

- 1. Definitions
  - a. "Promotion" means this TMRW QR Tactical 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.);
  - c. "Gift" means the cash or coupon or any other incentive that we may (in our discretion) give as part of the Promotion as detailed in our website; and
  - d. "Eligible Customer" means a PT Bank UOB Indonesia (UOBI) TMRW customer with account(s) in good standing until the date we award the Gift to you.
- 2. To participate in this Promotion, an Eligible Customer must make a successful transaction using TMRW QR facility at least one time in one outlet with minimum amount of IDR 15,000 ("Transaction"). A QR Transaction which is made in a same day and in a same outlet will be counted as one Transaction only.
- 3. For every Eligible Customer who made the most Transactions in a month shall be entitled to one Gift. The value of the Gifts awarded to Eligible Customers will differ, and will also differ depending on the frequency amount of the Transactions completed. Value of the Gift awarded will be in accordance to UOBI's terms.
- 4. Gifts will be given to the Eligible Customers on 5th day of the month after the Eligible Customer announced as winner of the Gift.
- 5. Participation in this Promotion will qualify you for the Gifts available under this Promotion only. You will not be eligible to receive any other cash, coupon, gift, prize, or any other type of incentive available under any other referral or onboarding promotion run by us.
- 6. 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.
- 7. All tax obligations arising from this Promotion will be borne by PT Bank UOB Indonesia.
- 8. 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).