani.

Cashback	UOB Points - Zenith	UOB Points - PRIVIMiles	UOB Points - Preferred/ Telkomsel/ Lady's Card	GarudaMiles
5.000.000	146.750	300.000	1.125.000	25.000

- Bebas biaya transaksi investasi untuk pembelian produk investasi pertama hingga Rp 1.000.000.000 (Satu Miliar Rupiah) dengan ketentuan sebagai berikut:
 - Transaksi investasi berlaku untuk pembelian investasi pertama hingga Rp 1.000.000.000 (satu miliar rupiah) maksimal 3 (tiga) bulan setelah rekening dibuka.
 - Produk yang termasuk dalam program: Reksa Dana (Unit Trust) dan Obligasi (Bonds)
 - Program tidak berlaku untuk Capital Protected Fund dan untuk pembelian produk investasi melalui aplikasi UOB TMRW
 - Maksimal biaya yang dibebaskan adalah Rp 10.000.000 (Sepuluh Juta Rupiah)
 - Program berlaku untuk produk investasi dengan ketentuan biaya pembelian (*subscription fee*) minimum 0% sesuai dengan prospektus yang berlaku.
 - Untuk nasabah yang memenuhi kriteria program, biaya investasi akan ditetapkan 0% di sistem pada saat transaksi dilakukan.
- Syarat dan ketentuan wajib ditandatangani dan diajukan ke UOB Indonesia selambat-lambatnya pada 30 Juni 2026. Pengajuan setelah tanggal tersebut tidak akan diproses.
 - Program ini dapat digabungkan dengan program lainnya dengan mengikuti Syarat dan Ketentuan program yang berlaku.
 - Hadiah akan diberikan kepada Nasabah terkait dan tidak dapat dipindahtangankan ke Nasabah lain.
 - Cashback** akan dikreditkan ke rekening tabungan Nasabah di UOB Indonesia dengan status aktif, maksimal 90 Hari Kerja setelah memenuhi Syarat dan Ketentuan Program.

10. UOB Points atau GarudaMiles:

- Pemberian Hadiah UOB Points atau GarudaMiles hanya berlaku untuk pemegang kartu kredit utama (tidak berlaku untuk kartu tambahan).
- Nasabah dapat melakukan konversi UOB Points ke Miles dengan ketentuan nilai konversi sesuai jenis Kartu, sebagai berikut:

Jenis Kartu	Jenis Rewards	Nilai Konversi Rewards ke Miles
UOB Zenith	UOB Points	5.87 UOB Points = 1 Miles
UOB PRIVIMiles	UOB Points	12 UOB Points = 1 Miles
UOB Preferred/ Lady's/ Tsel	UOB Points	45 UOB Points = 1 Miles
Garuda Indonesia UOB Card	GarudaMiles	1 GarudaMiles = 1 Miles

Skema konversi Hadiah dari UOB Points ke Miles, merujuk pada jumlah UOB Points yang didapatkan sebagaimana detail Hadiah dalam point 5:

Hadiah	UOB Points - Zenith	UOB Points - PRIVIMiles	UOB Points - Preferred/ Telkomsel/ Lady's Card
Jumlah UOB Points	146.750	300.000	1.125.000
Jumlah konversi ke Miles	25.000	25.000	25.000

