

RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY) VERSI UMUM PRODUCTS AND SERVICES INFORMATION OVERVIEW FOR GENERAL

| Nama Penerbit Issuer Name | PT Bank UOB Indonesia ("Bank") | Jenis Produk Product Type | Tabungan Savings | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---------------|---------------|----------------|-------|-------|-------|--------------------------------|-------|-------|-------|-----------------|-------|-------|-------|---|--|-------------------------------|----------------|------------------|------------------|----------------|-------|-------|-------|--------------------------------|-------|-------|-------|-----------------|-------|-------|-------|
| Nama Produk Product Name | One Account | Deskripsi Produk Product Description | Satu rekening tabungan untuk semua transaksi yang memberikan keuntungan dalam bertransaksi berupa bonus bunga tambahan. <i>One Account, a one savings account for all transactions that rewards you with bonus interest.</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mata Uang Currency | Rupiah | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fitur Utama Tabungan | | Key Features | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Setoran Awal | Rp1.000.000 | Initial Deposit | Rp1.000.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Saldo Minimal | Rp0 | Minimum Balance | Rp0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Suku Bunga Tabungan (per tahun) | <table border="1"> <thead> <tr> <th>Saldo Rata-Rata Bulanan</th> <th>Bunga Dasar</th> <th>Bonus Bunga 1</th> <th>Bonus Bunga 2</th> </tr> </thead> <tbody> <tr> <td>< Rp25.000.000</td> <td>0,00%</td> <td>0,00%</td> <td>0,00%</td> </tr> <tr> <td>Rp25.000.000 - < Rp500.000.000</td> <td>0,50%</td> <td>1,00%</td> <td>3,50%</td> </tr> <tr> <td>≥ Rp500.000.000</td> <td>0,75%</td> <td>0,00%</td> <td>0,00%</td> </tr> </tbody> </table> | Saldo Rata-Rata Bulanan | Bunga Dasar | Bonus Bunga 1 | Bonus Bunga 2 | < Rp25.000.000 | 0,00% | 0,00% | 0,00% | Rp25.000.000 - < Rp500.000.000 | 0,50% | 1,00% | 3,50% | ≥ Rp500.000.000 | 0,75% | 0,00% | 0,00% | Saving Interest Rate (per annum) | <table border="1"> <thead> <tr> <th>Monthly Average Balance (MAB)</th> <th>Basic Interest</th> <th>Bonus Interest 1</th> <th>Bonus Interest 2</th> </tr> </thead> <tbody> <tr> <td>< Rp25.000.000</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>Rp25.000.000 - < Rp500.000.000</td> <td>0.50%</td> <td>1.00%</td> <td>3.50%</td> </tr> <tr> <td>≥ Rp500.000.000</td> <td>0.75%</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table> | Monthly Average Balance (MAB) | Basic Interest | Bonus Interest 1 | Bonus Interest 2 | < Rp25.000.000 | 0.00% | 0.00% | 0.00% | Rp25.000.000 - < Rp500.000.000 | 0.50% | 1.00% | 3.50% | ≥ Rp500.000.000 | 0.75% | 0.00% | 0.00% |
| | Saldo Rata-Rata Bulanan | Bunga Dasar | Bonus Bunga 1 | Bonus Bunga 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | < Rp25.000.000 | 0,00% | 0,00% | 0,00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp25.000.000 - < Rp500.000.000 | 0,50% | 1,00% | 3,50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ≥ Rp500.000.000 | 0,75% | 0,00% | 0,00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly Average Balance (MAB) | Basic Interest | Bonus Interest 1 | Bonus Interest 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| < Rp25.000.000 | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rp25.000.000 - < Rp500.000.000 | 0.50% | 1.00% | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ≥ Rp500.000.000 | 0.75% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <ul style="list-style-type: none"> Suku bunga progresif per tahun dan dapat berubah sewaktu-waktu. Pajak 20% atas Bunga untuk total nominal simpanan setara atau di atas Rp7.500.000. | | <ul style="list-style-type: none"> Progressive interest per annum may be varied from time to time. 20% tax on interest applies to total savings equivalent to over Rp7.500.000. