

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 Rp125.000, whichever is higher
Overlimit Fee	Rp150.000
Annual Fee	Rp300.000 (effective 1 Dec 2025, Rp550.000) Free only first year
E-statement	No fee
Card Replacement	Rp50.000 per request
Statement Re-issuance Fee	Rp30.000 per statement (Free to view and download via TMRW app)
Copy of Sales Slip Fee	Rp50.000 per slip
Copy of Yearly Billing Statement Fee	Rp300.000 per slip
PIN Replacement Fee	No fee for PIN set/change/reset via TMRW app
Minimum Payment	5% of total billing statement
Late Payment Fee	1% of total billing statement amount or maximum Rp100.000 (whichever is lower) Effective until 31 December 2025
Stamp Duty According to Total Payment Amount (Excluding Stamp Duty)	
≤ Rp250.000	Rp0
> Rp250.000 - Rp1.000.000	Rp0
> Rp1.000.000	Rp0
> Rp5.000.000	Rp10.000
ATM Cash Withdrawal Fee per Transaction	
via ATM UOB	No fee
via Plus Network	Rp30.000 per transaction
via Cirrus Network	Rp30.000 per transaction
Instalment Cancellation Fee	5% of outstanding balance or minimum Rp200.000 (whichever higher) plus ongoing interest.
Notification Fee	Rp7.500 (Effective 24 July 2024)

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TMRW Credit Card Payment Fee	
TMRW Application	No fee
UOB Teller at Branch	Rp25.000
ATM	
UOB	No fee
BCA Bank Mandiri Bank CIMB Niaga Bank Permata Bank BNI Maybank	Rp12.500 per transaction
Mobile and SMS Banking	
BCA Bank Mandiri Bank Permata Bank BNI	Rp12.500 per transaction
Internet Banking	
UOB	No fee
BCA Bank CIMB Niaga Bank BNI Maybank	Rp12.500 per transaction
Phone Banking	
Bank Mandiri Bank Permata	Rp12.500 per transaction
Cheque Rejection Fee	Rp50.000
Over Payment Transfer Fee (applicable if transferring to other banks)	Rp50.000 per transfer
Close Card with Balance Fee (applicable if transferring to other banks)	Rp25.000 per month

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Fees	Amount
Flexi Repayment	
Process Fee	No fee
Cancellation Fee	5% of outstanding balance or minimum Rp200.000 (whichever higher) plus ongoing interest.
Interest Rate	1.30% per month