- Jika nomor kartu kredit yang diberikan berstatus tidak aktif atau dalam kondisi terblokir pada saat pemberian hadiah, maka UOB Indonesia berhak mengganti Hadiah Nasabah dengan jenis hadiah Cashback.
- Jumlah UOB Points kartu kredit yang didapatkan Nasabah, tidak dapat dipindahkan ke kartu kredit UOB lainnya.
- Hadiah UOB Points atau GarudaMiles diberikan maksimal 90 Hari Kerja setelah Nasabah memenuhi Syarat dan Ketentuan Program.
- Pajak hadiah *Cashback* program ini akan ditanggung oleh UOB Indonesia dengan tarif sesuai dengan peraturan perpajakan yang berlaku dan Nasabah bertanggung jawab atas setiap kewajiban pajaknya di akhir tahun berdasarkan perhitungan pajak tahunan orang pribadi.
- Program ini hanya dapat diikuti oleh nasabah yang telah melakukan pemadanan NPWP dengan NIK. Apabila sampai dengan periode Program berakhir, berdasarkan pengecekan UOB Indonesia, Nasabah belum melakukan pemadanan NPWP dengan NIK, maka UOB Indonesia berhak melakukan pembatalan keikutsertaan Nasabah dan Nasabah tidak berhak mendapatkan Hadiah dalam Program ini.
- Penduduk WNA dapat mengikuti Program ini selama memiliki KITAS dan TIN yang masih berlaku, dengan masa berlaku KITAS minimal 3 bulan setelah periode Program berakhir.
- Penawaran Program dapat dihentikan oleh UOB Indonesia sewaktu-waktu sebelum periode Program berakhir apabila dianggap perlu dengan pemberitahuan sebelumnya melalui kantor cabang.
- UOB Indonesia berhak membatalkan Hadiah apabila transaksi dianggap tidak wajar, ditemukan penyalahgunaan dan/atau kecurangan serta tindakan yang melanggar ketentuan hukum dan perundang-undangan dan tindakan lainnya yang menyebabkan pelanggaran atas syarat dan ketentuan ini dan/atau syarat dan ketentuan yang berlaku di UOB Indonesia.
- UOB Indonesia memiliki hak untuk mengubah Syarat dan Ketentuan Program ini dengan pemberitahuan sebelumnya.
- Syarat dan Ketentuan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.
- Batas waktu pengaduan ke UOB Indonesia dapat disampaikan paling lambat 90 hari kalender setelah tanggal berakhirnya Periode Program sebagaimana tercantum dalam formulir Syarat dan Ketentuan ini.
- Untuk informasi lebih lanjut dan penyampaian keluhan, dapat menghubungi Client Advisor Anda atau UOB Privilege Banking Hotline 1500288/62-21-23559088 atau kunjungi kantor cabang UOB Indonesia terdekat.

"Welcome to Privilege Banking Program" Terms and conditions

- This program is exclusively available to Individual Customers who have not held a savings account with PT Bank UOB Indonesia ("UOB Indonesia") in the past 12 months, whether as the holder of a single account or a joint account, and who are not employees of UOB Indonesia during the program period.
- Customers must open an account with the Privilege Banking segment.
- Program Period 2 - 30 June 2026.
- To participate in this Program and receive the Prize selected by the Customer above, the Customer must:
 - Be a Privilege Banking customer and have a minimum combined account balance of Rp1,000,000,000 (one billion rupiah) or the equivalent in foreign currency. The amount is calculated based on the combined total of all individual bank accounts at UOB Indonesia. The funds deposited by the customer to open the account must be new funds originating from a bank other than UOB Indonesia. Fund transfers between individual accounts within UOB Indonesia are not counted.
 - Has completed the following required actions:
 - UOB TMRW Activation:** Customers must successfully download, register for, and/or access the UOB TMRW app to log in.
 - Customers must make a minimum transaction of Rp 250,000 via the UOB TMRW app, subject to the following conditions:
 - Funds for transactions must come from the Customer's savings account at UOB Indonesia;
 - Transactions may include payments to merchants, fund transfers, or payments using QRIS;
 - The transaction amount is cumulative from the account opening date until the date on which the Terms and Conditions of this program are signed.

All criteria and activities listed in Section 4 must be completed by the Customer during the Program period and must be fulfilled prior to signing the Terms and Conditions of this Program. The minimum total combined balance specified in Section 4.a must be maintained until the Customer receives the Reward.