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Transaksi Belanja Harian | Untuk Non-Privilege Banking: Rp25.000.000 Untuk Privilege Banking: Rp50.000.000 | Daily Purchase Transaction Limit | For Non-Privilege Banking: Rp25.000.000 For Privilege Banking: Rp50.000.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Penarikan Harian di ATM | Rp10.000.000 | Daily Withdrawal Limit in ATM | Rp10.000.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Transfer | Batas transfer sesuai Standar Layanan Bank; dapat dilihat pada lampiran "Limit Transaksi Rekening UOB". | Transfer Limit | Transfer limit is at the Bank's Standard Service; refers to the "UOB Account Transaction Limit" appendix | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rekening Tidak Aktif | Tidak ada mutasi, baik penarikan atau penyetoran, selama 12 bulan berturut-turut. | Dormant Account | There is no transfer, neither withdrawal nor depositing, for 12 consecutive months. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tingkat Bunga Penjaminan | Sesuai ketentuan LPS (dapat berubah sewaktu-waktu) www.lps.go.id | Deposit Insurance Rate | At IDIC's discretion (may be varied from time to time) www.lps.go.id | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya | | Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Administrasi per bulan | <ul style="list-style-type: none"> Saldo rata-rata < Rp1.000.000: Rp10.000 Saldo rata-rata ≥ Rp1.000.000: Bebas biaya Untuk rekening penggajian bagi perusahaan yang bekerja sama dengan Bank UOB Indonesia: Bebas biaya | Monthly Administrative Fee | <ul style="list-style-type: none"> Average balance < Rp1.000.000: Rp10.000 Average balance ≥ Rp1.000.000: No fee Company payroll account in cooperation with Bank UOB Indonesia: No fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Penarikan | ATM Bank UOB <ul style="list-style-type: none"> Dalam Negeri dan UOB Regional (Singapura, Malaysia, Thailand): Bebas biaya ATM Bank Lain <ul style="list-style-type: none"> Saldo sebelum transaksi ≥ Rp1.000.000: Bebas biaya penarikan (Maksimum 10x transaksi per hari) Saldo sebelum transaksi < Rp1.000.000: Rp7.500 Plus / Visa Network: USD 2,5 | Withdrawal Fee | UOB Bank ATM <ul style="list-style-type: none"> Within Country and UOB Regional (Singapore, Malaysia, Thailand): No fee Other Bank ATM <ul style="list-style-type: none"> Balance before transaction ≥ Rp1.000.000: No fee (At maximum 10x transaction per day) Balance before transaction < Rp1.000.000: Rp7.500 Plus / Visa Network: USD 2.5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Transfer Antar Bank | Melalui Cabang <ul style="list-style-type: none"> LLG: Rp2.900 per transaksi Real Time On-Line (RTOL): Rp6.500 per transaksi RTGS: <ul style="list-style-type: none"> > Rp100.000.000 - Rp500.000.000: Rp30.000 per transaksi > Rp500.000.000: Rp25.000 per transaksi | Interbank Transfer Fee | Via Branch <ul style="list-style-type: none"> LLG: Rp2.900 per transaction Real Time On-Line (RTOL): Rp6.500 per transaction RTGS: <ul style="list-style-type: none"> > Rp100.000.000 - Rp500.000.000: Rp30.000 per transaction > Rp500.000.000: Rp25.000 per transaction | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



