

TMRW EVERYDAY ACCOUNT

Fees	Amount
Account	
Service Monthly Fee	Free
Fall Below Fee	Free
Dormant Fee	Free
Account Closing Fee	Free
TMRW App	
Fund Transfer	
RTOL	Free bank admin fees
RTGS	Free bank admin fees
BI-FAST	Free bank admin fees
Bill Payment / Top Up	Free bank admin fees
E-statement	Free
Internet Banking	
Fund Transfer	
RTOL	Rp6.500 bank admin fee per transaction
RTGS	Free bank admin fees
Bill Payment / Top Up	Free bank admin fees
E-statement	Free

TMRW EVERYDAY ACCOUNT

Fees	Amount
UOB ATM	
Balance Inquiry	Free
Cash Withdrawal	Free
Fund Transfer	
RTOL	Rp6.500 bank admin fee per transaction
Bill Payment	
Telkom	Rp2.000 per transaction
Telkomsel	Free
Indosat	Free
PLN	Rp2.500 per transaction
UOB Credit Card	Free
UOB ATM Regional (Singapore, Thailand and Malaysia)	
Balance Inquiry	Free
Cash Withdrawal Fee	Free
Other Bank ATM (via ATM Bersama/Prima network)	
Balance Inquiry	Rp4.000 per transaction
Cash Withdrawal	Free (With minimum balance Rp1.000.000 before withdrawal, normal fee is Rp7.500. Effective 1 Jan 2021, maximum free 15 withdrawal per month applied.)
Fund Transfer between bank (RTOL)	Rp6.500 bank admin fee per transaction

TMRW EVERYDAY ACCOUNT

Fees	Amount
Branch	
Cash Deposit	Free
Cash Withdrawal	Rp10.000 per transaction
Book Transfer Within UOB Account	Rp10.000 per transaction
Transfer to Other Bank	Rp10.000 + (SKN / RTGS service fee)
Bill Payment	
PLN	Rp15.000 per transaction
UOB Credit Card	Rp25.000 per transaction

KARTU ATM/DEBIT TMRW

Fees	Amount
Card Replacement Fee for Lost / Damaged Card via TMRW app	Free
Copy of sales slip fee	01 - 15 Working Days Rp25.000 16 - 30 Working Days Rp15.000
PIN Replacement via TMRW app	Free

TMRW CREDIT CARD

Fees	Amount	
Retail & Cash Advance Interest	1.75% per month / 21% per annum	
Cash Advance Transaction Fee	6% of the withdrawal amount or minimum Rp100.000, whichever is higher	
Overlimit Fee	Rp150.000	
Annual Fee	Rp300.000 (Free only first year)	
E-statement	Free	
Card Replacement	Rp50.000 per request	
Statement Re-issuance Fee	Rp30.000 per statement (Free to view and download via TMRW app)	
Copy of Sales Slip Fee	Rp50.000 per slip	
Copy of Yearly Billing Statement Fee	Rp300.000 per slip	
PIN Replacement Fee	Free for PIN set/change/reset via TMRW app	
Minimum Payment	5% of total billing statement	
Late Payment Fee	1% of total billing statement amount or maximum Rp100.000 (whichever is lower)	
Stamp Duty According to Total Payment Amount (Excluding Stamp Duty)	Valid until 31 December 2020	Valid from 1 January 2021
≤ Rp250.000	Rp0	Rp0
> Rp250.000 - Rp1.000.000	Rp3.000	Rp0
> Rp1.000.000	Rp6.000	Rp0
> Rp5.000.000	Rp6.000	Rp10.000
ATM Cash Withdrawal Fee per Transaction		
via ATM UOB	Free	
via Plus Network	Rp30.000 per transaction	
via Cirrus Network	Rp30.000 per transaction	
Instalment Cancellation Fee	5% of outstanding balance or minimum Rp200.000 (whichever higher) plus ongoing interest.	

TMRW CREDIT CARD

Fees	Amount
TMRW Credit Card Payment Fee	
TMRW Application	Free
UOB Teller at Branch	Rp25.000
ATM	
UOB	Free
BCA Bank Mandiri Bank CIMB Niaga Bank Permata Bank BNI Maybank	Rp7.500 per transaction
Mobile and SMS Banking	
BCA Bank Mandiri Bank Permata Bank BNI	Rp7.500 per transaction
Internet Banking	
UOB	Free
BCA Bank CIMB Niaga Bank BNI Maybank	Rp7.500 per transaction
Phone Banking	
Bank Mandiri Bank Permata	Rp7.500 per transaction
Cheque Rejection Fee	Rp50.000
Over Payment Transfer Fee (applicable if transferring to other banks)	Rp50.000 per transfer
Close Card with Balance Fee (applicable if transferring to other banks)	Rp25.000 per month

TMRW CREDIT CARD

Fees	Amount
Flexi Repayment	
Process Fee	Free
Cancellation Fee	5% of outstanding balance or minimum Rp200.000 (whichever higher) plus ongoing interest.
Interest Rate	1.30% per month

TMRW PAY

Fees	Amount
Retail Interest	3% per month / 36% per annum
Overlimit Fee	Rp200.000
Annual Fee	Free
E-statement	Free
Statement Re-issuance Fee	Rp30.000 per statement (Free to view and download via TMRW app)
Late Payment Fee	3 of total billing statement amount or maximum Rp90.000 (whichever is lower)
Stamp Duty According to Total Payment Amount (Excluding Stamp Duty)	
≤ Rp5.000.000	Rp0
> Rp5.000.000	Rp10.000

Instalment Loan	1 month	3 months	6 months	9 months
Interest Rate	0%	0%	3% p.m.	3% p.m.
One-time Processing Fee (charged together with your 1 st instalment)	0%	0%	2%	2%
Minimum Transaction Amount	Rp0	Rp900.000		
Transaction Limit (exclude processing fee and total interest for instalment loan)	Up to 100% available credit limit			
Early Repayment Fee	Rp0			

TMRW PAY

Fees	Amount
TMRW Pay Payment Fee	
TMRW Application	Free
UOB Teller at Branch	Rp25.000
ATM	
UOB	Free
BCA Bank Mandiri Bank CIMB Niaga Bank Permata Bank BNI Maybank	Rp7.500 per transaction
Mobile and SMS Banking	
BCA Bank Mandiri Bank Permata Bank BNI	Rp7.500 per transaction
Internet Banking	
UOB	Free
BCA Bank CIMB Niaga Bank BNI Maybank	Rp7.500 per transaction
Phone Banking	
Bank Mandiri Bank Permata	Rp7.500 per transaction
Over Payment Transfer Fee (applicable if transferring to other banks)	Rp50.000 per transfer
Close Card with Balance Fee (applicable if transferring to other banks)	Rp25.000 per month