



MANUAL FOR TMRW CREDIT CARD CARDHOLDER

Table of contents

Useful Information for Your Card	2
How to use TMRW Credit Card	2
Benefits of TMRW Credit Card	3
TMRW Application	4
How to Pay Your TMRW Credit Card Bill	4
TMRW Credit Card E-Statement	6
Interest Calculation	6
Change of Address or Phone Number	8
TMRW Credit Card Renewal	8
Fees	8

MANUAL FOR TMRW CREDIT CARD CARDHOLDER

A great welcome to our cardholder of TMRW Credit Card. This card provides convenience to your spending with merchants and leading stores as well as ATM cash withdrawals around the world.

Useful Information for Your Card

1. Activate TMRW Credit Card through TMRW Application by selecting “TMRW Credit Card”, click “Activate” and set up a 4-digit PIN. You will receive a successful activation notification. Please use the secure PIN to confirm the card activation in the Application. Then, you can use TMRW Credit Card instantly.
2. Please check your name and surname on the card. In case of any inaccuracy, please inform the bank immediately.
3. When you receive the card issued in your name, please immediately sign the back panel of the card with your usual signature. Your signature must be identical to that signed in the credit card application and your passport (if any).
4. Please do not fold, bend or break the card and expose it to a magnetic field which may damage the information encoded as written under the magnetic strip on the back of the card.
5. Remember your TMRW Credit Card number for reference when contacting the bank if necessary.
6. Every primary credit card possesses credit limit. Please check your credit limit in your Card Carrier or in the TMRW Application.
7. For use of card internationally, your incurred spending will be converted from the foreign currency into Thai Baht at the exchange rate as of the date MasterCard charges the bank, including foreign exchange risk not exceeding 2.5% of the spending or cash withdrawal internationally per transaction.

How to use TMRW Credit Card

As the cardholder of TMRW Credit Card, you can use TMRW Credit Card for payment of goods and/or services from merchants and/or stores with the mark “MasterCard” around the world. Please proceed as follows when you use the card

1. Hand your TMRW Credit Card to the cashier.
2. The cashier will request for authorization/approval of the transaction and will, upon the successful transaction, provide you with the sales slip.
3. You will be presented with a record of sales slip to sign that specifies the date and the price of goods (Please check accuracy of details. Your signature must be identical to your signature at the back panel of the card).
4. Retrieve your TMRW Credit Card back from the cashier and retain the customer copy sales for verification of the transaction.
5. Please ensure that the returned card is of and under your name.
6. DO NOT sign the sales slip where the transaction amount is not specified. (Your signature must be identical to your signature at the back of the card).

MANUAL FOR TMRW CREDIT CARD CARDHOLDER

Benefits of TMRW Credit Card

Cash advance withdrawal

TMRW Credit Card offers flexibility and easy access to cash during your emergencies.

- Withdrawal is allowed for up to 60% of credit line on bank counters around the world which accept your card
- At ATM locations
 - You can withdraw cash up to 60% of credit line at ATM locations around the world which display the ATM POOL, MasterCard and Cirrus signs. However, the withdrawn amount, plus charges, interest and unpaid fees at the time of your withdrawal must not exceed your credit line

Remark: Cash withdrawal fee and interest will be charged on the balance outstanding from the withdrawal date until the date before date of full payment has been made. The bank reserves the right to change the credit line at its sole discretion, provided that a prior notice shall be given to you

Line of Credit

TMRW Credit Card offers flexibility and easy access to cash during your emergencies.