| Biaya | | Fee | |
|--|--|--|--|
| Biaya Penggantian Kartu | Rp10.000 | Card Replacement Fee | Rp10.000 |
| Biaya Rekening Tidak Aktif | Rp10.000 per bulan | Dormant Account Fee | Rp10.000 per month |
| Biaya Penutupan Rekening | Rp100.000 | Account Closing Fee | Rp100.000 |
| Biaya Pengecekan Saldo | <ul style="list-style-type: none"> ATM Bank Lain: Rp4.000 per transaksi UOB Regional (Singapore, Malaysia, Thailand): Bebas biaya VISA: USD 0,5 | Balance Checking Fee | <ul style="list-style-type: none"> Other Bank's ATM: Rp4.000 per transaction UOB Regional (Singapore, Malaysia, Thailand): No fee VISA: USD 0.5 |
| Manfaat | | Benefits | |
| <ol style="list-style-type: none"> Bunga harian: Semakin besar saldo, semakin tinggi Bunga yang didapat. Nasabah UOB One Account dapat menikmati kemudahan dan keuntungan di dalam transaksi-transaksi berikut: <ol style="list-style-type: none"> Bebas biaya transaksi berikut setiap bulannya: <ul style="list-style-type: none"> 5x LLG * Biaya RTOL melalui UOB TMRW *Diberikan dalam bentuk pengembalian (cashback) ke rekening nasabah dibulan berikutnya. Bonus bunga diberikan apabila terdapat transaksi Kartu Debit dan/atau Kartu Kredit, transaksi finansial via Personal Internet Banking ("PIB") dan TMRW, menjadi nasabah baru tabungan UOB, dan transfer masuk dari luar Bank sesuai dengan syarat dan ketentuan. | | <ol style="list-style-type: none"> Daily interest: the higher the balance, the higher the interest would be. UOB One Account Customer can enjoy the convenience and benefits in the following transactions: <ol style="list-style-type: none"> No fee transaction fee including every month: <ul style="list-style-type: none"> 5x LLG* RTOL fee through UOB TMRW *Provided in a cashback to customer account on the following month and may not be accumulated. Interest bonus will be given where there is a transaction of Debit Card and/or Credit Card, financial transactions via Personal Internet Banking ("PIB") and TMRW, becoming a new customer of UOB saving, and Incoming transfer from outside the Bank pursuant to the terms and conditions. | |
| Risiko | | Risks | |
| <ol style="list-style-type: none"> Tidak dijaminnya simpanan nasabah oleh Lembaga Penjamin Simpanan (LPS) atau lembaga lain yang mungkin menggantikannya di kemudian hari akibat jumlah maksimum simpanan setara dengan Rp2.000.000.000 atau jumlah lain yang akan ditentukan oleh Lembaga Penjamin Simpanan (LPS), termasuk jika nasabah menerima suku bunga Bank yang besarnya melebihi tingkat suku bunga yang ditetapkan oleh LPS atau lembaga lain yang menggantikannya di kemudian hari. Penyalahgunaan alat/media transaksi dan tanda pengenal oleh pihak lain. Adanya risiko operasional terkait penggunaan fasilitas PIB, Aplikasi UOB TMRW, dan kartu ATM/Debit diantaranya koneksi jaringan ATM atau mesin EDC. | | <ol style="list-style-type: none"> Non-guarantee by the Indonesia Deposit Insurance Corporation (IDIC) or any other institutions potentially succeeding subsequently thereof as a result of the maximum savings amount being equal to Rp2.000.000.000 or any other amounts shall be determined by the Indonesia Deposit Insurance Corporation (IDIC), including in the event the customer receives a Bank interest exceeding the interest rate determined by IDIC or any other institutions potentially succeeding subsequently thereof. Misuse of tool/means of transaction and identification by any other parties. There is an operational risk related to the use of PIB, UOB TMRW App, and ATM/Debit card facility including ATM or EDC machine network connection. | |
| Persyaratan dan Tata Cara | | Requirements and Procedure | |
| Persyaratan yang harus dilengkapi: <ul style="list-style-type: none"> Mengisi formulir pembukaan rekening. Usia minimal 17 tahun. Penduduk <ol style="list-style-type: none"> WNI wajib menyerahkan fotokopi KTP yang masih berlaku dan menunjukkan dokumen asli. WNA wajib menyerahkan fotokopi paspor dan KITAS/KITAP yang masih berlaku dan menunjukkan dokumen asli. Menyerahkan fotokopi NPWP dan menunjukkan dokumen asli. | | Requirements to be met are: <ul style="list-style-type: none"> Complete the account opening form. At minimum of 17 years old. Resident <ol style="list-style-type: none"> Indonesian Citizen must provide a copy of valid ID Card and show the original document. Foreign National must provide a copy of Passport and valid KITAS/KITAP and show the original document. Provide a copy of Tax Identification Number and show the original document. | |
| Pertanyaan dan pengaduan dapat disampaikan melalui: <ul style="list-style-type: none"> Customer care: 14008 Email: UOBcare@uob.co.id | | Inquiries and complaints can be submitted via: <ul style="list-style-type: none"> Customer care: 14008 Email: UOBcare@uob.co.id | |



