

TIME DEPOSIT OPENING PROGRAM THROUGH QNB ONLINE BANKING TERMS AND CONDITIONS

The Terms and Conditions for QNB Online Banking program services ("**Terms and Conditions**") are an agreement setting out the Terms and Conditions program, as well as the applicable rights and obligations related to the use of time deposit opening program through QNB Online Banking program from PT Bank QNB Indonesia Tbk ("**Bank QNB Indonesia**"), as a program provider to the Customer acting on his/her own behalf individually as User / Customer. The terms and conditions for the QNB Online Banking Time Deposit Opening Program are an integral part of the QNB Online Banking Terms and Conditions.

1. Program's Terms and Conditions

1. The e-voucher program only valid for customer who carried out Time Deposit Opening through QNB Online Banking.
2. E-voucher program of IDR 100,000 (One Hundred Thousand Rupiah) valid for the first 150 customers who open time deposit with minimum fresh fund placement of IDR 30,000,000. This program can be participated by Customer and QNB Indonesia Employee.
3. Additional e-voucher program of IDR 400,000 (Four Hundred Thousand Rupiah) valid for the first 50 (fifty) QNB First customer with minimum fresh fund placement of IDR 500,000,000 therefore the total e-voucher received is IDR 500,000. This additional promo is applicable for QNB First only and/or Customer who are willing to be upgraded as QNB First customer and QNB Indonesia Employee.
4. To obtain e-voucher prize, fresh fund placement via e-channel (QNB Online Banking) is in accordance with the following provision:

Fund Placement (IDR)	Period (months)				E-Voucher value (IDR)
	3	6	9	12	
30.000.000 - < 50.000.000	-	-	-	v	100.000
50.000.000 - < 60.000.000	-	v	v	v	100.000
≥ 60.000.000 - < 500.000.000	v	v	v	v	100.000
≥ 500.000.000	v	v	v	v	500.000

5. The fresh fund category is a placement of funds originating from other bank accounts or new funds that cause an increase in the total amount of funds that have previously existed at QNB Indonesia starting from the last month before the Time Deposit placement. Additional funds originating from over booking between accounts at QNB Indonesia are not included in the fresh fund category.
6. Program period is 23 October 2020 – 31 December 2020 or until the e-voucher availability runs out, whichever is reached first.
7. E-voucher prize is Tokopedia e-voucher. Upon e-voucher redemption, it will become OVOpoints balance in Tokopedia account. The balance can be used to shop in Tokopedia merchants following terms and conditions apply on Tokopedia.
8. 1 customer only eligible to get 1 (one) time promo during the program period, and not valid for multiplication.
9. The e-voucher prize will be sent maximum on the 4th week of the following month through customers' e-mail address registered in QNB Indonesia system.

10. Customers are required to do "Pengkinian Data" (data update process) at the nearest QNB Indonesia branch if there is an email address difference or renewal with the registered email in QNB Indonesia system.
11. QNB Indonesia is not responsible for any errors in sending e-voucher prize caused by difference in email address used by the Customer that does not match the email address registered in QNB Indonesia system.
12. E-voucher prize can only be obtained within the program period and can only be used for one-time redemption. E-voucher expiration date is 3 (three) months after being sent to customer's email.
13. The decision of e-voucher recipient based on verification process is absolute and cannot be contested.

2. Terms and Conditions for QNB Indonesia Bank Employee to join the program

1. QNB Indonesia employees who also QNB First customers and using QNB First account as source of fund account for time deposits opening through QNB Online Banking.
2. QNB Indonesia employees who are not QNB First customers are not eligible for the program.

3. How to redeem Tokopedia e-vouchers

1. Open the Tokopedia website or application.
2. Click the "Gift card" menu.
3. Select "Redeem Gift card".
4. Input the voucher code and select "check Gift card code"
5. Customer gets a pop-up of the nominal OVO Points received, select "Add to OVO Points".
6. Customer gets successful redeem information.
 - a. If there are problems in redemption process, Customer can visit the nearest QNB Indonesia Branch Office or call QNB Indonesia Contact Center (+62 21) 300 55 300 and/or email to Contact.Center@qnb.co.id in accordance with the valid provision and procedure stipulated by the Bank.
7. Customer checks on Customer's OVO Points.