- The rewards for this program are:
 - Cashback worth IDR 5,000,000 (five million rupiah) or up to 1,125,000 (one million one hundred twenty-five thousand) UOB Points or 25,000 (twenty-five thousand) GarudaMiles, with the following details:

Cashback	UOB Points - Zenith	UOB Points - PRIVIMiles	UOB Points - Preferred/ Telkomsel/ Lady's Card	GarudaMiles
5.000.000	146.750	300.000	1.125.000	25.000

- No investment transaction fees for the purchase of your first investment product up to IDR 1,000,000,000 (one billion rupiah), subject to the following terms and conditions:
 - This investment offer applies to your first investment purchase of up to IDR 1,000,000,000 (one billion rupiah) within a maximum of 3 (three) months after the account is opened.
 - Products included in the program: Mutual Funds (Unit Trusts) and Bonds
 - The program does not apply to Capital Protected Funds or to investment product purchases made through the UOB TMRW app
 - The maximum fee waiver is IDR 10,000,000 (Ten Million Rupiah)
 - The program applies to investment products with a minimum subscription fee of 0% as stated in the applicable prospectus.
 - For customers who meet the program criteria, the investment fee will be set to 0% in the system at the time the transaction is made.
- The terms and conditions must be signed and submitted to UOB Indonesia no later than 30 June 2026. Applications submitted after that date will not be processed.
 - This program can be combined with other programs in accordance with the applicable Terms and Conditions.
 - The reward will be awarded to the relevant customer and cannot be transferred to another customer.
 - Cashback** will be credited to the customer's active savings account at UOB Indonesia within a maximum of 90 business days after the program's terms and conditions have been met.

10. UOB Points or GarudaMiles:

- The awarding of UOB Points or GarudaMiles applies only to primary credit cardholders (not applicable to supplementary cards).
- Customers can convert UOB Points to Miles based on the conversion rate applicable to their card type, as follows:

Cards Type	Rewards Type	Rewards-to-Miles Conversion Rate
UOB Zenith	UOB Points	5.87 UOB Points = 1 Miles
UOB PRIVIMiles	UOB Points	12 UOB Points = 1 Miles
UOB Preferred/ Lady's/ Tsel	UOB Points	45 UOB Points = 1 Miles
Garuda Indonesia UOB Card	GarudaMiles	1 GarudaMiles = 1 Miles

The conversion rate for redeeming UOB Points for Miles refers to the number of UOB Points earned, as detailed in the Rewards section under point 5:

Rewards	UOB Points - Zenith	UOB Points - PRIVIMiles	UOB Points - Preferred/ Telkomsel/ Lady's Card
Total UOB Points	146.750	300.000	1.125.000
Total conversion to miles	25.000	25.000	25.000

- If the credit card number provided is inactive or blocked at the time the reward is issued, UOB Indonesia reserves the right to replace the Customer's Reward with a Cashback reward.
- The UOB Points earned on a customer's credit card cannot be transferred to another UOB credit card.
- UOB Points or GarudaMiles rewards will be awarded within a maximum of 90 business days after the customer meets the program's terms and conditions.
- Taxes on the cashback rewards from this program will be borne by UOB Indonesia at rates in accordance with applicable tax regulations, and customers are responsible for any tax liabilities at year-end based on their annual personal tax calculation.
- This program is open only to customers who have linked their NPWP to their NIK. If, by the end of the program period, UOB Indonesia's verification shows that the customer has not linked their NPWP to their NIK, UOB Indonesia reserves the right to cancel the customer's participation, and the customer will not be eligible to receive any rewards under this program.
- Foreign nationals may participate in this program as long as they hold a valid KITAS and TIN, provided that their KITAS remains valid for at least 3 months after the program ends.
- UOB Indonesia may terminate the Program at any time prior to the end of the Program period if deemed necessary, with prior notice provided through its branch offices.
- UOB Indonesia reserves the right to cancel the Prize if the transaction is deemed irregular, if abuse and/or fraud is detected, or if there are actions that violate applicable laws and regulations, or any other actions that result in a breach of these terms and conditions and/or the terms and conditions in effect at UOB Indonesia.
- UOB Indonesia reserves the right to amend the Terms and Conditions of this Program with prior notice.
- These Terms and Conditions have been aligned with applicable laws and regulations, including the regulations of the Financial Services Authority.
- Complaints submitted to UOB Indonesia must be received no later than 90 calendar days after the end date of the Program Period, as stated in these Terms and Conditions.
- For further information or to file a complaint, please contact your Client Advisor or the UOB Privilege Banking Hotline at 1500288/62-21-23559088, or visit your nearest UOB Indonesia branch.