



TERMS AND CONDITIONS OF TMRW ATM/DEBIT CARD/ TMRW CREDIT CARD

1. Get discount or cashback when you purchase in Indonesia from various merchants who engaged with us. The amount of discount/cashback shall be at discretion of PT Bank UOB Indonesia ("UOBI").
2. The discount/cashback is non-transferable, non-negotiable and non-exchangeable for cash or other items.
3. UOBI shall not be liable for any services and products. Please directly contact the merchant.
4. Minimum spending and maximum discount applicable shall be in accordance to the merchant's terms and conditions.
5. The promo terms and conditions herein are subject to changes by UOBI or merchant.
6. UOBI shall be entitled to withhold and/or cancel the discount/cashback, be it temporarily/permanently, to a certain Customer at any time including if any abuse, fraud, or suspicious activities are found.
7. 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).