

## TERMS & CONDITIONS

# TMRW REFERRAL PARTNERSHIP PROGRAM

1. Definitions:
  - a. “Eligible TMRW Product” means a (i) TMRW Everyday Account, or (ii) TMRW Credit Card;
  - b. “Partner” refers to any other parties we may run this Promotion with;
  - c. “Promotion” means any promotion, programme or campaigns we run with Partners for TMRW;
  - d. “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. not be an existing TMRW customer; and
  - c. not be a former TMRW customer at any time before.
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. Successfully participating in this Promotion will entitle you to e-vouchers which are redeemable with the Partner whose promo code you used in your application (“Gift”). The value of the Gifts will vary, depending on the Qualified Action you have successfully completed.
5. “Qualified Action” refers to any of the following:
  - TMRW Account

<b>Mission</b>	<b>Maximum Gift you may receive for opening TMRW Account is E-voucher/ point with the value of up to Rp750.000, under the terms and conditions as follows</b>
A	<p><b>ONE of these 3 (three) options of Qualified Actions as follows:</b></p> <p><b>1. Gift E-voucher/ point of Rp75.000</b></p> <ul style="list-style-type: none"> <li>• Top-up at minimum of <b>Rp2.000.000</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>Rp2.000.000</b>, make sure your top-up amount does not reduce for <b>at least 14 calendar days</b>.</li> </ul> <p><b>2. Gift E-voucher/ point of Rp200.000</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 14 calendar days</b>.</li> </ul>

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	<p><b>3. Gift E-voucher/ point of Rp700.000</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> <li>• After top-up of at minimum of <b>Rp15.000.000</b>, make sure your top-up amount does not reduce for at least <b>14 calendar days</b>.</li> </ul>
B	<p><b>Gift E-voucher/ point of Rp50.000</b></p> <ul style="list-style-type: none"> <li>• Perform one of the Qualified Action in mission A; and</li> <li>• Make at least 2 transactions using TMRW App/QR within 14 calendar day after your account is opened and register your mobile number registered for TMRW to BI-FAST TMRW.</li> </ul>

- TMRW Credit Card:

Mission	Maximum Gift you may receive for opening TMRW Credit Card is a E-voucher/ point with the value of up to Rp1.000.000, 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>1. Gift E-voucher/ point of Rp150.000</b></p> <ul style="list-style-type: none"> <li>• Must make transaction with a minimum accumulative of <b>Rp1.000.000</b> using TMRW Credit Card within 45 calendar days after your card is approved.</li> </ul> <p><b>2. Gift E-voucher/ point 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>3. Gift E-voucher/ point of Rp1.000.000</b></p> <ul style="list-style-type: none"> <li>• Lakukan transaksi dengan minimum akumulasi transaksi <b>Rp12.500.000</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 will be sent to you within five (7) Business Days after having completed the chosen Qualified Action. Should it fall on a Saturday, Sunday or a public holiday, the Gift will be sent in the next immediate Business Days.
- Gift may neither be cashed out nor transferred in any manner.
- Transactions applicable for this offer shall be those using TMRW Everyday Account such as:
  - Top-up of GoPay / OVO/ LinkAja/ i.Saku via TMRW App in any amount.
  - Bill payment via TMRW App in any amount.
  - Payment using TMRW QR in any amount.

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10. Transactions applicable for this offer do not include:
  - Fund transfer of any kinds.
  - Cash withdrawal of any kinds using ATM Card / TMRW Debit Card.
  - Cash withdrawal of any kinds using TMRW Credit Card.
  - Financial transaction of any kinds using UOB accounts other than TMRW Everyday Account
11. Any and all applications for TMRW Products shall be pursuant to our consideration. Any decision of PT Bank UOB Indonesia shall be final and not be contested.
12. 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 with a prior notification.
13. 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.
14. 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.
15. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
16. 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.
17. Any tax liabilities arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
18. 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