



SPECIFIC TERMS FOR TMRW POWER SAVER

1. General

- 1.1. By applying for or using the TMRW Power Saver time deposit (“**Power Saver**”) account (“**Power Saver Account**”), you are deemed to have read, understood and accepted these Terms and Conditions (these “**Terms**”).
- 1.2. These Terms are to be read together with:
 - (a) General Terms and Conditions Governing Accounts, Cards and Services for TMRW (“**General Terms**”); and
 - (b) The terms and conditions of any other document or agreement governing your relationship with us.(a) and (b) above are collectively known as the “**Other Terms**”.
- 1.3. Words and expressions defined in the General Terms shall, unless otherwise defined in these Terms, have the same meaning in these Terms.
- 1.4. These Terms and Other Terms apply to your use of the Power Saver, Power Saver Account, as well as any services we provide you in relation to the Power Saver or Power Saver Account.
- 1.5. These Terms will prevail over the Other Terms if there is any inconsistency to the extent necessary to give effect to these Terms.

2. TMRW Power Saver Account

- 2.1. You may apply for the Power Saver Account via the App, and all applications are subject to our “know your customer” criteria or such similar procedures. We will not process applications with untrue, incomplete, inaccurate, or misleading data / documents / information.
- 2.2. The Power Saver Account can only be opened and operated singly.
- 2.3. You may apply for the Power Saver Account during non-working hours via the App, and your application will be processed on the next Business Day.

The Account Services

- 2.4. The Power Saver is offered in Rupiah, with minimum and/or maximum placement amounts and selected tenures that are determined by us.
- 2.5. Accounts may only be funded through your UOB Current Account and/or Saving Account (CASA).
- 2.6. You can choose between three maturity instructions for your Power Saver:
 1. Full withdrawal;
 2. Rollover principal; or
 3. Rollover principal and interest.
- 2.7. You may make new Power Saver deposit placements during non-working hours via the App, but such placements will only be processed on the next Business Day. Amounts which you have indicated for placement will be earmarked in your UOB Current Account and/or Saving Account until your placement is processed. Earmarked amounts will continue to earn interest at the prevailing rate for the respective UOB Current Account and/or Saving Account.



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- 2.8. You may change your Power Saver maturity instruction or make an early termination to your Power Saver via the App no later than 7 (seven) Calendar Days prior to the maturity date.
- 2.9. The Power Saver may only be paid to you on or after the maturity date if you choose full withdrawal as your maturity instruction during the Power Saver placement.
- 2.10. In the event that a maturity date falls on a holiday, the maturity date will be shifted to the next Business Day.
- 2.11. Power Savers may only be withdrawn in full prior to maturity. You may not partially withdraw a Power Saver before maturity. In the event you withdraw a Power Saver before maturity, no accrued interest will be paid to you.
- 2.12. All withdrawn sums (principal and/or interest) whether before or upon maturity may only be credited into the same Current Account and/or Saving Account during the Power Saver placement.

3. Fees

- 3.1 There are currently no penalty fees for withdrawals of Power Savers prior to maturity.
- 3.2 Power Saver fees may change from time to time as determined by us. Information regarding Power Saver fees can be accessed via our website or the App, or any other channels as determined by us.

4. Interest

- 4.1. Interest on the Power Saver will be calculated as follows:
Gross Interest = $\frac{(\text{Principal} \times \% \text{ Interest}) \times \text{number of days}}{365 \text{ days}^*}$
Tax = 20% x Gross interest
Net interest = Gross interest – Tax
- 4.2. Mature Power Savers which are rolled-over will be accorded the then prevailing interest rate.
- 4.3. In order to receive interest earned on your Power Saver, your UOB Current Account and/or Saving Account must be valid, subsisting and in good standing at all times as determined by us.
- 4.4. Power Saver interest rates may change from time to time as determined by us. Information regarding Power Saver interest rates can be accessed via our website or the App, or any other channels as determined by us.

5. Deposit Protection

PT Bank UOB Indonesia is a banking institution licensed and supervised by the Indonesian Financial Services Authority and is a participating bank of Indonesia Deposit Insurance Corporation (“LPS”). Your balance in the Time Deposit Account (including but not limited to the maximum interest rate and guaranteed saving amount) are covered under the guarantee program regulated by LPS in accordance with the prevailing terms and conditions regulated by LPS.

6. Closing of the TMRW Power Saver Account

- 6.1 If you wish to terminate your Power Saver Account, you may only do so at any of our branches in Indonesia.
7. We may offer personalised Privilege Schemes in respect of Power Savers and Power Saver Accounts from time to time.



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8. No paper statements, confirmation advices or passbooks will be issued for the Power Saver or Power Saver Account. Electronic Statements may be issued in relation to Power Savers at the time of placement, amendment, or withdrawal, which will be sent to you via email to the email address in our records.
9. We may amend or supplement these Terms at any time without reason. In such case, we will notify you before the amendment or the supplement becomes effective. The amended or supplemented Terms will be effective 30 Business Days from the date of the notice or as may be required otherwise under the Applicable Laws or by order of any government entity. If you maintain a Power Saver or use the Power Saver Account after the new Terms are effective, you shall be deemed to have accepted the amendments or supplements, as the case may be, without reservation.
10. Information regarding minimum deposit amounts, amount of fees and charges applicable to the Power Saver and Power Saver Account can be found in the TMRW Fees and Charges <https://www.tmrwbyuob.com/id/id.html>. The minimum deposit amount, and amount of fees and charges payable shall be decided and/or changed by us in accordance with the Applicable Laws.