Simulasi Metode Perhitungan Bunga
Simulation of Interest Calculation Method

Contoh Perhitungan Bunga Dasar:
Sample Calculation of Basic Interest:

| Saldo Rata-Rata Bulanan (Rp) <i>Monthly Average Balance(Rp)</i> | Tier (Rp) <i>Tier (Rp)</i> | Jumlah Tier (Rp) <i>Tiered Amount (Rp)</i> | Bunga Dasar <i>Basic Interest</i> | Perhitungan <i>Calculation</i> | Total Nominal Bunga (Rp) <i>Total Interest Amount (Rp)</i> |
|--|-------------------------------|---|--------------------------------------|---|---|
| 519.000.000 | < 25.000.000 | 24.999.999 | 0,00% | $24.999.999 \times 0,0\% \times 30 \text{ hari (days)} / 365 \text{ hari (days)}$ | 0 |
| | 25.000.000 - < 500.000.000 | 475.000.000 | 0,50% | $475.000.000 \times 0,50\% \times 30 \text{ hari (days)} / 365 \text{ hari (days)}$ | 195.205 |
| | 500.000.000 | 19.000.001 | 0,75% | $19.000.001 \times 0,75\% \times 30 \text{ hari (days)} / 365 \text{ hari (days)}$ | 11.712 |
| Bunga Bruto <i>Gross Interest</i> | | | | | 206.918 |
| Pajak 20% <i>Tax 20%</i> | | | | | (41.384) |
| Bunga Net <i>Nett Interest</i> | | | | | 165.534 |

Catatan: Simulasi dengan jumlah hari 30 (tiga puluh) hari.
Note: Simulation for 30 (thirty) days.

Simulasi Metode Perhitungan Bunga
Simulation of Interest Calculation Method

Contoh Perhitungan Bonus Bunga 1 (nasabah memenuhi 1 dari 4 kriteria):
Sample Calculation of Interest Bonus 1 (customer meets 1 of 4 criteria):

| Saldo Rata-Rata Bulanan (Rp) <i>Monthly Average Balance(Rp)</i> | Tier (Rp) <i>Tier (Rp)</i> | Jumlah Tier (Rp) <i>Tiered Amount(Rp)</i> | Bonus Bunga 1 <i>Bonus Interest 1</i> | Perhitungan <i>Calculation</i> | Total Nominal Bunga (Rp) <i>Total Interest Amount (Rp)</i> |
|--|-------------------------------|--|--|--|---|
| 519.000.000 | < 25.000.000 | 24.999.999 | 0,00% | $24.999.999 \times 0,0\% \times 30 \text{ hari (days)} / 365 \text{ hari (days)}$ | 0 |
| | 25.000.000 - < 500.000.000 | 475.000.000 | 1,00% | $475.000.000 \times 1,00\% \times 30 \text{ hari (days)} / 365 \text{ hari (days)}$ | 390.411 |
| | 500.000.000 | 19.000.001 | 0,00% | Tidak mendapatkan bonus bunga di tier ini karena melewati batas Rp500.000.000 <i>Not eligible for interest bonus as it exceeds the cap limit of Rp500.000.000</i> | 0 |
| Bunga Bruto <i>Gross Interest</i> | | | | | 390.411 |
| Pajak 20% <i>Tax 20%</i> | | | | | (78.082) |
| Bunga Net <i>Nett Interest</i> | | | | | 312.329 |

Catatan: Simulasi dengan jumlah hari 30 (tiga puluh) hari.
Note: Simulation for 30 (thirty) days.



