



Date _____

Application / Remittance Form

Branch _____

Remittance Details

<input type="checkbox"/> Account Holder <input type="checkbox"/> Non Account Holder	Remittance to be processed against <input type="checkbox"/> Cash <input type="checkbox"/> Transfer (Debit Authority) if transfer, Please Specify (Please ensure correct mode of transaction is selected)		<input type="checkbox"/> Cheque No # _____	Currency of Transaction <input type="checkbox"/> PKR <input type="checkbox"/> USD <input type="checkbox"/> AED <input type="checkbox"/> Other _____	
	Debit Account: _____			Branch Code _____	

<input type="checkbox"/> Online Transfer (For UBL to UBL Transfer only)	<input type="checkbox"/> Inter Bank Fund Transfer-IBFT	<input type="checkbox"/> Foreign Transfer (<input type="checkbox"/> FDD <input type="checkbox"/> SWIFT)	<input type="checkbox"/> SDR
<input type="checkbox"/> Cashier's Cheque	<input type="checkbox"/> Corporate Banker's Cheque-CBC	<input type="checkbox"/> Others e.g. Telegraphic Transfer etc.	

Amount in Figures _____

Amount in words _____

Beneficiary Details

Favoring/Name of the Beneficiary	_____		
Bank Account No/IBAN	_____		
Drawn On	_____		Swift / FDD _____
Address of the Bank	_____		
	City	Country	
Identification (Select Any one)	<input type="checkbox"/> CNIC/SNIC <input type="checkbox"/> NICOP <input type="checkbox"/> Pakistan Origin Card <input type="checkbox"/> Passport No. <input type="checkbox"/> ARC <input type="checkbox"/> POR (Overseas Pakistani)		
	Expiry date _____		
Address	_____		
Contact No. (Mobile/Landline)	_____		N.T.N No: _____ - _____

Remitter's/Applicant's Details

Name	_____		
Father/Husband Name	_____		
Identification (Select Any one) (Copy to be retained from walkin customer)	<input type="checkbox"/> CNIC/SNIC <input type="checkbox"/> NICOP <input type="checkbox"/> Pakistan Origin Card <input type="checkbox"/> Passport No. <input type="checkbox"/> ARC <input type="checkbox"/> POR (Overseas Pakistani)		
	Expiry date _____		
Address	_____		
Contact No. (Mobile/Landline)	_____		Nationality _____
N.T.N No:	_____ - _____		
Beneficial owner of the Funds (if different from Applicant)	_____		Relationship with the Beneficiary _____
Source of Funds (For Non Account Holders & Cash Remittances above Rs. 0.5 M & For FCY above US\$ 5,000 or equivalent)	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Rental <input type="checkbox"/> Sales of Moveable & Immoveable Property		
	<input type="checkbox"/> Remittance <input type="checkbox"/> Others (Please Specify) _____		
Line of Business/ Occupation	_____		
Remittance by Individual	Date of Birth _____		Place of Birth _____
	Registration No. _____	Date of Registration _____	
Remittance by Business entity	Place of Incorporation of Business _____		
Purpose of Remittance	Personal <input type="checkbox"/> Education (Admission/Term fee) <input type="checkbox"/> Medical Treatment <input type="checkbox"/> Remittance as per Form M <input type="checkbox"/> Family Purpose / Home Remittance		Business <input type="checkbox"/> Vehicle <input type="checkbox"/> Property <input type="checkbox"/> Other _____
			<input type="checkbox"/> Commercial Remittance <input type="checkbox"/> Agent Commission <input type="checkbox"/> Import (Attach Performa Invoice) <input type="checkbox"/> Other _____

Declaration

It is understood and agreed that this transfer is to be made entirely at my/our risk without responsibility on the part of United Bank Limited or its correspondent(s), for any loss occasioned by errors or delays in transmission nor for the correspondent(s) or agencies necessarily employed by United Bank Limited in the transfer of the money. I/We confirm that the information provided by me on this form is true and correct. The Bank reserves the right to ask for any transaction related documents from the applicant whenever required. I/We authorise the Bank to disclose any information stated above, should it be required by the Bank's Branches / correspondents for effecting Payment. I/We have also read, understood and accept the terms and conditions printed overleaf.

Applicants Signature _____

Applicants Acknowledgement
(I confirm having received the instrument)

For Bank User Only

	Amount			
	Rupee			PS
Principal Amount				
Fax Charges				
Commission				
F.E.D				
Withholding Tax				
Total Deduction				

Instrument No: _____

Cashier _____

Officer 1 _____

Officer 2 _____

TERMS AND CONDITIONS OF REMITTANCE

In consideration of Bank's acceptance of the Customer/Account Holder/Applicant(Customer) funds transfer instructions or for purchasing the Cashier's Cheque or Foreign Demand Drafts or Security Deposit Receipt (SDR) on the standard form of the Bank or on Customer's written request, the Customer hereby agrees that the following terms and conditions shall apply.