- Your credit line will be determined based on your income

Income	Credit Line
< 30,000 Baht	≤ 1.5 times of income
< 50,000 Baht	≤ 3 times of income
> 50,000 Baht	≤ 5 times of income

Credit line is subject to the bank's credit approval

- Your credit line allows you to pay for goods and/or services, transfer to other accounts, and withdraw cash on counters of the bank which accept your card and at ATM locations.
- Temporary credit line increase to address urgent needs can be applied via UOB cardholder service center at 0 2285 1555.
- The credit line is based on the history of your unpaid credit card balance and the amounts spent in the previous billing cycle that have not been billed/ paid

Be Entitled to Revolving Line of Credit and a 55-day Payment Cycle

- TMRW Credit Card provides you a 55-day interest-free period
- You can choose to pay full amount of the outstanding balance stated in "Outstanding Balance" within the payment due date
- You can also choose to pay a minimum of 10% or at least 1,000 Baht (whichever the greater) stated in "Minimum Payment Due"

In case you choose to pay partially, the interest will be calculated on the original purchasing amount from the posting date until the cycle cut / the date of payment has been made. Then calculate the rest unpaid balance from first statement cut to the next cycle cut (by each cycle cut), the bank will calculate interest, at the rate stipulated by the bank

Special Privileges/Benefits Widely Acceptable Around the World

Wherever you are, at home or abroad, TMRW Credit Card gives you world-class experiences where you can enjoy your spending at merchants and any leading stores with the mark "MasterCard".

T-PIN : Telephone Personal Identification Number

You can request for T-PIN: Telephone Personal Identification Number as follows:

- Get the application at counters of the bank all over the country
- Apply through UOB Phone Banking Service or UOB service center Tel. 0 2285 1555

MANUAL FOR TMRW CREDIT CARD CARDHOLDER

ATM-PIN : ATM Personal Identification Number

You can request for ATM-PIN: ATM Personal Identification Number as follows:

- Get the application at counters of the bank all over the country
- Through TMRW Application
- Apply through UOB Phone Banking Service or UOB service center Tel. 0 2285 1555

TMRW Application

Digital Bank services offer you a brand new experience and benefits/privileges which our unique proposition will help us better understand your specific financial lifestyle.

- Understand your own spending lifestyle better: the more you use the TMRW Application, the better the Application will give you personalized suggestions. We also help you not to miss any transaction
- Earn cash rebates up to 2% from your credit card spending
- Earn cash rebates credited to your credit card up to 3% for bill payments and transfers made through TMRW Everyday Account on monthly basis
- If you have any enquiry, just chat through our TMRW Application instantly

How to Pay Your TMRW Credit Card Bill

Payment Channels

1. Payment by cash at counters of the bank branches or other counters/channels as specified in the bank's statement of account or other documents.
2. Payment by debiting from UOB bank account.
3. Payment by cheque. The cheque must be crossed cheque made payable to "United Overseas Bank (Thai) PCL" with your name-surname and credit card account number written on the back of the cheque and sent to the following channels:
 - Presenting the cheque at counters of the bank all over the country. Please make a payment at least 2 banking days before your Statement Date; or
 - By mailing to "Credit Operation Processing Center", 14Bth floor, United Overseas Bank (Thai) PCL, No. 559, Petchkasem Road, Bangwa, Pasicharoen, Bangkok, 10160 marked "Credit Card Payment" on the envelope with the statement of account attached thereto. Please make payment at least 5 banking days before your Statement Date.
4. Payment to other channels as provided by the bank, e.g. TMRW Application, ATM locations, cash deposit machines, TMRW Application, UOB Personal Banking (PIB), UOB Mighty, UOB Phone Banking (IVR).

Remark: In case you make payment through other counters/channels as stipulated in No.1 above, the payment amount will be recorded in your credit card account 2 banking days after the payment date. Payment made at the counter /charged channels, service providers will charge fee at service point. Such fees and service charges do not include VAT 7% and are subject to change.

MANUAL FOR TMRW CREDIT CARD CARDHOLDER

Payment Options

You can choose to pay full amount of the outstanding balance or a minimum of 10% of the spending amount or 1,000 Baht (whichever amount is higher).

If you have obtained a primary card, please specify your credit card number when payment is made through the above channels.

