

# TERMS CONDITIONS OF UOB TMRW REFERRAL PARTNERSHIP

1. Definition:
  - a. “Eligible TMRW Product” means a (i) TMRW Everyday Account and City of TMRW, or (ii) TMRW Credit Card;
  - b. “Partner” refers to any other parties we may run this Promotion with;
  - c. “Promotion” means any promotion, programme or campaigns we run with Partners for TMRW;
  - d. “Promotion Period” means any period which we determine to be the period in which we run a 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. Successfully participating in this Promotion will entitle you to e-vouchers which are redeemable with the Partner whose promo code you used in your application (“Gift”). The value of the Gifts will vary, depending on the Qualified Action you have successfully completed.
5. “Qualified Action” refers to the following:
  - For TMRW Account

Mission	Maximum Gift amount you are allowed to receive for opening a TMRW Account is E-voucher Gift is IDR350,000, subject to compliance to the following terms and conditions
A	<b>ANY ONE of the following 3 (three) choices of Qualified Action:</b> <ol style="list-style-type: none"> <li><b>1. IDR150,000 E-voucher Gift</b> <ul style="list-style-type: none"> <li>• Deposit at least <b>IDR2,000,000</b> within 5 calendar days after your account is successfully opened; and</li> <li>• After depositing at least <b>IDR2,000,000</b>, maintain your daily balance at least <b>IDR2,000,000</b> for at least <b>14 calendar days</b>.</li> </ul> </li> <li><b>2. IDR200,000 E-voucher Gift</b> <ul style="list-style-type: none"> <li>• Deposit at least <b>IDR5,000,000</b> within 5 calendar days after your account is successfully opened; and</li> <li>• After depositing at least <b>IDR5,000,000</b>, maintain your daily balance at least <b>IDR5,000,000</b> for at least <b>14 calendar days</b>.</li> </ul> </li> <li><b>3. IDR300,000 E-voucher Gift</b> <ul style="list-style-type: none"> <li>• Deposit at least <b>IDR15,000,000</b> within 5 calendar days after your account is successfully opened; and</li> <li>• After depositing at least <b>IDR15,000,000</b>, maintain your daily balance at least <b>IDR15,000,000</b> for at least <b>14 calendar days</b></li> </ul> </li> </ol>
B	<b>IDR50,000 E-voucher Gift</b> <ul style="list-style-type: none"> <li>• Accomplish any of the mission A Qualified Action; and</li> </ul>

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	<ul style="list-style-type: none"> <li>Perform 2 transactions using TMRW Apps / QR within 14 calendar days after your account is successfully opened, whereby one of those transactions is saving in City of TMRW.</li> <li>Register your cellphone number which recorded in TMRW to BI-FAST TMRW.</li> </ul>
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- TMRW Credit Card:

Mission	Maximum Gift amount you are allowed to receive for opening a TMRW Credit Card is E-voucher Gift is IDR900,000, subject to compliance to the following terms and conditions
A	<p><b>ANY ONE of the following 3 (three) choices of Qualified Action:</b></p> <p><b>1. IDR200,000 E-voucher Gift</b></p> <ul style="list-style-type: none"> <li>Perform transaction with minimum accumulated transaction amount of <b>IDR750,000</b> using TMRW Credit Card within 45 calendar days after your card is approved.</li> </ul> <p><b>2. IDR450,000 E-voucher Gift</b></p> <ul style="list-style-type: none"> <li>Perform transaction with minimum accumulated transaction amount of <b>IDR3,000,000</b> using TMRW Credit Card within 45 calendar days after your card is approved.</li> </ul> <p><b>3. IDR900,000 E-voucher Gift</b></p> <ul style="list-style-type: none"> <li>Perform transaction with minimum accumulated transaction amount of <b>IDR10,000,000</b> using TMRW Credit Card within 45 calendar days after your card is approved.</li> </ul>

- You will receive only one Gift at maximum for each eligible Qualified Action. Gift will be sent to you within five (7) Business Days after having completed the chosen Qualified Action. Should it fall on a Saturday, Sunday or a public holiday, the Gift will be sent in the next immediate Business Days. The Gift cannot be cashed out or transferred by any means.
- The eligible transactions in this offer are transactions using TMRW Everyday Account in form of:
  - Top up of GoPay / OVO/ LinkAja/ i.Saku balance using UOB TMRW Apps. in any amount.
  - Bills payment using UOB TMRW Apps. in any amount.
  - Payment using QR TMRW in any amount.
  - Saving into TMRW Savings Account (City of TMRW) in any amount.
- The eligible transactions in this offer shall not include:
  - Fund transfer in any form
  - Cash drawing in any amount using ATM /Debit Card of TMRW.
  - Cash drawing in any amount using TMRW Credit Card.
  - Financial transactions in any forms using UOB account other than TMRW Everyday Account.
- All applications for TMRW Products are subject to our discretion. The decision of PT Bank UOB Indonesia shall be final and undisputable.
- PT Bank UOB Indonesia any time at its own discretion, may make any changes to the terms and conditions of this programme and to terminate the programme with a prior notice.
- PT Bank UOB Indonesia may cancel the gift should there be any transaction with indications of fraud or scams against the terms of programme.

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12. This Promotion cannot be combined with other TMRW promotions. Participation in this Promotion will qualify you for the Gifts available in this 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.
13. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
14. Participation in this Promotion is subject to these Terms and Conditions. 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 dan TMRW Credit Card, and the applicable Specific Terms for TMRW Credit Card (collectively, the "TMRW Terms"). in the event of any inconsistency (i) between the Terms and Conditions of this Promotion and any such other General and Specific Terms and Conditions, the Terms and Conditions of this Promotion shall prevail; and (ii) between the Terms and Conditions of this Promotion and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connections with the Promotion, these Terms and Conditions of this Promotion, the Terms and Conditions of this Promotion shall prevail.
15. All tax liabilities arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
16. By participating in this programme, the Customer has read, understood and agreed to all the applicable terms and conditions. For further information, please contact UOB Contact Center at 14008.