

## UCan FAQ

### 1. What is UCan?

UCan is a digital loan product that caters your needs in a simple, fast and convenient way. Through the collaboration of PT Bank QNB Indonesia Tbk with a leading telecommunication operator in Indonesia, Indosat Ooredoo Hutchison and a leading information technology company in China, Yusys Technologies (or PT YuInsight Technologies), UCan offers cash advance products to customers in a seamless process, from application opening applications to cash withdrawals digitally. Currently, UCan has three features, namely Paylater, Installment and Cash Withdrawal

### 2. Why am I not eligible for UCan registration?

If currently you can't apply for UCan, hang in there! We are working on making it available to more users. Use myIM3 App more frequently to show your good user behavior, and we will notify you once you can apply

### 3. What does UCan charge?

There is no annual fee for UCan

Paylater fee:

- Admin fee of 5% per Paylater spending bill amount, with minimum amount of IDR 15.000
- No interest

Cash Withdrawal fee:

- Upfront admin fee: 5%
- Interest rate: 2.95% - 6.45%. The exact interest is subject to the final confirmation per each cash loan transaction

Late Payment Fee:

Any overdue payment passed the last repayment date (due date + 3 days) will be charged 0.3% fee per day from total unpaid bill which calculated since due date.

Installment Administration Fee (to purchase UCan Exclusive Package)

The amount depends on the package purchased, the fee that will be charged refers to the final confirmation upon each UCan Exclusive Package purchase

Fine

The amount is at the Deposit amount. Currently purchase of Installment do not require any deposit, therefore no fine will be imposed to customers.

Rate and Fee	Original	Updated	Effective date	
			New User*	Existing User**
Interest rate (paid per month)	2.95%	2.95% to 6.45%	18-Aug-21	26-Aug-21
Late fee (charged per day)	0.2%	0.3%	18-Aug-21	28-Sep-21
Admin fee (paid upfront, per Cash Withdrawal transaction)	4%	5%	28-Sep-21	28-Sep-21

\*Customers who register after 18 Aug 2021

\*\*Customers who register before 18 Aug 2021



#### 4. How should I pay my UCan bill?

UCan loan repayments can be made by simply making a bank transfer from your Mobile Banking/Internet Banking/ATM to our virtual banking account.

1. Open the UCan homepage
2. Check the Billing page by swiping left on the screen and see your bill amount.
3. Tap "Repay now"
4. Tap "Bank Transfer"
5. If you have account with Mandiri, BNI, BRI, PermataBank or BCA then select the appropriate bank and virtual account number will be produced. If your bank with other banks, then choose "Other bank account" and virtual account number will be produced.
6. Copy the virtual account number, go to your banks ATM / your Internet Banking / Mobile Banking, choose Bank Transfer\* and pay the amount due to this virtual account. The virtual account number is unique to you and we will directly link it to your balance

\*Transfer fee may applied, following your banking account terms & condition. There is a minimum transfer amount which required by Bank or financial institution that you use, depending on the payment method that you choose, usually the amount ranging from IDR 5.000 to IDR 10.000

#### 5. When should I pay my bill?

##### ***How is the bill date and due date determined?***

Due date will be determined based on the date you do your first transaction. Make sure that your payment do not happened after the last repayment date to avoid late fee.

First transaction date	Due Date	Last Repayment Date
1,2,3	1	4
4,5,...,26,27	1,2,...,23,24 (D-3 first transaction date)	4,5,...,26,27 (D+3 due date)
28,29,30,31	25	28

##### ***When can I pay my Paylater and Cash Withdrawal bill?***

All Paylater and Cash Withdrawal transactions will have the same due date.

##### ***Can I do early payment for UCan bills?***

For now you can only do payment from due date onwards.

##### ***What if the bill is overdue?***

0.3% late fee calculated on daily basis will be charged per overdue amount. Your credit limit will be temporarily freezed until you pay off the overdue bill.

#### 6. What is the available payment method?

You can make the payment through Mobile Banking, ATM and Internet Banking service from your bank. On the UCan payment guidelines page, choose your preferred virtual account and follow the payment transfer therein



#### **7. Can I do a partial bill payment? Can I pay more than my bill?**

You cannot do a partial bill payment, the minimum payment is the amount that listed on the Bill page.

Payment that exceed the bill amount can only be done from due date onwards. Your exceed payment will deduct the next month bill amount.

#### **8. How can I contact QNB Indonesia Contact Center for UCan customer service**

Email : [contact.center@qnb.co.id](mailto:contact.center@qnb.co.id)

Tel : (+62 21) 300 55 300

#### **9. How long for UCan submission and approval process**

UCan application process can be done in around 3 minutes, and UCan approval can be done at maximum of 60 minutes.

