

TMRW EVERYDAY ACCOUNT

Fees	Amount
Account	
Income Tax Fee	20% tax on interest applies to total savings equivalent to over IDR7,500,000.
Monthly Administrative Fee	No fee
Stamp Duty Fee	No fee
Card Replacement Fee	No fee
Inactive Account Fee	IDR10,000 per month
Dormant Account Fee	IDR10,000 per month
Account Closing Fee	No fee
Administration Fee Below Minimum Balance	No fee
TMRW App	
Fund Transfer	
RTOL	No fee
RTGS	No fee
BI-FAST	No fee
Bill Payment / Top Up	No fee
E-statement	No fee
Internet Banking	
Fund Transfer	
RTOL	IDR6,500 per transaction
RTGS	No fee
Bill Payment / Top Up	No fee
E-statement	No fee

Membership fee for UOB Privilege Banking services applied, For more information, please visit <http://go.uob.com/pvtnc>,

TMRW EVERYDAY ACCOUNT

Fees	Amount
UOB ATM	
Balance Inquiry	No fee
Cash Withdrawal	No fee
Fund Transfer	
RTOL	IDR6,500 per transaction
Bill Payment	
Telkom	IDR2,000 per transaction
Telkomsel	No fee
Indosat	No fee
PLN	IDR2,500 per transaction
UOB Credit Card	No fee
Other Bank ATM (via ATM Bersama/Prima network)	
Balance Inquiry	IDR4,000 per transaction
Cash Withdrawal	No fee (With minimum balance IDR1,000,000 before withdrawal, normal fee is IDR7,500. Effective 1 Jan 2021, maximum free 15 withdrawal per month applied.)
Fund Transfer between bank (RTOL)	IDR6,500 per transaction
Branch	
Cash Deposit	No fee
Cash Withdrawal	IDR10,000 per transaction
Book Transfer Within UOB Account	IDR10,000 per transaction
Transfer to Other Bank	IDR10,000 + (SKN / RTGS service fee)
Bill Payment	
PLN	IDR15,000 per transaction
UOB Credit Card	IDR25,000 per transaction

KARTU ATM/DEBIT TMRW

Fees	Amount
Card Replacement Fee for Lost / Damaged Card via TMRW app	No fee
Copy of sales slip fee	01 - 15 Working Days IDR25,000 16 - 30 Working Days IDR15,000
PIN Replacement via TMRW app	No fee

TMRW CREDIT CARD

Fees	Amount
Retail & Cash Advance Interest	1.75% per month / 21% per annum
Cash Advance Transaction Fee	6% of the withdrawal amount or minimum IDR125,000 (whichever is higher)
Overlimit Fee	IDR150,000
Annual Fee	IDR300,000 (Free only first year)
E-statement	No fee
Card Replacement	IDR50,000 per request
Statement Re-issuance Fee	IDR30,000 per statement (Free to view and download via TMRW app)
Copy of Sales Slip Fee	IDR50,000 per slip
Copy of Yearly Billing Statement Fee	IDR300,000 per slip
PIN Replacement Fee	No fee (via TMRW app)
Minimum Payment	5% of total billing statement
Late Payment Fee	1% of total billing statement amount or maximum IDR100,000 (whichever is lower) Effective until 30 June 2026

TMRW CREDIT CARD

Fees	Amount
Stamp Duty According to Total Payment Amount (Excluding Stamp Duty)	
≤ IDR250,000	No fee
> IDR250,000 - IDR1,000,000	No fee
> IDR1,000,000	No fee
> IDR5,000,000	IDR10,000
ATM Cash Withdrawal Fee per Transaction	
via ATM UOB	No fee
via Plus Network	IDR30,000 per transaction
via Cirrus Network	IDR30,000 per transaction
Instalment Cancellation Fee	5% of outstanding balance or minimum IDR200,000 (whichever higher) plus ongoing interest,
Notification Fee	IDR7,500 (Effective 24 July 2024)
TMRW Credit Card Payment Fee	
TMRW Application	No fee
UOB Teller at Branch	IDR25,000

TMRW CREDIT CARD

Fees	Amount
ATM	
UOB	No fee
BCA Bank Mandiri Bank CIMB Niaga Bank Permata Bank BNI Maybank	IDR12,500 per transaction
Mobile and SMS Banking	
BCA Bank Mandiri Bank Permata Bank BNI	IDR12,500 per transaction
Internet Banking	
UOB	No fee
BCA Bank CIMB Niaga Bank BNI Maybank	IDR12,500 per transaction
Phone Banking	
Bank Mandiri Bank Permata	IDR12,500 per transaction
Cheque Rejection Fee	IDR50,000
Over Payment Transfer Fee (applicable if transferring to other banks)	IDR50,000 per transaction
Close Card with Balance Fee (applicable if transferring to other banks)	IDR25,000 per month
Flexi Repayment	
Process Fee	No fee
Cancellation Fee	5% of outstanding balance or minimum IDR200,000 (whichever higher) plus ongoing interest,
Interest Rate	1.30% per month

KARTU KREDIT TMRW

Fees	Amount
Retail Interest	3% per month / 36% per annum
Overlimit Fee	IDR200,000
Annual Fee	No fee
E-statement	No fee
Statement Re-issuance Fee	IDR30,000 per statement (Free to view and download via TMRW app)
Late Payment Fee	3 of total billing statement amount or maximum IDR90,000 (whichever is lower)
Stamp Duty According to Total Payment Amount (Excluding Stamp Duty)	
≤ IDR5,000,000	IDR0
> IDR5,000,000	IDR10,000

Instalment Loan	1 month	3 months	6 months	9 months
Interest Rate	0%	0%	3% p.m.	3% p.m.
One-time Processing Fee (charged together with your 1 st instalment)	0%	0%	2%	2%
Minimum Transaction Amount	IDR0	IDR900,000		
Transaction Limit (exclude processing fee and total interest for instalment loan)	Up to 100% available credit limit			
Early Repayment Fee	No fee			