



## TMRW EVERYDAY ACCOUNT

Fees	Amount
<b>Account</b>	
Service Monthly Fee	Free
Fall Below Fee	Free
Dormant Fee	Free
Account Closing Fee	Free
<b>TMRW App</b>	
Fund Transfer	
RTOL	Free bank admin fees
RTGS	Free bank admin fees
BI-FAST	Free bank admin fees
Bill Payment / Top Up	Free bank admin fees
E-statement	Free
<b>Internet Banking</b>	
Fund Transfer	
RTOL	Rp6.500 bank admin fee per transaction
RTGS	Free bank admin fees
Bill Payment / Top Up	Free bank admin fees
E-statement	Free



## TMRW EVERYDAY ACCOUNT

Fees	Amount
<b>UOB ATM</b>	
Balance Inquiry	Free
Cash Withdrawal	Free
Fund Transfer	
RTOL	Rp6.500 bank admin fee per transaction
Bill Payment	
Telkom	Rp2.000 per transaction
Telkomsel	Free
Indosat	Free
PLN	Rp2.500 per transaction
UOB Credit Card	Free
<b>UOB ATM Regional (Singapore, Thailand and Malaysia)</b>	
Balance Inquiry	Free
Cash Withdrawal Fee	Free
<b>Other Bank ATM (via ATM Bersama/Prima network)</b>	
Balance Inquiry	Rp4.000 per transaction
Cash Withdrawal	Free (With minimum balance Rp1.000.000 before withdrawal, normal fee is Rp7.500. Effective 1 Jan 2021, maximum free 15 withdrawal per month applied.)
Fund Transfer between bank (RTOL)	Rp6.500 bank admin fee per transaction



## TMRW EVERYDAY ACCOUNT

Fees	Amount
<b>Branch</b>	
Cash Deposit	Free
Cash Withdrawal	Free
Fund Transfer	
SKN	Rp3.500 per transaction
RTGS	
Bill Payment	
PLN	Rp15.000 per transaction
UOB Credit Card	Rp25.000 per transaction



## KARTU ATM/DEBIT TMRW

Fees	Amount
Card Replacement Fee for Lost / Damaged Card via TMRW app	Free
Copy of sales slip fee	01 - 15 Working Days Rp25.000 16 - 30 Working Days Rp15.000
PIN Replacement via TMRW app	Free

## TMRW CREDIT CARD

Fees	Amount	
Retail & Cash Advance Interest	1.75% per month / 21% per annum	
Cash Advance Transaction Fee	6% of the withdrawal amount or minimum Rp100.000, whichever is higher	
Overlimit Fee	Rp150.000	
Annual Fee	Rp300.000 (Free only first year)	
E-statement	Free	
Card Replacement	Rp50.000 per request	
Statement Re-issuance Fee	Rp30.000 per statement (Free to view and download via TMRW app)	
Copy of Sales Slip Fee	Rp50.000 per slip	
Copy of Yearly Billing Statement Fee	Rp300.000 per slip	
PIN Replacement Fee	Free for PIN set/change/reset via TMRW app	
Late Payment Fee	1% of total billing statement amount or maximum Rp100.000 (whichever is lower)	
Stamp Duty According to Total Payment Amount (Excluding Stamp Duty)	Valid until 31 December 2020	Valid from 1 January 2021
≤ Rp250.000	Rp0	Rp0
> Rp250.000 - Rp1.000.000	Rp3.000	Rp0
> Rp1.000.000	Rp6.000	Rp0
> Rp5.000.000	Rp6.000	Rp10.000
ATM Cash Withdrawal Fee per Transaction		
via ATM UOB	Free	
via Plus Network	Rp30.000 per transaction	
via Cirrus Network	Rp30.000 per transaction	
Instalment Cancellation Fee	Rp250.000 per transaction	

## TMRW CREDIT CARD

Fees	Amount
<b>TMRW Credit Card Payment Fee</b>	
TMRW Application	Free
UOB Teller at Branch	Rp25.000
ATM	
UOB	Free
BCA Bank Mandiri Bank CIMB Niaga Bank Permata Bank BNI Maybank	Rp7.500 per transaction
Mobile and SMS Banking	
BCA Bank Mandiri Bank Permata Bank BNI	Rp7.500 per transaction
Internet Banking	
UOB	Free
BCA Bank CIMB Niaga Bank BNI Maybank	Rp7.500 per transaction
Phone Banking	
Bank Mandiri Bank Permata	Rp7.500 per transaction
Cheque Rejection Fee	Rp50.000
Over Payment Transfer Fee (applicable if transferring to other banks)	Rp50.000 per transfer
Close Card with Balance Fee (applicable if transferring to other banks)	Rp25.000 per month



## TMRW CREDIT CARD

Fees	Amount
<b>Flexi Repayment</b>	
Process Fee	Free
Cancellation Fee	Rp250.000
Interest Rate	1.30% per month

## TMRW PAY

Fees	Amount
Retail Interest	3% per month / 36% per annum
Overlimit Fee	Rp200.000
Annual Fee	Free
E-statement	Free
Statement Re-issuance Fee	Rp30.000 per statement (Free to view and download via TMRW app)
Late Payment Fee	3 of total billing statement amount or maximum Rp90.000 (whichever is lower)
Stamp Duty According to Total Payment Amount (Excluding Stamp Duty)	
≤ Rp5.000.000	Rp0
> Rp5.000.000	Rp10.000

Instalment Loan	1 month	3 months	6 months	9 months
Interest Rate	0%	0%	3% p.m.	3% p.m.
One-time Processing Fee (charged together with your 1 <sup>st</sup> instalment)	0%	0%	2%	2%
Minimum Transaction Amount	Rp0	Rp900.000		
Transaction Limit (exclude processing fee and total interest for instalment loan)	Up to 100% available credit limit			
Early Repayment Fee	Rp0			



## TMRW PAY

Fees	Amount
<b>TMRW Pay Payment Fee</b>	
TMRW Application	Free
UOB Teller at Branch	Rp25.000
ATM	
UOB	Free
BCA Bank Mandiri Bank CIMB Niaga Bank Permata Bank BNI Maybank	Rp7.500 per transaction
Mobile and SMS Banking	
BCA Bank Mandiri Bank Permata Bank BNI	Rp7.500 per transaction
Internet Banking	
UOB	Free
BCA Bank CIMB Niaga Bank BNI Maybank	Rp7.500 per transaction
Phone Banking	
Bank Mandiri Bank Permata	Rp7.500 per transaction
Over Payment Transfer Fee (applicable if transferring to other banks)	Rp50.000 per transfer
Close Card with Balance Fee (applicable if transferring to other banks)	Rp25.000 per month