If you hold more than one primary cards, please specify one of your credit cards' numbers when payment is made in cash, by debiting from bank account, by cheque or other channels as stipulated above. The bank will calculate the repayment of the outstanding balance of each card respectively (the repayment will be done for the card that has longer past due status as the first priority. If all cards have the same status, the repayment will be done for the card that customer specifies the number as the first priority). However, when payment is made through the bank's ATM, TMRW Application, UOB Personal Banking (PIB), UOB Mighty, UOB Phone Banking (IVR), please specify credit card number and the payment amount of each card. The bank will make repayment of each card as identified designated by you.

Please check the statement of account sent to you. You are entitled to dispute the transactions specified in the statement of account within 10 days from the date of receipt of the said statement from the bank by contacting 02 285 1555.

In case where your credit card account has no outstanding or no transaction incurred, the bank reserves the right to send you a statement of account only when card transactions are made.

MANUAL FOR TMRW CREDIT CARD CARDHOLDER

TMRW Credit Card E-Statement

In order to assist you to manage your money on a monthly basis, you can check your spending in the previous billing cycle, the outstanding balance, payment due date and minimum payment due through TMRW Application. In case of inaccuracy, please contact the bank immediately.

Understand Your Monthly Statement of Account

Your monthly statement of account will show the following details in the previous billing cycle:

- **Statement Date**
Refers to the date your statement period closes
- **Total Credit Line**
Refers to a maximum amount you can spend in a billing cycle
- **Payment Due Date**
Refers to the date when at least a minimum payment must be made
- **Total Balance**
Refers to the outstanding balance in a current billing cycle and unpaid outstanding balance (if any)
- **Minimum Payment**
Refers to the lowest amount of money that must be paid in a current billing cycle
- **Direct Debit Account No./Bank**
Your bank account number will be displayed in case you have signed a letter of consent for deduction to pay for credit card bills to the bank
- **Post Date**
Refers to the date when the bank posts a transaction and adds it to your account balance
- **Transaction Date**
Refers to the date when you pay for goods or service and withdraw cash
- **Description**
Refers to all details about your account in the previous billing cycle, including purchases, cash withdrawals and other details, e.g. interest and fees (if any)
- **Amount**
Refers to the total amount of money spent through the credit card in the previous billing cycle until the Statement Date
- **Total Fee**
Refers to the fees that are subject to VAT and charged by the bank on a case-by-case basis
- **Total VAT**
Refers to Value Added Tax charged for the bank's fees or services

Interest Calculation

The bank applies the fixed interest rate on the outstanding balance, provided that the rate shall not exceed the ceiling rate as stipulated by the Bank of Thailand. The bank shall notify cardholders 30 days in advance of any change of such fixed interest rate.

- Interest for purchases of goods and/or services will be calculated from the Post Date
- Cash advance interest will be charged on transaction amounts from the transaction date until the date before date of full payment has been made or date of statement cut, whichever one come first and then from the statement cut to next statement cut until full payment has been made

MANUAL FOR TMRW CREDIT CARD CARDHOLDER

Examples that demonstrate the interest calculation on revolving credit and cash advance usage for non-payment, partial payment and late payment

Sample on January billing, interest rate 18 %per annum

If you have outstanding balance 20,000 Baht in January cycle with the following description:

The bank will calculate the interest by adding the interest from cash advance usage with interest from revolving credit on the Statement Date as follows:

1. Interest calculation from cash advance usage
Cash withdrawal amount x interest rate per year x number of days (A) $= (5,000 \times 18\% \times 10) / 365 = 24.66$ (1)
2. Interest calculation from revolving credit
Spending from previous billing cycle (each transaction) x interest rate per year x number of days (B) $= (20,000 \times 18\% \times 14) / 365 = 138.08$ (2)
Remaining amount from previous billing cycle x interest rate per year x number of days (C) $= (20,000 \times 18\% \times 25) / 365 = 246.58$ (3)
Remaining amount after payment x interest rate per year x number of days (D) $= (20,000 \times 18\% \times 6) / 365 = 53.26$ (4)
(1)+ (2)+(3)+(4) = 462.58

