

TERMS & CONDITIONS

TMRW REFERRAL PARTNERSHIP PROGRAM

1. Definitions:
 - a. “Eligible TMRW Product” means a (i) TMRW Everyday Account, or (ii) TMRW Credit Card;
 - b. “Partner” refers to any other parties with whom we may have cooperation for this Promotion;
 - c. “Promotion” means this TMRW Referral Partnership Program;
 - d. “Promotional Period” means the period for which we set out for the performance of this Promotion with selected Partners.
2. To qualify to participate in this Promotion, you:
 - a. must be eligible to apply for an Eligible TMRW Product;
 - b. are not an existing TMRW customer; and
 - c. are not a former TMRW customer at any time before.
3. To participate in this Promotion, you:
 - a. must make a successful application for at minimum one (1) Eligible TMRW Product throughout the Promotional Period; and
 - b. must successfully perform at minimum one (1) of the following Qualified Actions (as defined below).
 - c. must top up with a fresh fund. Not applicable to fund transfer from other UOB accounts.
 - d. must use a personal email account and it is never used before for registration of other UOB accounts.
4. Successfully participating in this Promotion will entitle you to e-vouchers/points which are redeemable with the Partner whose promo code you used in your application (“Gift”), further listed in the table below (“Gift”). The value of each Gift will vary depending on the Partner and the Qualified Action you have successfully completed.
5. “Qualified Action” refers to any of the following:
 - TMRW Account

Maximum Gift you may receive for opening TMRW Account is E-voucher/ point with the value of up to Rp500.000, under the terms and conditions as follows

ONE of these 3 (three) options of Qualified Actions as follows:

1. Gift E-voucher/ point of Rp150.000

- Top-up at minimum of **Rp2.000.000** in your TMRW Everyday Account within 5 calendar days after your account is opened; and
- After top-up of at minimum of **Rp2.000.000**, make sure your top-up amount does not reduce for **at least 14 calendar days**.
- And make at least 2 transactions using TMRW App/QR within **14 calendar days** after your account is opened.

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2. Gift E-voucher/ point of Rp250.000

- Top-up at minimum of **Rp5.000.000** in your TMRW Everyday Account within 5 calendar days after your account is opened; and
- After top-up of at minimum of **Rp5.000.000**, make sure your top-up amount does not reduce for **at least 14 calendar days**.
- And make at least 2 transactions using TMRW App/QR within **14 calendar days** after your account is opened.

3. Gift E-voucher/ point of Rp350.000

- Top-up at minimum of **Rp15.000.000** in your TMRW Everyday Account within 5 calendar days after your account is opened; and
- After top-up of at minimum of **Rp15.000.000**, make sure your top-up amount does not reduce for at least **30 calendar days**.
- And make at least 2 transactions using TMRW App/QR within **30 calendar days** after your account is opened.

4. Gift E-voucher/ point of Rp500.000

- Top-up at minimum of **Rp30.000.000** in your TMRW Everyday Account within 5 calendar days after your account is opened; and
- After top-up of at minimum of **Rp30.000.000**, make sure your top-up amount does not reduce for at least **30 calendar days**.
- And make at least 2 transactions using TMRW App/QR within **30 calendar days** after your account is opened.

- TMRW Credit Card:

Maximum Gift you may receive for opening TMRW Credit Card is 1 (one) under the terms and conditions as follows:

Gift	Terms	Transaction Requirements
Rp150.000	Make transactions using TMRW Credit Card within 45 calendar days after your Card is approved.	Rp1.500.000 – Rp 4.999.999
Rp500.000		Rp5.000.000 – Rp 14.999.999
Rp1.500.000		>Rp15.000.000

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6. Gift for the requirement of opening TMRW will be delivered to you to Your TMRW Everyday Account within seven (7) Business Days after completing the selected Qualified Action. Should it fall on a Saturday, Sunday or public holidays, Gift will then be delivered on the next Business Day.
7. Transactions applicable for this offer shall be those using TMRW Everyday Account such as:
 - Top-up of GoPay / OVO/ LinkAja/ i.Saku via TMRW App in any amount.
 - Bill payment via TMRW App in any amount.
 - Payment using TMRW QR in any amount.
 - Register your phone number that has been registered with TMRW at TMRW BI-Fast
8. Transactions applicable for this offer do not include:
 - Fund transfer of any kinds.
 - Save in TMRW Savings Account (City of TMRW) in any amount
 - Cash withdrawal of any kinds using ATM Card / TMRW Debit Card.
 - Cash withdrawal of any kinds using TMRW Credit Card.
 - Financial transaction of any kinds using UOB accounts other than TMRW Everyday Account
9. Any and all applications for TMRW Products shall be subject to our discretion. Any decision of PT Bank UOB Indonesia shall be final and not be contested.
10. PT Bank UOB Indonesia may at any time, at its own discretion, make variance to the terms & conditions of the program, or terminate the program without prior notification.
11. PT Bank UOB Indonesia may revoke the Gift rewarding should there be any transaction indicated to be fraud, found to be abuse and/or fraudulent as well as any actions against the laws and regulations on this program and resulting in breach of the terms hereof and/or the terms and conditions applicable in PT Bank UOB Indonesia.
12. This Promotion may not be combined with any other TMRW Promotions. Participation in this Promotion will qualify you for the Gifts available under this Promotion only. You are not eligible to receive any other cash, coupon, gift, prize, or any other types of incentive available under any other referral or onboarding promotion run by us.
13. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
14. These Terms and Conditions apply specifically to your participation in this Promotion. These Terms and Conditions shall be an integral and inseparable part of the 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.

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15. Any tax liabilities arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
16. Any customer participating in this program shall make the matching of their Tax Identification Number (NPWP) as key requirement to receive gift/cashback.
17. By participating in this program, customer has read, understood and agreed to the applicable terms and conditions. For further information, please contact UOB Contact Center at 14008