

TERMS & CONDITIONS

TMRW CASHBACK PROGRAM APRIL-JUNE 2026

1. Definitions:
 - a. “Eligible TMRW Product” means (i) TMRW Everyday Account, and/or (ii) TMRW Credit Card. With respect to Customer of any other UOB active products, the term “Eligible TMRW Product” refers to TMRW Everyday Account.
 - b. “Promotion” means this TMRW Cashback Program;
 - c. “Promotional Period” means the period for which we establish for the performance of this Promotion, and may be detailed further in our communication with you (e.g., app page, notification, email, or any other advertisements);
2. To qualify to participate in this Promotion, you:
 - a. must be eligible to apply for an Eligible TMRW Product; and
 - b. - with respect to TMRW Account promotion: (i) you are not a former TMRW customer and have never been a TMRW Customer; or (ii) you have a UOB savings product (active);
- with respect to TMRW Credit Card, you are not a former TMRW customer and have never been a TMRW Customer.
3. To participate in this Promotion:
 - a. must make a successful application for at minimum one (1) Eligible TMRW Product throughout the Promotional Period;
 - b. must successfully perform at minimum one (1) of the following Qualified Actions (as defined below);
 - c. must make a top up of fresh fund. Not applicable to fund transfer from other UOB Savings account; and
 - d. must use a personal email account and it is never used before for registration of other UOB accounts.
4. Promotional Period: 1 April – 30 June 2026
5. Successfully participating in this Promotion will entitle you to a cashback and/or reward as further listed in the table below (the “Reward”). The value of each Reward will vary depending on the Partner and the Qualified Action you have successfully completed.
6. “Qualified Action” refers to any of the following:
 - TMRW Everyday Account

Maximum Reward you may receive for opening TMRW Account is a Cashback with the value of up to Rp400.000, under the terms and conditions as follows:

1. Top-up a fresh from within no later than 5 calendar days after your TMRW Everyday Account is opened.

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2. After a top-up, ensure that the top-up amount in your TMRW Everyday Account does not fall throughout the balance maintain period as listed in the table below.
3. Make a financial transaction at minimum 2 times via UOB TMRW app for a certain period as listed in the table below after your TMRW Everyday Account is opened.
4. Customer will be entitled to receive 1 reward of the highest grade after completing the applicable requirements below:

Mission 1 – Top-Up of Fresh Fund, Maintaining the Top-up Balance & Financial Transaction				
Minimum Fund Deposit Amount ¹	Period of Maintained Balance ²	Reward	Frequency of Financial Transaction	Financial Transaction Period ³
Rp2.000.000	14 Calendar Days	Rp125.000	3x	14 Calendar Days
Rp5.000.000	14 Calendar Days	Rp250.000	3x	14 Calendar Days
Rp15.000.000	30 Calendar Days	Rp400.000	3x	30 Calendar Days

¹ Top up within 5 Calendar Days after TMRW Everyday is opened

² Period of Maintained Daily Balance commences as at the date the account is opened

³ Transaction period commences as at the date the account is opened

- TMRW Credit Card

Maximum Reward you may receive for opening TMRW Account is a Cashback with the value of up to Rp1.500.000, under the terms and conditions as follows:

1. Make a TMRW Credit Card transaction with the monthly minimum accumulated amount within 45 days being the amount referred to the scheme in the table below.
2. Customer is entitled to 1 reward at the highest grade after completing the applicable requirements as follows.

Mission 2 – Credit Card Accumulated Transaction	
Min. Accumulated Transaction within 45 Days	Reward
Rp2.000.000	Rp200.000
Rp5.000.000	Rp500.000
Rp15.000.000	Rp1.500.000

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7. You may receive at maximum one Reward for every Qualified Action per month for every Mission for which you are eligible.
8. Any customer eligible to participate in the Promotion and has successfully completed each Qualified Action is entitled to the Reward as determined by PT Bank UOB Indonesia.
9. The Cashback reward for the requirement of opening TMRW account will be credited to Your TMRW Everyday Account within ten (10) Business Days after having completed the selected Qualified Action. Should it fall on a Saturday, Sunday or public holidays, Reward will then be credited on the following Business Day.
10. The Cashback for the requirement of opening TMRW Credit Card will be credited to Your TMRW Credit Card balance within ten (10) Business Days of the following month. Should it fall on a Saturday, Sunday or public holidays, Reward will then be credited on the following Business Day.
11. The Cashback Reward for TMRW Credit Card Transaction requirement.
12. Transactions eligible for this Promotion 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.
13. Transactions eligible for this offer **do not** include:
 - Fund transfer of any kinds.
 - Save in TMRW Savings Account (City of TMRW) in any amount.
 - 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.
14. Any and all applications for TMRW Products shall be subject to our discretion. Any decision of PT Bank UOB Indonesia shall be final and not be contested.
15. 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 without prior notification.
16. PT Bank UOB Indonesia reserves the right to revoke the Reward, should there be any irregular transaction, or those indicated to be fraud, found to be abuse and/or fraudulent as well as any actions against the laws and regulations on this Promotion and those resulting in breach of the terms hereof and/or the terms and conditions applicable in PT Bank UOB Indonesia.