| Simulasi Metode Perhitungan Bunga <i>Simulation of Interest Calculation Method</i> | | | | | |
|--|-------------------------------|---|---|--|---|
| Contoh Perhitungan Bonus Bunga 2 (nasabah memenuhi 2 dari 4 kriteria): <i>Sample Calculation of Interest Bonus 2 (customer meets 2 of 4 criteria):</i> | | | | | |
| Saldo Rata-Rata Bulanan (Rp) <i>Monthly Average Balance (Rp)</i> | Tier (Rp) <i>Tier (Rp)</i> | Jumlah Tier (Rp) <i>Tiered Amount (Rp)</i> | Bunga Bunga 2 <i>Bonus Interest 2</i> | Perhitungan <i>Calculation</i> | Total Nominal Bunga (Rp) <i>Total Interest Amount (Rp)</i> |
| 519.000.000 | < 25.000.000 | 24.999.999 | 0,00% | $24.999.999 \times 0,0\% \times 30 \text{ hari (days)} / 365 \text{ hari (days)}$ | 0 |
| | 25.000.000 - < 500.000.000 | 475.000.000 | 3,50% | $475.000.000 \times 3,50\% \times 30 \text{ hari (days)} / 365 \text{ hari (days)}$ | 1.366.438 |
| | 500.000.000 | 19.000.001 | 0,00% | Tidak mendapatkan bonus bunga di tier ini karena melewati batas Rp500.000.000 <i>Not eligible for interest bonus as it exceeds the cap limit of Rp500.000.000</i> | 0 |
| Bunga Bruto <i>Gross Interest</i> | | | | | 1.366.438 |
| Pajak 20% <i>Tax 20%</i> | | | | | (273.288) |
| Bunga Net <i>Nett Interest</i> | | | | | 1.093.151 |
| Catatan: Note: <ul style="list-style-type: none"> Simulasi dengan jumlah hari 30 (tiga puluh) hari. <i>Simulation for 30 (thirty) days.</i> Apabila nasabah sudah mendapatkan Bonus Bunga 2, maka nasabah tidak mendapatkan lagi Bonus Bunga 1. <i>If the Customer has received the Interest Bonus 2, the customer does not receive Interest Bonus 1.</i> Bonus bunga berlaku untuk 1 (satu) tabungan UOB One Account yang pertama kali dimiliki Nasabah atau tabungan UOB One Account dengan nomor rekening terkecil. <i>The interest bonus applies to 1 (one) UOB One Account savings that the Customer owns for the first time or the UOB One Account savings with the smallest account number.</i> | | | | | |
| Informasi Tambahan | | | Additional Information | | |
| Kriteria untuk mendapatkan Bonus Bunga: 1. Melakukan minimal 2 (dua) kali transaksi pembayaran tagihan melalui layanan Digital Banking UOB (TMRW) atau layanan UOB PIB sebesar minimum Rp100.000 per transaksi di bulan yang bersangkutan. Pembayaran Tagihan (<i>Bill Payment</i>) itu antara lain: <ul style="list-style-type: none"> Tagihan kartu kredit (kartu kredit UOB dan bank-bank lainnya). Tagihan Listrik Tagihan Air Tagihan PBB Tagihan Telepon Tagihan TV dan Internet Pembayaran Premi Asuransi Pembayaran Leasing/Multifinance Isi ulang E-Wallet 2. Transfer dana masuk ke rekening tabungan One sebesar Rp250.000 di bulan yang bersangkutan. 3. Melakukan transaksi pembelian menggunakan Kartu Debit dan/atau Kartu Kredit UOB minimal Rp1.000.000 (akumulatif) setiap bulan (berdasarkan bulan transaksi berjalan). 4. Pembukaan Rekening One Account baru dari nasabah yang belum pernah memiliki rekening tabungan dan/atau Giro dengan Bank UOB sebelumnya (termasuk tidak memiliki tabungan TMRW)*. *Apabila memenuhi kriteria ini, nasabah berhak mendapatkan bonus bunga selama 6 bulan. | | | Criteria to receive Interest Bonus: 1. Make at minimum 2 (two) transactions of bill payment via UOB Digital Banking services (TMRW) or UOB PIB services in the amount of Rp100.000 per transaction on the corresponding month. These Bill Payments include: <ul style="list-style-type: none"> Credit card Bills (UOB credit card or those of other banks) Electricity Bills Water Bills Land and Building Tax Bills Telephone Bills TV and Internet Bills Insurance premium payment Leasing/Multifinance Payment E-Wallet Top-up 2. Incoming transfer fund into One savings account in the amount of Rp250.000 on the corresponding month. 3. Make purchase transactions using UOB Debit Card and/or Credit Card at minimum of Rp1.000.000 (accumulative) each month (pursuant to the current transaction month). 4. Opening of new One Account from a customer who has never held a savings and/or Giro account with UOB (including never have TMRW savings account)*. *If these criteria are met, customer is entitled to an interest bonus for 6 months. | | |



