



TERMS AND CONDITIONS OF TMRW REFERRAL PARTNERSHIP PROGRAMME

1. Definition:
 - a. “Eligible TMRW Product” means a (i) TMRW Everyday and City of TMRW Account, or (ii) TMRW Credit Card;
 - b. “Partner” refers to any other parties we may run this Promotional Program with;
 - c. “Promotion” means this TMRW Partnership Referral Programme;
 - d. “Promotion Period” means the period which we determine to be the period in which we run this Promotion with a certain Partner.
2. To qualify for this Promotion, you must:
 - a. be qualified to apply for an Eligible TMRW product;
 - b. not be an existing TMRW customer; and
 - c. not be a former TMRW customer.
3. To participate in this Promotion, you must:
 - a. successfully apply for at least one (1) Eligible TMRW Product during the Promotion Period;
 - b. use the relevant promo code from a Partner in your application for an Eligible TMRW Product; and
 - c. Successfully perform at least one (1) Qualified Action (as defined below).
4. “Qualified Action” refers to any one of the following:
 - TMRW Account:
 - a. where you maintain a daily balance of at least One Million Five Hundred Thousand Rupiah (Rp1.500.000,-) in the TMRW Account on the month your account was opened AND makes two (2) transactions via TMRW app, ATM/Debit Card and/or QR TMRW (*quick response*), save in TMRW Saving Account - City of TMRW (excluding cash withdrawal of any kind and fund transfer) within fifteen (15) days since your TMRW Account was successfully opened (“Qualified Action A”). For certain Partners, the top-up value may be lower or higher than the aforementioned above.
 - b. Where maintain a daily balance in your TMRW account at minimum of Five Million Rupiah (Rp5.000.000,-) until the third (3) month OR maintain a daily balance in your TMRW account at minimum of Three Million Rupiah (Rp3.000.000,-) and Five Million Rupiah (Rp5.000.000) on the second and third month, respectively (“Qualified Action B”) and after takes the Qualified Action A.
 - TMRW Credit Card:

Where you make a minimum accumulation transaction of One Million Rupiah (Rp1.000.000,-) on your TMRW Credit Card (excluding cash withdrawal) within forty five (45) days after your TMRW Credit Card was approved (“Qualified Action C”).
5. Successfully participating in this Promotion will entitle you to e-voucher(s) which are redeemable with the Partner whose promo code you used in your application (“**Gift**”). The value of the Gifts will differ, depending on the Partner and the Qualified Action you have successfully completed



TERMS AND CONDITIONS OF TMRW REFERRAL PARTNERSHIP PROGRAMME

6. You will receive up to one Gift for each Qualified Action. Gifts will be sent to you within Five (5) Business Days of completing the Qualified Action A OR Qualified Action C. Gift for Qualified Action B will be delivered to you at the latest on 15th of the following month. If it falls on Saturday, Sunday or National Holiday, the Gift may be delivered on the subsequent Business Day. The Gift must be redeemed fully. The remaining value in the Gift cannot be cashed, withdrawn or transferred in any kind.
7. All applications for TMRW Products are subject to our discretion.
8. PT Bank UOB Indonesia at any time at its own discretion, may amend the terms & conditions of the program, or terminate the program with a prior notice.
9. PT Bank UOB Indonesia, reserves the right to cancel the provision of such Gift if there is a fraudulent transaction or fraud against the terms of the program.
10. This Promotion cannot be combined with other TMRW Promotions. 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
11. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
12. 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 (collectively 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
13. All tax liabilities arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
14. By participating in this program, the Customer has read, understood and agreed to all applicable terms and conditions. For further information, please contact UOB Contact Center at 14008
15. PT Bank UOB Indonesia is a banking institution registered and supervised by the Indonesian Financial Services Authority (OJK) and is a participating bank of Indonesia Deposit Insurance Corporation (LPS)..