

## SPECIFIC TERMS FOR TMRW PAY

### 1. General

- 1.1. These Terms govern the grant of credit facilities by PT Bank UOB Indonesia (“we” or “UOB”) to you. By applying for and using TRMW Pay (“Facility”), you are deemed to have read and agreed to be bound by these Terms and Conditions (“Terms”).
- 1.2. These Terms supplement and are to be read together with the following:
  - (a) General Terms and Conditions Governing Accounts, Cards and Services for UOB TMRW (“General Terms”); and
  - (b) the terms and conditions of any other document or agreement governing your relationship with us relating to the grant of credit facilities by us to you,

(a) and (b) above are collectively known as the “Other Terms”, and which terms and conditions are deemed incorporated by reference.
- 1.3. Words and expressions defined in the General Terms shall, unless otherwise defined in these Terms, have the same meaning in these Terms.
- 1.4. These Terms and Other Terms apply to your use of the Facility, as well as any services we provide you in relation to the Facility.
- 1.5. These Terms will prevail over the Other Terms if there is any inconsistency to the extent necessary to give effect to these Terms.

### 2. Facilities

- 2.1. We may grant you one or more credit facilities (each a ‘Facility’) of up to an amount as determined by us (“Credit Limit”) subject to our review of your application. We will notify you if your application for the Facility is approved.
- 2.2. The Facility provided is uncommitted, therefore we have the right to decline your application to use the Facility at our discretion.
- 2.3. The Facility is made available on a revolving basis (“Revolving Credit”).
- 2.4. A Facility can be drawn down only on completion of all documentation and fulfillment of any conditions we may require. We may decide to implement only a part of any Facility and/or change the terms of its use at any time, by notifying you in accordance with the Applicable Law.

**Revolving Credit**
- 2.5. Revolving Credit may be in the form of a credit line for e-commerce purchases on our partner merchants’ (“Partners”) mobile applications or websites.
- 2.6. You must repay any amount(s) used in accordance with these Terms. Thereafter, you may make fresh or further use, provided always that at any one time, the aggregate principal sum of all you have used under the Facility shall not exceed a percentage of your available Credit Limit (“Transaction Limit”). The Transaction Limit can be found under the section UOB TMRW Fees and Charges in [tmrwbyuob.com/id](http://tmrwbyuob.com/id).
- 2.7. If the Credit Limit is exceeded, the amount in excess of the Credit Limit is immediately due and payable by you, regardless of whether we have made a demand for payment.

### 3. Payments

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- 3.1. For Revolving Credit, each utilisation under the Revolving Credit and interest shall be payable in instalments. The instalments payable for One-time Credit or Revolving Credit are “Instalment Payments”.
- 3.2. Your Credit Limit will be progressively restored with the amount of each Instalment Payment received by us.
- 3.3. All payments must be made in Indonesian Rupiah and in the mode(s) prescribed by us from time to time.
- 3.4. You are responsible for ensuring that the Instalment Payments are paid by the payment due date (“Due Date”) stipulated in your monthly statement even if we do not make a demand for payment.
- 3.5. The Due Date is 25 (twenty five) days after the billing cycle date. If Due Date falls on a Saturday/Sunday/ public holiday, then it will be moved backward to the previous Business Day.
- 3.6. Even though we have allowed you to make repayment by instalments, if any of the Event of Default stipulated in Clause 9 herein occurs, we may demand all outstanding amounts you owe us to be immediately due and payable.
- 3.7. We may suspend utilisation of any Facility or any Privilege Scheme if any outstanding amount under a Facility remains unpaid.
- 3.8. Payments must be made through a TMRW Everyday Account. The Specific Terms for UOB TMRW Account and UOB TMRW Debit Card will apply.

### **Prepayments**

- 3.9. Prepayment of any utilisation under the Revolving Credit (or any part thereof) is permitted, subject to:
  - (a) us receiving 30 calendar days’ prior written notice or 30 calendar days’ interest in lieu of such notice;
  - (b) payment of interest on the amount prepaid, and
  - (c) you remaining liable for any other outstanding amounts under the Facility.

## **4. Interest and Processing Fee**

- 4.1. Interest on any Facility is determined according to the tenor of the Facility and at our sole discretion. The processing fee, where applicable, is a one-time fee charged upon successful utilisation of the Revolving Credit and is at such rate as we determine. The amount of the processing fee can be found under the section UOB TMRW Fees and Charges in [tmrbyuob.com/id](http://tmrbyuob.com/id)
- 4.2. Interest on the principal amount from time to time outstanding under the Revolving Credit is a fixed rate for the entire tenor of the Facility.