Disclaimer (penting untuk dibaca):

1. Informasi yang tercantum dalam dokumen ini berlaku pada tanggal dokumen ini diterbitkan.
2. Bank dapat menolak permohonan pembukaan rekening apabila Calon Nasabah/ Nasabah tidak memenuhi persyaratan dan peraturan yang berlaku.
3. Calon Nasabah/Nasabah harus membaca dengan teliti RIPLAY ini dan berhak bertanya kepada pegawai Bank atas semua hal terkait RIPLAY ini.
4. UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan peserta penjaminan Lembaga Penjamin Simpanan (LPS).
5. Informasi besarnya nominal setoran, tarikan serta biaya-biaya yang melekat pada masing-masing produk adalah tidak mengikat, dan akan dikenakan Bank kepada nasabah sesuai perubahan yang berlaku jika ada, dengan pemberitahuan terlebih dahulu kepada nasabah.
6. Ketentuan ini menjadi bagian yang tidak terpisahkan dengan Syarat dan Ketentuan Umum yang telah diketahui sebelum membaca dan mengetahui Syarat dan Ketentuan simpanan ini.
7. Apabila ada perubahan atau penambahan Syarat dan Ketentuan dikemudian hari, maka nasabah akan terikat pada syarat dan ketentuan terbaru. Untuk setiap perubahan syarat dan ketentuan ini akan diberitahukan kepada nasabah terlebih dahulu melalui media pemberitahuan yang dipandang layak oleh Bank dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku.
8. Apabila ada hal-hal yang belum dijelaskan atau diatur di Syarat dan Ketentuan simpanan ini, maka Syarat dan Ketentuan Umum dan ketentuan Bank yang berlaku dan digunakan. Jika terdapat pertentangan atas hal-hal tersebut, maka Syarat dan Ketentuan simpanan ini tidak digunakan.
9. Bank dapat melakukan penutupan rekening sesuai dengan syarat & ketentuan yang berlaku.

Disclaimer (must read):

1. Information as described in this document takes effect on the issuance date of the document.
2. Banks may deny the request of account opening if a Potential/Actual Customer fails to meet the requirements and the applicable regulations.
3. The Potential/Actual Customer shall thoroughly read this Summary of Product and Service Information and be entitled to make inquiry to the Bank's officer on all matters related to this Summary of Product and Service Information.
4. UOB Indonesia is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia also member of Indonesia Deposit Insurance Corporation (IDIC).
5. Information on the deposit amount, withdrawal and any fees applicable in each product are non-binding and shall be charged by the Bank to the customers according to applicable changes, if any, with prior notification to the customers.
6. This terms overview is an integral part of the General Terms and Conditions acknowledged prior to reading and acknowledging these deposit term and conditions.
7. If there are any adjustment or additions to the Terms and Conditions in the future, Customers will be bound to the latest Terms and Conditions. Any changes to the Terms and Conditions will be notified to the customer in advance through notification media deemed appropriate by the Bank, taking into account the provisions of applicable laws and regulations.
8. If there are any matters not explained or covered in these deposit Terms and Conditions, the Bank's General terms and conditions will apply. In case of any conflicts, these deposit Terms and Conditions will not be used.
9. Bank may close the account in accordance with the applicable terms and conditions.

