

Frequently Asked Questions

What is UBL Pardes Account?

UBL Pardes Account is a current liability account for home remittance beneficiaries. Through this account, the customers can receive their home remittance, free of any charges or taxes and be able to withdraw their funds within Pakistan through any ATM or using their cheque book.

Where can I get my UBL Pardes Account?

The UBL Pardes Account can be opened at our designated online branches, only for beneficiaries of home remittances.

What are the benefits of UBL Pardes Account?

- Instant account opening & activation via biometric verification
- Free SMS alert to the remitter & beneficiary at the time of account opening notifying the account number for sending future remittances to this account
- Option to convert the existing COC payment in full or partial to the account at the time of account opening
- No requirement for initial deposit, account opening or maintenance charges and minimum balance.
- Free issuance of ATM debit card for 24/7 nationwide access to funds from ATM and usage at POS
- Free 25 leave Cheque book
- Option for having Payorder/Cashier's cheque made from the account
- Availability of statement of account especially useful for applying for credit cards & other loan products.
- Free SMS alerts for beneficiaries when home remittance transaction lands in the account
- Auto routing of COC to the account if CNIC number is received in COC instructions
- No Withholding Tax on cash withdrawals since the account will only be fed through home remittance. No other credit of any sort from any channel will be allowed in this account.

How will funds be credited on the UBL Pardes Account?

Provide the Pardes Account number or Beneficiary CNIC number to the Remitter abroad for receiving remittances directly on the UBL Pardes Account.

How will I know when amount is credited on the UBL Pardes Account?

A SMS will be sent to on the registered number of the Beneficiary when the amount is received on UBL Pardes Account.

When can I use my UBL Pardes Account after account opening from Branch?

Credit of funds can be immediate as soon as the UBL Pardes Account is established. First withdrawal of funds can be made soon after receiving the welcome pack, which approximately takes up to 5 to 7 working days. Subsequent withdrawals will be as and when required by the Beneficiary.

What will I receive in the welcome pack of UBL Pardes Account?

You will receive a 25-leave cheque book and a ATM Master Debit card (optional) in your welcome pack

Which ATM debit card will I receive on UBL Pardes Account?

You will receive free of cost UBL Master Debit Card on this account

How does my UBL Pardes Account Master Debit Card work?

UBL Pardes Account Master Card is a Debit Card. Cash withdrawal and spending is limited to the amount of money available in the UBL Pardes Account. Each time you use your card to shop or withdraw money from an ATM, the amount is automatically deducted from your account balance. You can use it wherever Master Debit Cards are accepted in Pakistan.

How will I know where I can use my UBL Pardes Account Master Debit Card I received with my welcome pack?

It can be used at:

- All UBL ATMs
- All 1LINK and Mnet ATMs
- ATMs bearing MasterCard/ Cirrus signs
- All merchants displaying the MasterCard logo in Pakistan

How do I shop using my UBL Pardes Account Master Card?

You can use your UBL Pardes Account debit card wherever MasterCard is accepted. Make sure that you know your account balance before you shop — the merchant or service provider may not be able to retrieve this information for you.

When you are ready to pay for your purchases, give the cashier your card to swipe at the POS terminal. Check the amount printed on the receipt to see if it is correct. You will be asked to either sign the receipt or enter your PIN.

The purchase amount will automatically be deducted from the account balance.

How long is my UBL Pardes Account Master Card valid for?

The validity period of the card is 5 years from the date of issuance.

How do I reload the UBL Pardes Account?

The UBL Pardes Account can only be reloaded with home remittance.

Can I get a supplementary card on UBL Pardes Account?

There is no supplementary card for UBL Pardes Account.

How do I check the balance on my UBL Pardes Account?

You can check the balance on your UBL Pardes Account free of cost by visiting your nearest ATM and conducting a balance enquiry transaction or by calling our 24/7 Contact Centre at 111-825-888.

What do I need to do to get a UBL Pardes Account?

All you need to do is fill out a simple form at the branch and give it to the teller along with a photocopy of your CNIC. UBL Pardes Account will be instantly opened via biometric verification

What denominations are available for UBL Pardes Account?

Remitter can send any amount on the UBL Pardes Account.

How many UBL Pardes Accounts can I establish at one time?

You can establish only 1 UBL Pardes Account on your valid CNIC at any given time.

Can I get a statement of account for UBL Pardes Account?

Yes, you can get a half yearly statement of account. Apart from this, you may also subscribe to our free UBL e-statement facility, which offers e-statement at various frequencies (Daily, Weekly, Monthly, Quarterly & Semi Annually) at your registered email address.

Can I use my UBL Pardes Debit Card for online and international transactions?

No. The card can only be used in Pakistan and online transactions are not applicable on this account.

Will I be entitled to profit/interest on the UBL Pardes Account?

UBL Pardes Account is non-remunerative in nature.

Will the Cardholder be subject to Zakat?

UBL Pardes Account is exempted from Zakat deduction

CONTACT CENTRE SERVICES

Where can I get my cheque book of UBL Pardes Account activated?

You can call our 24/7 Contact Centre at 111-825-888 for cheque book activation

Where will I get the ATM PIN for my UBL Pardes Account debit card?

You can generate your ATM PIN through IVR (Interactive Voice Recording) by calling our Contact Centre at 111-825-888.

What should I do if I lose my ATM PIN for my UBL Pardes Account debit card?

You can call the Contact Centre at 111-825-888 and set a new PIN for yourself through IVR.

What to do if customers lose their UBL Master Debit Card?

It is important that customers report the loss immediately by calling Phone Banking at 111-825-888. Phone banking will block their card and raise a request for replacement card. Card holder will get the card in 7-10 business days from the respective branch or in special cases via mail to your last updated address.

FEE STRUCTURE

What are the charges for UBL Pardes Account debit card?

No charges on UBL Pardes Account debit card issuance and replacement

What are the charges for conducting transaction on ATMs in Pakistan?

Network	Withdrawal Transaction (PKR)
UBL ATMs	0/-
1 Link ATMs	15/-
MNET ATMs	15/-
ORIX / VISA POS	0/-

UBL Pardes Account Dispute Resolution

For any dispute in UBL Pardes Account debit card transactions, please download the **UBL Dispute Resolution Form** and send the duly filled form at.

Customer Services

UBL City Building, 1st Floor,

I.I. Chundrigar Road

Karachi – Pakistan Fax us at Customer Services: (021)99217448

Dispute form should be signed by the ATM cardholder and the sign should be the same as on the back of the cardholder's card.