

## TERMS & CONDITIONS

# TMRW CASHBACK PROGRAM

1. Definitions:
  - a. “Eligible TMRW Product” means a (i) TMRW Everyday Account, or (ii) TMRW Credit Card;
  - b. “Promotion” means this TMRW Cashback Program;
  - c. “Promotional Period” means the period which we set out for the performance of this Promotion.
2. To qualify to participate in this Promotion, you:
  - a. must be eligible to apply for an Eligible TMRW Product;
  - b. are not an existing TMRW customer;
  - c. have never been a TMRW customer; and
  - d. the top-up of fund to be calculated shall be fresh fund. It does not apply to fund transfer from any other UOB savings account.
3. To participate in this Promotion, you:
  - a. must make a successful application for at minimum one (1) Eligible TMRW Product throughout the Promotional Period; and
  - b. must successfully perform at minimum one (1) of the following Qualified Actions (as defined below).
4. If you have succeeded to participate in this Promotion, you shall be entitled to the Cashback as detailed in tabel below (“Gift”). The value of each Gift will vary, depending on the successfully performed Qualified Action(s).
5. “Qualified Action” refers to any of the following:
  - TMRW Account

Mission	Maximum Gift you may receive for opening TMRW Account is cashback with the value of up to Rp150.000, under the terms and conditions as follows:
A	<p><b>ONE of these 3 (three) options of Qualified Actions as follows:</b></p> <p><b>A1. Gift of Rp12.500 Cashback</b></p> <ul style="list-style-type: none"> <li>Top-up at minimum of <b>Rp5.000.000</b> in your TMRW Everyday Account within 5 calendar days after your account is opened; and</li> <li>After top-up of at minimum of <b>Rp5.000.000</b>, make sure your top-up amount does not reduce for <b>at least 30 calendar days</b>.</li> </ul> <p><b>A2. Gift of Rp40.000 Cashback</b></p> <ul style="list-style-type: none"> <li>Top-up at minimum of <b>Rp15.000.000</b> in your TMRW Everyday Account within 5 calendar days after your account is opened; and</li> </ul>

## TERMS & CONDITIONS

# TMRW CASHBACK PROGRAM

	<ul style="list-style-type: none"> <li>After top-up of at minimum of <b>Rp15.000.000</b>, make sure your top-up amount does not reduce for <b>at least 30 calendar days</b>.</li> </ul> <p><b>A3. Gift of Rp150.000 Cashback</b></p> <ul style="list-style-type: none"> <li>Top-up at minimum of <b>Rp50.000.000</b> in your TMRW Everyday Account within 5 calendar days after your account is opened; and</li> <li>After top-up of at minimum of <b>Rp50.000.000</b>, make sure your top-up amount does not reduce for <b>at least 30 calendar days</b>.</li> </ul>
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Mission	Maximum Gift you may receive for successfully maintaining the top up value in mission 1, is up to Rp450.000, under the terms and conditions as follows:
B	<p><b>ONE of these 3 (three) options of Qualified Actions as follows:</b></p> <p><b>B-1 Gift of Rp37.500 Cashback</b></p> <ul style="list-style-type: none"> <li>Successfully completing the actions in mission A-1.</li> <li>Ensuring the <b>Rp5.000.000 minimum</b> in TMRW Everyday Account does not reduce for at least 90 calendar days as at mission A-1 has been completed.</li> <li>Making a 2x financial transactions within 90 calendar days as at mission A-1 is completed.</li> <li>Not applicable to Customer who completed actions in mission A-2 and mission A-3.</li> </ul> <p><b>B-2. Gift of Cashback Rp120.000 Cashback</b></p> <ul style="list-style-type: none"> <li>Successfully completing the actions in mission A-1 or mission A-2.</li> <li>Ensuring the <b>Rp15.000.000 minimum</b> in TMRW Everyday Account does not reduce for at least 90 calendar days as at mission A-1 or mission A-2 has been completed.</li> <li>Making a 2x financial transactions within 90 calendar days as at mission A-1 is completed.</li> <li>Not applicable to Customer who completed actions in mission A-3.</li> </ul> <p><b>B-3. Gift of Rp450.000 Cashback</b></p> <ul style="list-style-type: none"> <li>Successfully completing the actions in mission A-1, mission A-2 or mission A-3.</li> <li>Ensuring the <b>Rp50.000.000 minimum</b> in TMRW Everyday Account does not reduce for at least 90 calendar days as at mission A-1, mission A-2 or mission A-3 has been completed.</li> </ul>