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This Promotion may not be combined with any other TMRW Promotions. Participation in this Promotion will qualify you for the Rewards available under this Promotion only. You are not eligible to receive any other cash, coupon, reward, prize, or any other types of incentive available under any other referral or onboarding promotion run by us.

17. Employees of PT Bank UOB Indonesia are not eligible to participate in this Promotion.
18. 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.
19. Any liabilities of Reward Tax arising out of this Promotion shall be borne by PT Bank UOB Indonesia.
20. Any customer participating in this program shall make the matching of their Tax Identification Number (NPWP) as key requirement to receive reward/cashback. In the event the Promotional Period ends, at PT Bank UOB Indonesia’s review, the Customer has yet to make the matching of their Tax Identification Number (NPWP) with their Citizen Register Number (NIK), PT Bank UOB Indonesia may nullify the Customer’s participation and it may not be entitled to the Reward for this Promotion.
21. By participating in this program, customer has read, understood, and agreed to the applicable terms and conditions. For further information and filing of complaint, please contact UOB Contact Center at 14008.

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Annex

1. Illustration of Rewarding for Qualified Action on TMRW a Everyday Account and TMRW Credit Card

Mission 1 Qualified Action						Mission 2 Qualified Action		Total Reward Received
Scenario	Referral Code	Fund Deposit	Period of Maintained Daily Balance	Financial Transaction	Eligibility	Credit Card Transaction	Eligibility	
Customer A	without Referral Code	Rp2.000.000	14 Calendar Days	3x within the 14 Calendar Days period	Eligible	Rp5.000.000	eligible	Rp700.000
Customer B		Rp2.000.000	< from 14 Calendar Days	3x within the 14 Calendar Days period	not eligible	Rp15.000.000	eligible	Rp1.500.000
Customer C		Rp5.000.000	14 Calendar Days	3x within the 14 Calendar Days period	Eligible	Rp.3.000.000	eligible	Rp750.000
Customer D		Rp15.000.000	30 Calendar Days	3x within the 30 Calendar Days period	Eligible	Rp15.000.000	eligible	Rp1.900.000
Customer E		Rp15.000.000	< from 30 Calendar Days	3x within the 30 Calendar Days period	not eligible	Rp13.000.000	eligible	Rp500.000
Customer F		Rp15.000.000	30 Calendar Days	2x within the 30 Calendar Days period	not eligible	Rp.5.000.000	eligible	Rp500.000

2. Illustration of Rewarding for Qualified Action on TMRW Credit Card

- Customer registers a TMRW Savings product (*Essential Saver*) without opening TMRW Credit Card using TMRWGOPAY250 code in July 2025, then on January 2026, Customer wishes and opens a TMRW Credit Card product (*Add on*) in order to receive TMRW Credit Card Welcome Reward. TMRW Credit Card is approved and Customer then accumulates transactions pursuant to the prevailing terms of the program. Customer will be entitled to Credit Card reward in the form of Gopay pursuant to the referral code registered for the first time on July 2025.
- Customer registers for a Smart Choice Bundle (TMRW Everyday Account & TMRW Credit Card) using TMRWGOPAY250 code pada periode Juli 2025. However, Customer's TMRW Credit Card is not approved at the time, then on January 2026, Customer registers again for a TMRW Credit Card product in order to receive TMRW Credit Card Welcome Reward. TMRW Credit Card is approved and Customer then accumulates transactions pursuant to the prevailing terms of the program. Customer will be entitled to Credit Card reward in the form of Gopay pursuant to the referral code registered for the first time on July 2025.

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3. Customer registers for a TMRW Savings product (*Essential Saver*) without opening TMRW Credit Card using TMRWGOPAY250 code on July 2025, then on January 2026, Customer wishes to participate in Partner Acquisition program, in this case MAPCLUB, and then opens a TMRW Credit Card product in order to receive TMRW Credit Card Welcome Reward. TMRW Credit Card is approved and Customer then accumulates transactions pursuant to the prevailing terms of the program. Customer will be entitled to Credit Card reward in the form of Gopay pursuant to the referral code registered for the first time on July 2025, NOT in the form of MAPCLUB Points.