

SPECIFIC TERMS FOR TMRW ACCOUNT AND TMRW DEBIT CARD

1. General

- 1.1. By applying for or using the TMRW Account (“**Account**”) and TMRW Debit Card (“**Debit Card**”), You are deemed to have read, understood and accepted these Terms and Conditions (these “**Terms**”).
- 1.2. These Terms are to be read together with:
 - (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.(a) and (b) above are collectively known as the “**Other Terms**”.
- 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 Account and Debit Card, as well as any services we provide You in relation to the Account and Debit Card.
- 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. Account, Services, and Debit Card

- 2.1. To be eligible to open the Account, You must be a citizen of Indonesia at least 21 years old.
- 2.2. You must provide a valid ID, all required documents, and/or provide all information in a complete and correct manner which is still valid, according to our requirements and show the original of such documents as requested by us during Account opening process.
- 2.3. The Account consists of (a) a TMRW Everyday Account and (b) a TMRW Savings Account together. The TMRW Everyday Account and TMRW Savings Account will be opened together when You apply for an Account.
- 2.4. The Account is denominated in Indonesian Rupiah.
- 2.5. The Account can only be opened and operated singly. You may not open more than one Account.
- 2.6. The Account must come with a Debit Card issued by us and which is linked to Your TMRW Everyday Account.

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TMRW Everyday Account

- 2.7. You may perform fund withdrawals, fund transfers and bill payments to and from Your TMRW Everyday Account.

TMRW Savings Account

- 2.8. Funds in Your TMRW Savings Account can only be transferred to Your TMRW Everyday Account. Other than that, You cannot perform fund withdrawals, fund transfers or bill payments from Your TMRW Savings Account.
- 2.9. We may allow You to transfer funds to Your TMRW Savings Account through ad-hoc transfers from Your TMRW Everyday Account to Your TMRW Savings Account up to one time daily provided that the amount transferred from Your TMRW Everyday Account to Your TMRW Savings Account via ad-hoc transfer does not exceed IDR 100,000,000 (Rupiah one hundred million) per day.
- 2.10. We reserve the right to reject and/or not give any interest for the deposits or fund transfers to Your TMRW Savings Account from any account other than Your TMRW Everyday Account, and You will be responsible for any related fees and charges.
- 2.11. Your TMRW Savings Account will not be linked to the Debit Card.

3. Fees

- 3.1 The amount of fees and charges applicable to the Account and Debit Card can be found in the UOB TMRW Fees and Charges. The amount of fees and charges payable shall be decided by the Bank and/or changed by the Bank in accordance with the Applicable Laws.

4. Interest

- 4.1. Interest is payable at a rate we determine on the credit balance in Your TMRW Everyday Account and TMRW Savings Account and we may change the rate from time to time in accordance with the Applicable Laws.
- 4.2. Interest on the TMRW Everyday Account and TMRW Savings Account will be calculated at the end of each day based on each day-end balance and is accrued daily. Interest is credited to the Account on the last business day of each calendar month.
- 4.3. To receive interest on Your Account, Your Account must be valid, subsisting and in good standing at all times as determined by us.

5. Deposit Protection

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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”). Your balance in the Account (including but not limited to the maximum interest rate and guaranteed saving amount) are covered under the guarantee program regulated by LPS in accordance with the prevailing terms and conditions regulated by LPS.

6. Closing of the Account

6.1 In the event You wish to terminate Your Account, it can only be closed at a one of our branches in Indonesia.

6.2 In order to close the Account, You will need to complete the following steps:

Step 1: Transfer all funds from Your TMRW Savings Account to Your TMRW Everyday Account; and

Step 2: Withdraw all funds from Your TMRW Everyday Account.

6.3 The TMRW Everyday Account and TMRW Savings Account must be closed together, and the Debit Card must be cancelled at the same time.

6.4 You may notify us to terminate the Debit Card at any time. You shall be entitled to claim the annual fee refund for the proportion of the unused period of service for such relevant year (if any).

7. We may offer personalised Privilege Schemes in respect of the Debit Card or Account from time to time.
8. No paper statements, conformation advices or passbook will be issued for the Account and Debit Card. The Electronic Statements for the Account and Debit Card will be available for viewing and download via our Digital Services.
9. We may amend or supplement these Terms at any time without reason. In such case, we will notify You before the amendment or the supplement becomes effective. The amended or supplemented Terms will be effective 30 Business Days from the date of the notice or as may be required otherwise under the Applicable Laws or by order of any government entity. If You use the Account and Debit Card after the new Terms are effective, You shall be deemed to have accepted the amendments or supplements, as the case may be, without reservation.
10. The amount of fees and charges applicable to the Account and Debit Card can be found in the UOB TMRW Fees and Charges. The amount of fees and charges payable shall be decided and/or changed by the Bank in accordance with the Applicable Laws.