



SPECIFIC TERMS FOR TMRW CREDIT CARD

1. General

- 1.1. By applying for or using the TMRW Credit Card (the “**Card**”) you are deemed to have read, understood and accepted these Terms and Conditions (these “**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 TMRW (“**General Terms**”);
 - (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. The Terms and Other Terms apply to your use of the Card, as well as any services we provide you in relation to the 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. Card Features

- 2.1. The Card comes with 1% cashback on the following categories of transactions:
 - (a) Dining transactions;
 - (b) Supermarket and minimart transactions; and
 - (c) Transportation transactions;

as shown at Section 1 of Annex A of these Terms (“**Default Cashback Categories**”). Whether a transaction falls under any of the Default Cashback Categories shall be determined with reference to Merchant Category Codes (“**MCC**”).
- 2.2. The Card also comes with 0.2% cashback on all other transactions other than Default Cashback Category transactions and Excluded Categories transactions (as defined below).
- 2.3. We may change the Default Cashback Categories and corresponding cashback percentage from time to time and notify the change in compliance with the requirements under the Applicable Law.
- 2.4. We may offer personalised Privilege Schemes on your Card from time to time.



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3. Additional Features for TMRW Account Holders

Note: These additional features apply if you have a TMRW Account. This section is to be read together with the Specific Terms For TMRW Account and TMRW Debit Card.

- 3.1 If you have a TMRW Account, and you fulfill the following conditions within the same month, we may allow you to select any 3 categories (from 8 categories in Sections 1 and 2 of Annex A of these Terms) to earn 6% cashback in the following month ("**Selected Cashback Categories**"):
- (a) Perform 2 outgoing funds transfer transactions from your TMRW Everyday Account to any account other than your TMRW Savings Account via our Digital Services; and
 - (b) Perform 2 bill payments from your TMRW Everyday Account via our Digital Services.

Except that any transactions performed on a non-Business Day or after a specified clearance or cut-off time at the end of a month may be treated as a transaction performed on the next Business Day in the following month.

Whether a transaction falls under any of the Selected Cashback Categories shall be determined with reference to MCC.

- 3.2 However, if you no longer fulfill the above conditions set by us in the following month, the Selected Cashback Categories and corresponding 6% cashback for the month thereafter will revert to the Default Cashback Categories and corresponding 1% cashback. We may change the conditions from time to time and will notify you at the latest 30 Business Days before the change become effective or within shorter period where we are required to make immediate changes under the Applicable Laws.
- 3.3 Where we have allowed you to choose the Selected Cashback Categories:
- (a) you may only do so once per calendar month;
 - (b) the Default Cashback Categories will no longer apply; and
 - (c) you will earn 0.2% cashback on all other Card transactions other than Selected Cashback Categories transactions and Excluded Categories transactions.

4. Cashback

- 4.1. Cashback will be computed based on the date on which the relevant transactions are posted in our systems and tabulated at the end of each calendar month. The cashback will be posted to your Card account on the second Business Day of the following month.
- 4.2. The determination of cashback awarded is at our discretion, and we may vary the cashback percentage rate(s) at any time. In such case, we will notify you at the latest 30 Business Days before the change become effective or within shorter period where we are required to make immediate changes in accordance with the requirements under the Applicable Laws.
- 4.3. We may be awarded amount of cashback for your Card provided you have accumulated at least IDR50,000 amount of cashback each calendar month. We may forfeit any cashback accumulated if you do not meet the required cashback amount.
- 4.4. The total amount of cashback which may be awarded for your Card is capped at IDR 200,000 each calendar month.



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4.5. Cashback awarded cannot be:

- (a) converted to or exchanged for cash;
- (b) transferred or paid to any person in any manner; or
- (c) used to settle or pay any other liability of any person whatsoever.

4.6. We may forfeit any cashback awarded if any transaction is reversed. No payment or compensation whatsoever shall be made for any forfeited cashback. If a transaction is reversed after cashback for that transaction has been awarded and utilised, we will charge that cashback to your Card account.

5. Exclusions

5.1. Cashback will not be awarded in respect of the following types of transactions:

- (a) any insurance payment category;
- (b) any money exchange category;
- (c) any mutual fund category;
- (d) any cash advances;
- (e) any installment payments;
- (f) any late payment charges or interest charges;
- (g) any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card;
- (h) any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by the Bank from time to time; and
- (i) any other transactions as may be prescribed by the Bank.

(a) to (i) above are collectively the “**Excluded Categories**”.

5.2. We may amend the list of Excluded Categories and notify you at the latest 30 Business Days before the new list becomes effective or within shorter period where we are required to make immediate changes in compliance with the Applicable Law.

