

FAQ on Uclick

General Queries

What is Uclick?

Uclick is the e-KYC based Digital Customer On-boarding platform of UCB. Through Uclick, **Customers** can open bank account with UCB through online and update account information from anywhere and at any time without visiting any of UCB Branches.

What is e-KYC?

e-KYC is paperless identifying and verifying of customer identity, maintain KYC profile in a digital form and determining customer risk grading through digital means as per guidelines of Bangladesh Bank.

Who can open account using Uclick?

Any Bangladesh individual (18 years and above) having valid NID can open account with UCB using Uclick. **For SME:** e-commerce/ f-commerce, micro proprietorship concerns (without trade licence), Farmers, low income professionals.

How can I use Uclick to open accounts? Do I need to visit UCB branch to open account using Uclick?

Customers can open bank account with UCB from anywhere and at any time by visiting <https://udb.ucb.com.bd/AOS/> from their Laptop or by downloading Uclick app from Google Play Store using Android Phone/ IOS using iPhone. For UCB SME Shabolombi Digital Account: you have to select SME Banking window to open current account. **Branch visit is NOT required to OPEN accounts using Uclick.**

How long does it take to open accounts using Uclick?

You can open account INSTANTLY by filling up required information in Uclick!

Why Uclick is different from others?

Uclick is different from other on-boarding platform for the following unique propositions:

- ✓ End to end self-service for account opening without visiting any branch
- ✓ Opening and Activation of accounts from anywhere and at any time without visiting any branch
- ✓ Customers can make initial deposit right after opening the account from the same App/Web without visiting any branch
- ✓ Customers do not need to visit any branch to receive their debit card
- ✓ Customer can update account information from anywhere and at any time without visiting any branch

***For SME customers (UCB SME Shabolombi Digital Account):** For requisition of cheque book and apply for Internet Banking, customer needs to visit UCB branch.

Account features related

What type of account I can open with Uclick?

- Retail Savings Account:
 - UCB Prothom Account – Resident Bangladeshi Nationals
 - UCB Probashi Savings Account – Non-resident Bangladeshi Nationals
- SME Current Account:
 - UCB SME Shabolombi Digital Account – Any Bangladeshi Nationals (*e-commerce/ f-commerce, micro proprietorship concerns- without trade licence, Farmers, low income professionals*)

Is there any transaction limit of the account that will be opened using Uclick?

Transaction limit BDT 100,000 per month for deposit and withdrawal. That is, Customers will be able to withdraw BDT 100,000 per month and Deposit BDT 100,000 per month in this account

What do I need to open account using Uclick? What are minimum mandatory document for opening accounts in Uclick?

Following are required to open accounts in Uclick -

- Smartphone with internet connection having Uclick app installed or laptop with internet connection
- Valid & active mobile number
- Valid email ID
- Photograph – Selfie (please ensure enough light while takes selfie)
- Nominee Information (Scan copy of Nominee Photograph and Photo ID)

Customer will visit UCB Branch to collect Cheque Book & Internet Facility – only applicable for SME customers

Can I open a joint account in Uclick?

No, only individual account with mode of operations ‘Singly’ can be opened using Uclick.

I have an existing account with UCB. Can I use Uclick to open another account?

Yes. All existing Individual Account Holders can open account in Uclick from Bangladesh. But if any customer has any kind of account relationship with UCB, is not allowed to open Probashi Savings Account through Ulick.

How many accounts can I open through Uclick?

Currently, you can open only 1(one) savings/current account through Uclick. In future, there will be option to open separate types of accounts.

I have opened account using Uclick. Can I make transaction instantly?

Initially, the account will be in ‘Inactive’ status. That is, you can deposit money in account but withdrawal is restricted. To enable withdrawal, you need to ‘Activate’ the account. Once your account is activated, you can both withdraw and deposit accordingly.

How can I activate my account?

First you have to make initial deposit. Then you have to 'Activate' your account by yourself using Uclick app. You will find the 'Activate Account' button at the bottom of the home screen of Uclick as well as under 'Service' menu.

Can I add multiple Nominee in Uclick?

Yes. Multiple Nominees can be added in Uclick.

Is a minor eligible to become a nominee for this account?

Yes. A minor is eligible to become a nominee for this account. In this case, information of the Legal Guardian of the minor nominee needs to be provided.

Initial Deposit and Account activation related

How can I make Initial Deposit in my account? Is it mandatory to visit UCB Branch to make initial deposit?

Visiting branch is not mandatory, but you can deposit cash in any branch if you want. You can also make initial deposit in your account by any one of the following ways without visiting any branch:

- ✓ Using Visa/MasterCard of any Bank right after opening account in Uclick
- ✓ Using Internet Banking facility of any other Bank
- ✓ Using any of UCB Cash Recyclers Machine (CRM)
- ✓ Using different payment systems (MFS) example- Upay, bKash

What is the Initial deposit required to open this account?