## TERMS & CONDITIONS

# TMRW CASHBACK PROGRAM

	<ul style="list-style-type: none"> <li>Making a 2x financial transactions within 90 calendar days as at mission A-1, mission A-2 or mission A-3 has been completed.</li> </ul>
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- TMRW Credit Card:

Mission	Maximum Gift you may receive for opening TMRW Credit Card is a cashback with the value of up to Rp1.500.000, under the terms and conditions as follows:
C	<p><b>ONE of these 3 (three) options of Qualified Actions as follows:</b></p> <p><b>C1. Gift Cashback of Rp125.000</b></p> <ul style="list-style-type: none"> <li>Must make transaction with a minimum accumulative of <b>Rp1.500.000</b> using TMRW Credit Card within 45 calendar days after your card is approved.</li> </ul> <p><b>C2. Gift Cashback of Rp450.000</b></p> <ul style="list-style-type: none"> <li>Must make transaction with a minimum accumulative of <b>Rp5.000.000</b> using TMRW Credit Card within 45 calendar days after your card is approved.</li> </ul> <p><b>C3. Gift Cashback of Rp1.500.000</b></p> <ul style="list-style-type: none"> <li>Lakukan transaksi dengan minimum akumulasi transaksi <b>Rp15.000.000</b> using TMRW Credit Card within 45 calendar days after your card is approved.</li> </ul>

- You may receive at maximum one Gift for every Qualified Action of a mission that meets the requirements.
- Gift for the requirement of opening TMRW will be delivered to you Your TMRW Everyday Account within seven (7) Business Days after completing the selected Qualified Action. Should it fall on a Saturday, Sunday or public holidays, Gift will then be delivered on the next Business Day.
- The transactions applicable in this offer shall be transactions using TMRW Everyday Account in the form of:
  - Top up of GoPay / OVO / LinkAja / i.Saku using TMRW App in any amount
  - Payment of bills via TMRW App in any amount
  - Payment via QR TMRW in any amount
- The transactions in this offer excludes:
  - Fund transfer of any kind
  - Save in TMRW Savings Account (City of TMRW) in any amount
  - Fund withdrawal in any amount using ATM Card/TMRW Debit Card
  - Fund withdrawal in any amount using Credit Card
  - Financial transactions of any kind using UOB accounts other than TMRW Everyday Account

## TERMS & CONDITIONS

# TMRW CASHBACK PROGRAM

10. Gift for the requirement of opening TMRW Credit Card will be credited to your Credit Card within seven (7) Business Day after completing the selected Qualified Action. Should it fall on a Saturday, Sunday or any public holidays, Gift will then be delivered on the next Business Day.
11. Gift may neither be cashed out nor transferred in any manner.
12. Any and all applications for TMRW Products shall be pursuant to our consideration. Any decision of PT Bank UOB Indonesia shall be final and incontestable.
13. PT Bank UOB Indonesia may at any time, at its own discretion, make variance to the terms & conditions of the program, or terminate the program without prior notification.
14. PT Bank UOB Indonesia may revoke the Gift rewarding should there be any transaction indicated to be fraudulent or misrepresented against the terms of the program or in breach of any provisions of the laws and regulations.
15. This Promotion may not be combined with any 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 types of incentive available under any other referral or onboarding promotion run by us.
16. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
17. These Terms and Conditions apply specifically to your participation in this Promotion. These Terms and Conditions shall be an integral and inseparable part of the 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 (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 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.
18. Any tax liabilities arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
19. By participating in this program, customer has read, understood and agreed to the applicable terms and conditions. For further information, please contact UOB Contact Center at 14008