



QR PAYMENTS CASHBACK PROGRAMME TERMS AND CONDITION

1. Definitions

- a. "Promotion" means this QR Payments Cashback Programme;
 - b. "Promotion Period" means the period that we may decide (in our discretion) to run this Promotion, and as may be further detailed in communications to you (e.g. via in-app pages, notifications, email, or advertising material, etc.); and
 - c. "QR Payment" means a payment QR Transaction made by scanning a merchant's Quick Response Code Indonesian Standard (QRIS) QR Code via the App.
2. This Promotion is open only to existing TMRW customers selected by us in our discretion. By participating in this Promotion, you are deemed to have read, understood, and accepted these Terms and Conditions.
3. You may receive the following cashback awards if you fulfil the corresponding conditions:-

Cashback Amount	Conditions
IDR 15,000	1. Maintain a minimum Monthly Average Balance ("MAB") of IDR 5 million in your TMRW Everyday Account; AND
	2. Make a minimum of 2 QR Payment transactions with minimum amount of IDR 15,000 per transaction from your TMRW Everyday Account as the source of funds in the same month.

In the event of the transaction is made at the end of a month and not in a Business Day, or after the defined period or after cut-off time at the end of a month, such transaction will be processed on the next Business Day in the following month.

4. You will be eligible for a maximum of only one cashback award per month. Cashback will be computed based on the date on which the relevant transactions are posted in our systems and tabulated at the end of each calendar month. Cashback will be credited to your TMRW Everyday Account no later than on 15th of the following month. If it falls on Saturday, Sunday or Public Holidays, the cashback will be credited in the next Business Day.
5. The determination of cashback awarded is at our discretion, and we may vary the cashback amount(s) at any time. In such case, we will notify you at the latest 30 Business Days before the change become effective or within shorter period where we are required to make immediate changes in accordance with the requirements under the Applicable Laws.
6. We may forfeit any cashback awarded if any QR Payment transaction is reversed or unsuccessful. No payment or compensation whatsoever shall be made for any forfeited cashback. If a transaction is reversed after cashback for that transaction has been awarded and utilised, we will debit an amount equivalent to the awarded cashback from your TMRW Everyday Account.
7. We reserve the right to make adjustments to any cashback awarded, or not to award any cashback for QR Payment transactions which we deem to be for commercial or non-personal purposes at our sole discretion without any compensation or payment.
8. Cashback awarded cannot be:-
 - (a) converted to or exchanged for cash;
 - (b) transferred or paid to any person in any manner; or



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- (c) used to settle or pay any other liability of any person whatsoever.
9. Cashback will only be awarded if your TMRW Everyday Account is in good standing as determined by us in these terms and conditions of this Promotion. If your TMRW Everyday Account is closed or dormant or suspended for any reason before cashback is awarded, any cashback awarded will be forfeited and you shall not be entitled to any compensation or payment.
10. Participation in this Promotion is subject to these Terms and Conditions. These Terms and Conditions shall be read in conjunction with the prevailing 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.
11. PT Bank UOB Indonesia is a banking institution registered and supervised by the Indonesian Financial Services Authority and is a participating bank of Indonesia Deposit Insurance Corporation (LPS).