Initial deposit for this account is BDT 1000

What is the process to activate my account? Do I need to visit any UCB Branch to activate my account?

You will find the 'Activate Account' button at the bottom of the home screen of Uclick. Click on that button, provide the required information and submit. Account activation process is only done by the customer himself. So, it is not required to visit any Branch to activate your account.

Can I activate my account without making initial deposit?

No. You need to make initial deposit first to activate your account.

Debit Card, Chequebook and Internet Banking Related

Will I get Debit Card for this account?

- Retail Savings Account:
 - Prothom Account - You will get Debit Card for this account

- UCB Probashi Savings Account – after returning back to Bangladesh, you have to visit any of UCB Branches and make a Debit Card requisition request to avail debit card facility
- SME Current Account:
 - UCB SME Shabolombi Digital Account- You will get Debit Card, Cheque Book & Internet Banking for this account.

Do I need to visit any UCB Branch to receive my Debit Card?

No. It is not required to visit Branch to receive your Debit Card. We will send your Debit Card at your communication address via courier service. After receiving Debit Card, please activate it as per instructions mentioned with debit card documents.

Do I get Chequebook for this account?

- Retail Savings Account:
 - Prothom Account- No, Chequebook will not be issued for this account.
 - UCB Probashi Savings Account – No, Chequebook will not be issued for this account
- SME Current Account:
 - UCB SME Shabolombi Digital Account-Yes. Cheque book is not mandatory, if you want cheque book you need to visit Branch selected by you for requisition. First 5 pages cheque book will be issued free.

Is there any internet banking facility available? How will I get Internet Banking access?

- Retail Savings Account:
 - Prothom Account- Yes. Internet Banking facility is available for this account. After successful account opening, a link will be sent to your email address through which you can self-register at UCB's Internet Banking facility 'Unet'.
 - UCB Probashi Savings Account – Yes. Internet Banking facility is available for this account. After successful account opening, a link will be sent to your email address through which you can self-register at UCB's Internet Banking facility 'Unet'
- SME Current Account:
 - UCB SME Shabolombi Digital Account- Yes. After successful account opening, you have to visit your selected/any UCB Branch to apply and activate UCB's Internet Banking facility 'Unet'

Fees and Charge related

- Retail Savings Account:
 - Prothom Account -
 - ✓ Half Yearly Account Maintenance Charge: **Free for 1st year**
 - ✓ Debit Card Issuance Charge: **BDT 250 Plus VAT**
 - ✓ SMS Banking Fee: **BDT 125 Plus VAT**
 - UCB Probashi Savings Account –
 - ✓ Half Yearly Account Maintenance Charge: **Free for first 2 years**
 - ✓ Debit Card Issuance Charge: **BDT 250 Plus VAT**
 - ✓ SMS Banking Fee: **BDT 250 Plus VAT**

- SME Current Account:
 - UCB SME Shabolombi Digital Account- As per UCB schedule of charge and/or guidelines of Bangladesh Bank time to time.

Address Verification related

Do I need to visit any UCB Branch for the address verification process?

No. It is not required to visit any UCB Branch for address verification process. You can verify your address by your own through the 'Thanks Letter' sent to your communication address using Uclick.

I have received a 'Thanks Letter' from the Bank. What should I do next?

Once you receive the 'Thanks Letter', please visit <https://udb.ucb.com.bd/AOS/> or use Uclick app and click 'Verify Address' option. After you insert your Account Number and Date of Birth, an OTP will be sent to your registered number. After successful OTP verification, please input the QR ID in the respective field to confirm your address.

Miscellaneous

Can I save my application and complete it later?

Yes, you can log-in back to your partially filled up application and complete it later as per your convenience by using your mobile number as a log-in ID and PIN.

How will I be notified after successfully completion of account opening?

You will receive an SMS and email instantly once the account is successfully opened through Uclick.

Can I open Fixed Deposits or DPS account through Uclick?

No. For the time being only savings and current account are allowed.

Other Services in Uclick

- ✓ **Mobile Number Update:** You can update your mobile number through Uclick without visiting any branch. Select the option 'Services' then '**Update Mobile Number**'; provide required information and submit
- ✓ **Communication Address Update:** You can update your '**Communication Address**' through Uclick without visiting any branch. Select the option 'Services' then 'Update Communication Address'; provide required information and submit
- ✓ **Email ID Update:** You can update your '**Email ID**' through Uclick without visiting any branch. Select the option 'Services' then 'Update Email ID'; provide required information and submit

Whom should I contact if I have further queries on Uclick?

You can contact at our 24/7 Call Center 16419 (Local) or +88-0910016419 (abroad) for any further queries on Uclick.