



TERMS AND CONDITIONS OF TMRW PROMOTIONS

1. Definition:
 - a. “Eligible TMRW Product” means a (i) TMRW Everyday Account, or (ii) TMRW Credit Card;
 - b. “Promotion” means any promotion, programme or campaigns we run for TMRW;
 - c. “Promotion Period” means the period which we determine to be the period in which we run a Promotion.
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; and
 - b. successfully perform at least one (1) Qualified Action (as defined below).
4. “Qualified Action” refers to the following:
 - For TMRW Account:
where you top up at least One Million Five Hundred Thousand Rupiah (Rp1.500.000,-) in your TMRW Account AND makes two (2) transactions via TMRW app and/or TMRW via TMRW App and/or TMRW ATM/Debit Card and/or QR and/or TMRW Saving Account (City of TMRW) (excluding cash withdrawal of any kind and fund transfer) within thirty (30) days since your TMRW Account was successfully opened.
 - For 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
5. Successfully participating in this Promotion will entitle you to GoPay balance (“Gift”).
6. You will receive only one Gift for each Qualified Action (either for TMRW Account or TMRW Credit Card). In other words, if you have undertaken one Qualified Action, you will receive one gift; if you have undertaken two, you will receive two gifts. Gifts will be sent to you within Five (5) Business Days of completing a Qualified Action. The Gift must be redeemed fully. The remaining value in the Gift cannot be cashed out or withdrawn by any means.
7. All applications for TMRW Products are subject to our discretion.
8. 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.
9. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
10. 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



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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

11. All tax liabilities arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
12. 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
13. PT Bank UOB Indonesia is registered and supervised by Otoritas Jasa Keuangan / OJK (Financial Service Authority) as well as member of the Lembaga Penjamin Simpanan / LPS (Deposit Insurance Corporation).