

TMRW PARTNERSHIP REFERRAL PROGRAMME TERMS AND CONDITIONS

1. Definitions

- a. "Eligible TMRW Product" means a (i) TMRW Account, or (ii) TMRW Credit Card;
- b. "Partner" refers to any other parties we may run this onboarding Promotion with;
- c. "Promotion" means this TMRW Partnership Referral Programme;
- d. "Promotion Period" means the period that we may decide to run this Promotion with a particular Partner.

2. To qualify for this Promotion, you must:

- a. be qualified to apply for an Eligible TMRW product;
- b. not be an existing TMRW customer; and
- c. not be a former TMRW customer at any time before the Promotion.

3. To participate in this Promotion, you must:-

- a. successfully apply for at least one (1) Eligible TMRW Product during the Promotion Period;
- b. use the relevant promo code from a Partner in your application for an Eligible TMRW Product; and
- c. successfully perform at least one (1) Qualified Action (as defined below).

4. "Qualified Action" refers to any one of the following:-

- a. where you complete your application for an Eligible TMRW Product at any of our authentication kiosks within five (5) days of submitting your application through the TMRW app ("Qualified Action A");
- b. where you deposit at least Thai Baht Three Thousand (THB3,000.-) into your TMRW Account and make a bill payment via the TMRW app (excluding PromptPay transactions), both within thirty (30) days of the successful opening of your TMRW Account ("Qualified Action B"); or
- c. where you charge at least Thai Baht Three Thousand (THB3,000.-) on your TMRW Credit Card (excluding any spend on Excluded Categories and bill payments) within thirty (30) days of successfully activating your TMRW Credit Card ("Qualified Action C").

5. Successfully participating in this promotion will entitle you to eCoupon(s), which are redeemable with the Partner whose promo code you used in your application ("Gift"). The value of the Gifts will differ, depending on the Partner and the Qualified Action you have successfully completed.

6. You may receive up to one Gift for each Qualified Action. Gifts will be sent to you within thirty (30) days of completing the Qualified Action.

7. All applications for TMRW Products are subject to our discretion.

8. 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 type of incentive available under any other referral or onboarding promotion run by us.

9. Participation in this Promotion is subject to these Terms and Conditions. These Terms and Conditions shall be read in conjunction with the prevailing 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 (collectively 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.