#### **10. What are the main feature that UCan had?**

Here are the main features of UCan

**Paylater:** Paylater is a digital cash loan feature. With approved UCan, you will get a certain loan limit which can be used to buy and purchase various Indosat Ooredoo Hutchison's product on myIM3. The buy/purchase transaction can be paid at a later date when the bill is due.

**Cash Withdrawals:** Cash Withdrawal is a cash withdrawing feature which can be transferred to your desired account. The payment of Cash Withdrawal can be made in installments with various tenor options that can be adjusted to your needs.

**Installment:** Installment is a feature that allows you to purchase UCan Exclusive Package on installment. Available packages with 3 to 6 months installment option can be seen on UCan page and refers to purchase transaction of UCan Exclusive Package. You shall need to transfer Down Payment and complete UCan registration to enjoy installment of UCan Exclusive Package. Only 1 (one) UCan Exclusive Package can be purchased at one time

#### **11. Is my personal information safe by using UCan**

As mention in OJK regulations, user is required to provide personal data and other information correctly. The Bank ensures that the user's personal data will be kept confidential and secure. The use of user personal data will comply with applicable regulations.

#### **12. What was the reason for my UCan application being rejected?**

There are several requirements that user must provide to submit UCan application, make sure to provide accurate and up-to-date information and documentation for UCan applications. Please contact the QNB Indonesia Contact Center for further information

#### **13. How to check transaction history on UCan?**

On the UCan homepage, click the Transaction menu at the top of the page to view all transactions made using UCan. The time and type of transaction can be adjusted according to the desired search.

**14. How to check UCan bills?**

On the UCan homepage, click the Bill menu on the right side of the remaining available limit to view user bills.

**15. How to do Cash Withdrawal on UCan?**

Cash Withdrawal feature will only be available for selected user you will see "Get Cash" button below your available limit information

How to do Cash Withdrawal:

1. Open the UCan homepage
2. Tap the "Get Cash" button
3. Enter the amount of funds you want to withdraw (the minimum for each withdrawal is IDR 500.000 or the maximum value of the remaining available limit)
4. If you haven't registered the account to which the funds will be transferred, tap "Register" in the Bank Account section
  - a. Enter the account number
  - b. Select Bank
  - c. Tap "Confirm"
5. Tap "Continue"
6. Tap "Confirm"
7. Enter the PIN

**16. How can I use UCan to pay Indosat Ooredoo Hutchison's product purchase?**

After selecting the Indosat Ooredoo Hutchison's product that you want to purchase, you will be directed to the page of payment method selection, then

- Choose UCan
- Enter your password

**17. I have a loan on other bank, can I still apply and use UCan?**

Yes you can still apply UCan instant credit even though you already have other loan, and you can utilize UCan limit if your application is approved.

**18. How can I increase my UCan credit limits?**

Currently we cannot increase your UCan credit limit by request. But you may have a chance to increase your UCan limit by using UCan more frequently and repaying your bill on time.

**19. I have UCan limit but why I cannot do cash withdrawal?**

It means currently you're only able to enjoy Installment feature. But you may have a chance to enjoy Cash Withdrawal feature by using UCan more frequently and repaying your bill on time.

**20. I already do repayment on UCan, where can I see proof of my paid off?**

You can see proof of payment on the Bill page

**21. What if my UCan account has been stolen?**



Please contact QNB Indonesia Contact Center to block your UCan temporarily  
Email: [contact.center@qnb.co.id](mailto:contact.center@qnb.co.id)  
Tel: (+62 21) 300 55 300

## 22. What if my bill is overdue?

A late fee of 0.3% per day will be applied to the overdue amount. Your credit limit will be temporarily frozen until you pay off the overdue bill. You'll keep receiving reminders to pay until all the bills are paid off. If you have overdue bills, action can be taken according to the agreed Terms & Conditions. Payment failure will be reported to the Financial Services Authority (OJK), Bank Indonesia and/or other institutions.

## 23. Can I pay UCan at convenient store chains?

Now you can pay UCan through Alfamart.

1. Open the UCan homepage
2. Check the Billing page by swiping left on the screen and see your bill amount.
3. Tap "Repay now"
4. Tap "Alfamart" (virtual account will be shown)
5. Copy the virtual account number displayed on UCan
6. Visit nearest Alfamart
7. Inform the cashier to make UCan payment
8. Inform the virtual account number displayed on UCan
9. Make sure the bill amount match with the amount informed by the cashier, then proceed with the payment
10. Receive the payment receipt from Alfamart

\*The payment through Alfamart is between IDR 10.000 - IDR 2.500.000 per payment transaction

## 24. What are the requirements to apply UCan?

1. Be at least 21 years old or more;
2. Have the authority to take legal action to sign a binding agreement with the Bank and is not prohibited to do so under the applicable laws, and
3. An Indonesian Citizen

## 25. When can I do Cash Withdrawal transaction?

Cash Withdrawal transaction can be performed anytime except at 23:30 – 00:00 and 01:00 – 01:10

## 26. Saya punya *limit* UCan tapi kenapa tidak bisa beli pulsa atau paket data di myIM3?

Artinya saat ini kamu hanya dapat menikmati fitur Cicilan untuk membeli Paket Eksklusif UCan. Namun, kamu berkesempatan untuk menikmati fitur lainnya dengan cara menggunakan UCan lebih sering dan membayar tagihan tepat waktu.