## **5. Late Payment Fee**

- 5.1. If Instalment Payments are not paid by the Due Date, you must pay us a late payment fee as set out under the UOB TMRW Fees and Charges in [tmrwbyuob.com/id](http://tmrwbyuob.com/id).

## **6. Statements and Records**

- 6.1. A monthly statement will be available for viewing and download via our Digital Service only. For Revolving Credit, no statements will be sent for periods where the Facility is not utilised.
- 6.2. It is your duty to check all entries in each monthly statement and inform us promptly if there are any errors, omissions or unauthorised entries. If we do not receive written objection on the contents of any monthly statement within 10 calendar days of the date of each monthly statement, you are deemed to have accepted and ratified the transactions set out in the monthly statement.

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### 7. Right of Debit and Set-off

- 7.1. You must resolve any complaint against a Partner with them directly and no claim against a Partner may be set off or claimed against us.
- 7.2. If there is a dispute with a Partner in respect of a payment or refund to your Revolving Credit credit line, as the case may be, any refund to you will only be done after the Partner has refunded payment to us.

### 8. Review and Termination / Cancellation

- 8.1. We may, at our discretion, review any Facility granted at any time, and may reduce or increase the Credit Limit, or the interest rates; or terminate the Facility by providing you with a notice in accordance with Applicable Laws.
- 8.2. You may terminate a Facility by giving us 30 calendar days written notice.
- 8.3. If the Credit Limit is reduced, you must repay the outstanding amount in excess of the new Credit Limit immediately.
- 8.4. Upon termination of a Facility, you must immediately pay us all outstanding amounts.

### 9. Event of Default

- 9.1. If any of the following events happen, we may demand all outstanding amounts under the Facility granted to you to be immediately due and payable:
  - (a) you fail to pay any payment for any Facility on the due date or on demand;
  - (b) if there are any legal proceedings against you or if you are declared to be bankrupt;
  - (c) if in our opinion there is any material change of circumstances which would adversely affect your financial condition or ability to perform your obligations under these Terms; and/or
  - (d) if any information or document provided to us by you is materially inaccurate or misleading.

### 10. Support channels

- 10.1. You may only utilise or service the Facility through any channel which we allow from time to time (“**Service Channels**”), and you must abide by the applicable terms and conditions governing the relevant Service Channel.
- 10.2. If the Service Channel is made available to you through a third party, the third party may impose additional terms and conditions governing the use of the Service Channel.

### 11. Exclusion of Liability

- 11.1. We are not an agent of:
  - (a) any Partner; or
  - (b) any merchant establishment or supplier accessible through our Partners’ mobile applications or websites.
- 11.2. Any dispute about the quality or service standard of any goods and services purchased from a Partner or merchant / supplier must be resolved directly with the Partner or merchant / supplier as the case may be.
- 11.3. We will not be liable or responsible for:
  - (a) any defect, quality, merchantability, the fitness or any other aspect of the goods and services purchased or supplied;
  - (b) the acts or omissions, products or services of any Partner, merchant or supplier; and
  - (c) losses arising in connection with the above.

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- 11.4. We are not liable for any losses, damage, claims, actions, costs, demands and disbursements you may suffer in connection with an Instalment Payment, whether direct or indirect, foreseeable or not, including that from:
- (a) utilisation of the Facility, whether authorised or not;
  - (b) our refusal to act on any instruction;
  - (c) any action taken by us to meet any obligation in any jurisdiction or to prevent any unlawful activity;
  - (d) any loss or destruction of or error in or records;
  - (e) our termination of the Facility or amendment of any Credit Limit; and
  - (f) any circumstances beyond our control.
- 12. Disclosure**
- 12.1. In addition to the rights of disclosure under the General Terms, you further authorize and consent to the disclosure of any and all information whatsoever relating to you to Partners in order to facilitate your purchases on their mobile applications or websites.
- 13. Miscellaneous**
- 13.1. We reserve the right to transfer our right to the third party all of our rights with regards to the receivable in relation to the Facility by notifying you in writing to you at the latest 30 Business Days or within shorter when it is required under the Applicable Laws or required by the government entity.
- 13.2. PT Bank UOB Indonesia is a banking institution licensed and supervised by the Indonesian Financial Services Authority and is a participating bank of Indonesia Deposit Insurance Corporation (“LPS”).