6. Transaction Limits

6.1. We may allow you to set the Card transaction limits for the following types of transactions (“**Transaction Limits**”):

- (a) online transactions;
- (b) retail spend transactions;
- (c) ATM cash advance withdrawals; and
- (d) any other types of transactions as may we may notify you from time to time.

6.2. You are responsible for ensuring that the Transaction Limits are not exceeded.

6.3. You must pay all amounts in excess of any Transaction Limit.



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7. Statements

The Electronic Statement for your Card account will be available for viewing and download via our Digital Service.

8. Flexi Repayment Programme

8.1 We may allow you to convert Card transactions which have not been billed in your current Card statement to installment payments at an amount, duration and interest rate determined by us ("**Flexi Repayment Programme**"), provided that for each conversion, the following conditions are satisfied:

- (a) the minimum payment requirement set out in the General Terms continues to apply;
- (b) you convert a minimum amount of at least IDR500,000 for each transaction for any tenors of 3 months, 6 months or 12 months; and
- (c) no more than 5 Card transactions are converted per each conversion request.

8.2 The Flexi Repayment Programme only applies to Card transactions for retail spending and shall not include manual or automated cash disbursements, payments of interest or any instalment payments and fees charges or any other non-permissible transactions according to the Applicable Law. We reserve the right to amend the list of Card transaction categories applicable for the Flexi Repayment Programme at any time, without reason and without liability to you, and you will be notified at the latest 30 Business Days before such change becomes effective or within shorter period where we are required to make immediate changes, in compliance with the Applicable Laws.

8.3 The Flexi Repayment Programme installment payment amounts will be charged to your Card account and indicated in your monthly Card account statement.

8.4 In order to be eligible for the Flexi Repayment Programme, your Card account must be in good standing as determined by us.

8.5 If you have already received cashback for any Card transaction amount, you will not receive further cashback when the Card transaction is converted to instalment payments under the Flexi Repayment Programme.

9. Miscellaneous

9.1. We reserve the right to make adjustments to the cashback awarded if there are any unposted, voided, disputed or reversed transactions, or not to award any cashback for transactions which we deem to be for commercial or non-personal purposes at our sole discretion without any compensation or payment.

9.2. Cashback will only be awarded if your Card account is in good standing as determined by us. If your Card account is delinquent or closed or suspended for any reason before cashback is awarded, any cashback awarded will be forfeited and you shall not be entitled to any compensation or payment.

9.3. To the fullest extent as permissible under the Applicable Laws, we will not be liable for any loss or expenses arising out of or in relation to any delay or failure in the transmission or posting of any Card transaction or cashback arising from events beyond our fraudulent intent, wilful misconduct or negligence.

9.4. Even though we have allowed you to make repayment by instalments, if any of the following events occur, we may demand all outstanding amounts you owe us to be immediately due and payable:

- (a) you fail to make any payment on the due date or on demand;
- (b) if there are any legal proceedings against you or if you are declared to be bankrupt;



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- (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 or the Other Terms; and/or
 - (d) if any information or documents provided to us is materially inaccurate or misleading.
- 9.5. We will notify you of any changes to the feature or benefit associated with the Card at the latest 30 Business Days before such changes become effective, or within shorter period where we are required to make immediate changes pursuant to the Applicable Laws or by order of any government entity in relation to such matter. Where you have reservation to such changes, you are advised to immediately cease any use of the Card and notify us of your decision to terminate the Card. Any payment obligation incurred by you prior to the termination shall be immediately due and payable and you must settle all outstanding payment before the termination is in effect. If you continue using the Card after the new changes become effective, you will be deemed to have agreed to such changes without reservation and therefore the new changes will be binding upon you and the Card.
- 9.6. The amount of fees and charges applicable to the Card can be found in the 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.
- 9.7. 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 Card 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.
- 9.8. PT Bank UOB Indonesia is a banking institution registered and supervised by the Indonesian Financial Services Authority and is a participating bank of Indonesia Deposit Insurance Corporation (“LPS”).



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Annex A

Whether a transaction falls under any of the Categories listed below shall be determined with reference to Merchant Category Codes (“MCC”). Please note that MCCs are assigned by the relevant card association (e.g. MasterCard, Visa) and/or the merchant acquiring bank, and are not decided by us.

Section 1: Default Cashback Categories

1. Dining Card Transactions
2. Supermarket & Minimart Card Transactions
3. Transportation Card Transactions

Section 2: Other Eligible Categories

4. Beauty and Salon Card Transactions
5. Electronic & Gadget Card Transactions
6. Fashion & Dept. Store Card Transactions
7. Gasoline Card Transactions
8. Hotel & Travel Card Transactions