_____, _____ 20____



RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY) VERSI PERSONAL PRODUCTS AND SERVICES INFORMATION OVERVIEW FOR PERSONAL

Lampiran: Limit Transaksi Rekening UOB
Appendix: UOB Account Transaction Limit

| |
|--|
| Melalui Teller <i>Via Teller</i> |
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1. Batas nominal maksimal untuk transaksi outgoing LLG Rp1.000.000.000
The maximum nominal limit for outgoing LLG transactions is Rp1.000.000.000
2. Transaksi keluar melalui RTGS hanya berlaku untuk nominal diatas Rp100.000.000
RTGS outgoing transactions are only valid for nominal values above Rp100.000.000

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| Melalui Personal Internet Banking & Aplikasi UOB TMRW <i>Via Personal Internet Banking & UOB TMRW App</i> |
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Nasabah Privilege Banking
Privilege Banking Customer

| Jenis Transaksi <i>Transaction Type</i> | Limit Maksimum per Transaksi (Rp) <i>Maximum Limit per Transaction (Rp)</i> | Limit Gabungan per Hari (Rp) <i>Combined Limit per Day (Rp)</i> | Limit Gabungan per Bulan (Rp) <i>Combined Limit per Month (Rp)</i> |
|--|--|--|---|
| Transfer dana ke rekening UOB (milik sendiri) <i>Fund transfer to UOB account (own)</i> | Tidak ada limit <i>No Limits</i> | Tidak ada limit <i>No Limits</i> | Tidak ada limit <i>No Limits</i> |
| Transfer dana ke rekening UOB lainnya <i>Transfer funds to another UOB account</i> | 500.000.000 | 500.000.000 | 1.500.000.000 |
| Transfer dana ke rekening di Bank lain (RTGS)* <i>Transfer funds to accounts at other bank (RTGS)*</i> | 500.000.000 | 500.000.000 | 1.500.000.000 |
| Transfer dana ke rekening di Bank lain (RTOL) <i>Transfer of funds to an account at another bank (RTOL)</i> | 100.000.000 | 500.000.000 | 1.500.000.000 |
| <i>Ad-Hoc Transfer</i> <i>Ad-Hoc Transfer</i> | 100.000.000 | 100.000.000 | 1.500.000.000 |
| Transfer dana menggunakan <i>Telegraphic Transfer**</i> <i>Transfer funds using Telegraphic Transfer**</i> | 100.000.000 | 100.000.000 | 1.500.000.000 |
| Pembayaran Tagihan <i>Bill payment</i> | 999.999.999 | Tidak ada limit <i>No Limits</i> | 999.999.999 |

Nasabah Wealth Banking & PFS Mass
PFS Mass & Wealth Banking Customer

| Jenis Transaksi <i>Transaction Type</i> | Limit Maksimum per Transaksi (Rp) <i>Maximum Limit per Transaction (Rp)</i> | Limit Gabungan per Hari (Rp) <i>Combined Limit per Day (Rp)</i> | Limit Gabungan per Bulan (Rp) <i>Combined Limit per Month (Rp)</i> |
|--|--|--|---|
| Transfer dana ke rekening UOB (milik sendiri) <i>Fund transfer to UOB account (own)</i> | Tidak ada limit <i>No Limits</i> | Tidak ada limit <i>No Limits</i> | Tidak ada limit <i>No Limits</i> |
| Transfer dana ke rekening UOB lainnya <i>Transfer funds to another UOB account</i> | 250.000.000 | 250.000.000 | 1.000.000.000 |
| Transfer dana ke rekening di Bank lain (RTGS)* <i>Transfer funds to accounts at other bank (RTGS)*</i> | 250.000.000 | 250.000.000 | 1.000.000.000 |
| Transfer dana ke rekening di Bank lain (RTOL) <i>Transfer of funds to an account at another bank (RTOL)</i> | 100.000.000 | 250.000.000 | 1.000.000.000 |
| <i>Ad-Hoc Transfer</i> <i>Ad-Hoc Transfer</i> | 100.000.000 | 100.000.000 | 500.000.000 |
| Transfer dana menggunakan <i>Telegraphic Transfer**</i> <i>Transfer funds using Telegraphic Transfer**</i> | 50.000.000 | 50.000.000 | 1.500.000.000 |
| Pembayaran Tagihan <i>Bill payment</i> | 500.000.000 | Tidak ada limit <i>No Limits</i> | 500.000.000 |

*Minimum transfer ke Bank lain menggunakan *Real Time Gross Settlement (RTGS)* adalah Rp100.000.001 per transaksi

*Minimum transfer to other banks using *Real Time Gross Settlement (RTGS)* is Rp100.000.001 per transaction

**Limit transaksi yang berlaku melalui PIB

**Applied transaction limit via PIB