## 27. I have UCan limit but why I cannot buy mobile credit or data package on myIM3?

It means currently you're only able to enjoy Installment to buy UCan Exclusive Package, but you may have a chance to enjoy other feature by using UCan more frequently and repaying your bill on time.

**28. What is Down Payment?**

Is a certain amount of money that needs to be paid up front by the customer in order to purchase UCan Exclusive Package.

**29. What is Deposit?**

Is a certain amount of money that will be deposited by UCan when customer purchase UCan Exclusive Package, the deposit will be refunded to customer if customer has fulfilled the obligation to pay off UCan loan. Currently Deposit is not applicable.

**30. What is Fine?**

Is a certain amount of money that will be charged to customer, in case customer unable to fulfill the payment obligation upon purchasing UCan exclusive package. Currently purchase of Installment do not require any deposit, therefore no fine will be imposed to customers.

**31. What happened if I fail to pay UCan Exclusive Package installment?**

If you do not pay UCan Exclusive Package installment billing in 15 (fifteen) calendar days after the Due Date, your package purchase will be stopped automatically. You also will be charged by the fine. However currently purchase of Installment do not require any deposit, therefore no fine will be imposed to customers.

**32. How to register UCan?**

To register UCan you just need follow simple steps as below:

1. Click UCan card on myIM3 homepage & agree with the specific Terms & Conditions
2. Input your IM3 number to get the verification code and click "next" to agree with the Terms & Conditions
3. Upload your E-KTP
4. Follow the Face Checking process
5. Fill your data, emergency contact & set PIN
6. Submit your application and wait for the result

**33. How long is the active period & data quota that will be received when buying UCan Exclusive Package?**

Active period of data package, quota data amount and type of quota is as stated in myIM3 application. You will receive the data package after paying the Down Payment and after paying the installment billing of UCan exclusive Package.

**34. Will the data quota of UCan Exclusive Package receive fully upfront?**

No, the quota data of each month is as stated in myIM3 application. You will receive the same quota data on monthly basis following the UCan Exclusive Package that you purchase.

**35. What is VA number?**

VA number is a virtual account number utilized to receive payment of UCan bill through transfer or payment at Alfamart. You can perform VA transfer via ATM, Mobile Banking or Internet Banking that you own. VA transfer is a secure & reliable payment method, your payment will be verified automatically.

**36. When VA number can be generated?**

You can generate VA number starting from Due Date, after choosing the payment method. Please pay attention that every VA number is unique. One VA number can only receive one payment, make sure to generate a new VA number everytime you want to make a payment

**37. What is Installment?**

Installment is a feature that allows you to purchase UCan Exclusive Package on installment. Available packages with 3 to 6 months installment option can be seen on UCan page and refers to purchase transaction of UCan Exclusive Package. You shall need to transfer Down Payment and complete UCan registration to enjoy installment of UCan Exclusive Package. Only 1 (one) UCan Exclusive Package can be purchased at one time.

**38. I got a text from Indosat Ooredoo Hutchison contained a link to <https://bit.ly/ucanh5> , what is this link?**

Please ensure the sender of the text is "UCan", and that the link will be directed to <https://h5.qnb.co.id/s/get-ucan-offer> website. That website will allow you to check the information of the current UCan promotion and also the validity UCan loan

**39. I already registered for UCan through <https://h5.qnb.co.id/s/get-ucan-offer> website, where can I access UCan?**

To access UCan, you need to download the myIM3 application and log in using your Indosat Ooredoo Hutchison number. If approved, you can purchase the UCan Exclusive Packages, and if you are selected customer, you can activate the Cash Withdrawal and by completing the registration process

**40. Can I register through <https://h5.qnb.co.id/s/get-ucan-offer> website with a non-Indosat Ooredoo Hutchison's number?**

Currently UCan is only available for Indosat Ooredoo Hutchison. You can purchase Indosat Ooredoo Hutchison number through <https://h5.qnb.co.id/s/get-ucan-offer> or visit to Indosat Ooredoo Hutchison website directly.

**41. I tried to send the OTP through <https://h5.qnb.co.id/s/get-ucan-offer> but it always failed**

Please to ensure if:

- You enter/register the active Indosat Ooredoo Hutchison number
- You have a good signal
- You enter/register number starting with 0 or 62 without + (example 0816xxx-xxx or 62816xxx-xxx)