- The customer shall comply with all relevant exchange control regulations. The Bank shall not be indemnified by the customer in respect of, any loss or damage caused by any act or omission which with contravenes any of the provisions of the Foreign Exchange Regulation Act, 1947 or of any rule, direction or order made thereunder.
- Under these terms and conditions of transfers hereof, the transfer of funds deposited with the Bank in the customer's account, or on account of the cash customer in either local or foreign currency as stated in the funds transfer instructions, shall be subject to all laws, regulations, decrees, administrative rules, and orders of Government of Pakistan or State Bank of Pakistan now or thereafter affecting the same. It is understood that the customer shall be indemnified and hold the Bank harmless from any loss that the Bank may suffer or incur in respect of the funds transfer instructions under these terms and conditions of transfer hereof by reason of any such laws, decrees, administrative rules and orders, or for losses resulting from fraudulent, duplicate, or erroneous manually initiated funds transfer instructions originated or purporting to have been originated by the customer which shall include the instructions that are initiated via phone, fax, messenger, paper mail, voice mail, electronic mail, file transfer or other similar manual originating means.
- Encasement of Cashier's Cheque/SDR or payment of transferred fund is subject to any rules and regulations of the country where the Cashier's Cheque /SDR is to be cashed or payment is to be made. The liability of the Bank with respect to the encasement of the Cashier's Cheque/SDR or payment of the transferred fund shall not exceed in any case the extent to which payment may be allowed in the currency in which the Cashier's Cheque/SDR is drawn or transferred funds are to be paid. Neither the Bank, nor the head office, nor other branches of the Bank, nor its correspondents or agents shall be liable for any delay or loss caused by any act or order of any Government or Government Agency or as a result or consequences of any other cause whatsoever.
- Should refund or repurchase by the Bank of the amount of the Cashier's Cheque/SDR or of the transferred funds be desired, refund or repurchase shall be made at the bank's option only to or from customer and or in case Cashier's Cheque/SDR upon receipt by the Bank of the Cashier's Cheque/SDR duly endorsed by the customer at the current demand buying for the currency in question, less cost, charges, expenses and interest (in case of Foreign Currency transaction) provided the bank is in possession of the funds, for which the payment instructions were issued, free from any exchange or other restrictions.
- Unless it is otherwise expressly and specifically agreed in writing, the Bank may at its discretion, convert into foreign value the funds, received from the customer at the Bank's selling rate on the day such funds are received. The Bank's statement in writing that it has effected such conversion shall be conclusive.
- Currency other than that of country to which the remittance is made shall be payable to the payee in the currency of the said country at the Bank's selling rates on the day such funds are received. The Bank's statement in writing that it has effected such conversion shall be conclusive.
- The Bank may take its customary steps for issuance of Cashier's Cheque /SDR or for remittance. The Bank shall be free on behalf of the customer to make use of any correspondent, sub-agent or other agency but in no case will the Bank or the Head Office or other branches of the Bank or any of its correspondents or agents be liable for mutilations, interruptions, omissions, errors or delay due to any cause. The Bank may sent any message in explicit language, code or cipher.
- It is understood that if any instrument (i.e including, for instance, a Cashier's Cheque, SDR, FDD, Mail Transfer, e.t.c.) is lost, stolen or destroyed, the Bank will be provided with a bond or indemnity duly acceptable to the Bank protecting the Bank against liability with respect to the lost, stolen or destroyed instrument and for the issuance of replacement Cashier's Cheque/SDR /FDD /Mail Transfer or refund of the amount of the instrument.
- The Bank may also accept standing instructions from the customer for transfer of the funds to any account of the designated beneficiary at periodic intervals from the customer's account(s) maintained with the bank (the "Standing Instructions") , which shall subject to the condition that neither losses, damages, direct or consequential, arising out of any failure to comply or delay in complying with any Standard Instructions, except for the willful default or negligence on the part of Bank.
- The Bank shall have the right but not an obligation, to confirm the content's of the customer's manually initiated funds transfer instructions by a confirmatory telephone call. The customer hereby also agrees and authorizes the Bank to record the conversation of such confirmatory telephone calls as is deemed appropriate by the Bank, solely for the purposes of manually initiated funds transfer instructions if there is a failure or denial on the part of the customer to confirm its manually initiated funds transfer instructions in the aforesaid manner. The Bank may also refuse to transfer funds if the confirming person is not an authorized signatory of the customer's account maintained with the Bank.
- The Bank shall not be liable for any errors, neglects or default, except for it's own employees' gross negligence or willful default, acting in the course of their employment.
- Currency other than that of the country to which the remittance is made shall be payable to the payee in the currency of the said country at the buying rate of the Bank's correspondent or agent unless the payee by arrangement with the paying correspondent or agent obtains the payment in some other currency upon paying all charges of the Bank's correspondent or agent in connection therewith.
- The Cashier's Cheque is valid for six months from the date of issuance, after which revalidation is required from the issuing branch of the Bank.
- The Security Deposit Receipt (SDR) is valid for one year from the date of issuance, after which revalidation is required from the issuance branch of the Bank.
- The bank will not be required to examine the genuineness of the beneficiary or otherwise of the beneficiary's discharge on SDR and Cashier's Cheque (both)
- **If a remittance/instrument remains outstanding for a period of ten years then it will become unclaimed deposit and will surrendered to SBP as per the provisions of Banking Companies Ordinance, 1962**