Calculation Date

- Interest for purchases of goods and/or services will be calculated from the Post Date
- Interest for cash advance will be calculated from the Transaction Date to the date on which the bank has received payment in full
- Number of days (A) will be calculated from the withdrawal date until one day before the repayment date or Statement Date, whichever date comes first (11 FEB – 20 FEB) = 10 days
- Number of days (B) will be calculated from the Post Date until the current Statement Date (7 JAN – 20 JAN) = 14 days
- Number of days (C) will be calculated from the previous Statement Date until one day before the Minimum Payment date (21 JAN – 14 FEB) = 25 days
- Number of days (D) will be calculated from the Minimum Payment date until the current Statement Date (15 FEB – 20 FEB) = 6 days

Examples that demonstrate the interest calculation on revolving credit in previous cycle and make a full payment in current cycle

As of the Statement Date I: you have outstanding balance 20,000 Baht and you pay partially, 12,000 Baht at the Due Date.

As of the Statement Date II: you have outstanding balance 8,240.66 Baht (outstanding balance from spending 8,000 Baht + interest 240.66 Baht).

1. Remaining amount from previous billing cycle x interest rate per year x number of days calculated from the previous Statement Date until one day before the Minimum Payment date. $20,000 \times 18\% \times 22^* / 365 = 216.99$
Remaining amount after payment x interest rate per year x number of days calculated from the Minimum Payment date until the current Statement Date = $8,000 \times 18\% \times 6^{**} / 365 = 23.67 = 240.66$
As of the Statement Date III: you have outstanding balance 74.96 Baht.
2. Remaining amount after payment x interest rate per year x number of days from the Statement Date II until one day before the bank receives the payment in full = $8,000 \times 18\% \times 19^{***} / 365 = 74.96$

MANUAL FOR TMRW CREDIT CARD CARDHOLDER

Currency Conversion Risk

The use of the credit card in place of payment of cash and/or for cash withdrawal in any foreign currencies shall be converted from the foreign currency into Thai Baht at the exchange rate which is agreed rate of such foreign currency announced by each Card Scheme that the bank is a member of, on the date that the bank is collected from such Card Scheme. The date and time may be changed based on the actual billing incurred and as notified to the bank. In case such foreign currency is not United States Dollar, the Card Scheme that the bank is a member of, allows the bank to convert the foreign currency into United States Dollar and Thai Baht respectively. You can check for the initial reference conversion rate from:

For MasterCard's network:

<http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html>

The bank will charge you a foreign currency exchange fee and/or a hedging premium at the rate of not more than 2.5% of the card spending incurred from overseas.

You can cancel the credit card through chat feature on TMRW Application or at Call Center or by notifying the bank in writing.

Issuance of New Card

If your card is lost, stolen, damaged or you have changed your name or signature, you can inform to suspend the use of the card through TMRW Application or at UOB service center Tel. 0 2285 1555 for 24 hours to prevent any unauthorized use and a new replacement card will be issued to you accordingly.

Remark: Suspension of the use of the card must be done by the cardholder only.

Change of Address or Telephone Number

In case of any changes to your address or telephone number, you can notify the bank through TMRW Application or at UOB Service Center Tel. 0 2285 1555.

TMRW Credit Card Renewal

Card Renewal

Your TMRW Credit Card is valid for 5 years since the date of issuance. Membership fee shall be billed annually as stated in the statement of account. The bank shall issue a new card to you at least 2 weeks in advance before the expiry of the old card. Please destroy the old card upon its expiry.

If you do not wish to renew your card, you must notify the bank in writing to UOB service center or the bank branches at least 30 days before the card expiry date.

Fees

Annual Fee

TMRW Credit Card membership fee shall be charged annually in accordance with the Credit Line, Interest and TMRW Fee Table as stated in the monthly statement of account upon the Due Date (fee is subject to change with 30 days prior notice and VAT exclusive).