

FAQs

What is UBL OMNI?

UBL Omni now brings a host of banking services to your nearest "Dukaan". UBL Omni Dukaans are located in more than 900+ cities and towns across Pakistan. This is a major milestone in the evolution of banking that will reshape the traditional banking model by offering basic banking services across urban and rural Pakistan, well beyond the regular branch networks of banks.

Account

Customers across Pakistan can now open a basic UBL Omni bank account at any UBL Omni Dukaan of their choice, whether close to their home or place of work, by using their CNIC number and mobile phone number - their mobile phone number will effectively become their bank account number irrespective of which service provider they use. Also they can avail instant ATM card. Accounts with higher limits can be opened from any UBL branch. For further details please visit [Account Openingpage](#).

UBL Omni account holder will subsequently be able to deposit and withdraw cash, make utility bill payments, send or receive money, purchase mobile airtime, make postpaid mobile bill payment, pay Zakat & Donation and much more by using diversified array of convenient channels which includes SMS, Mobile App, UBL Netbanking or ATM. No longer will they have to visit a bank branch to conduct their basic banking transactions nor will they be limited by standard banking hours.

OTC

People without a UBL Omni bank account will also be entertained at a UBL Omni Dukaan where they can make Bill payments, send or receive money, purchase mobile top up and pay Zakat & Donations.

How can I open a new UBL Omni Account?

NON-BIOMETRIC

You can open your UBL Omni Account just by following simple steps:

- ❖ Visit your nearby UBL Omni Dukaan with your Original CNIC, mobile number and an initial deposit amount. (Rs. 100 minimum)
- ❖ Agent will take a digital photo of you and your Original CNIC (front side)
- ❖ Request Agent for the instant ATM card (if required) for your UBL Omni Account by paying Amount of Rs.250.
- ❖ Please submit your Copy of CNIC & Amount to the UBL Omni Agent at the time of Account Opening
- ❖ Agent will provide you a printed receipt and Terms & Conditions

- ❖ You will receive an SMS from “8257” informing you that your Account Opening Request has been initiated
- ❖ You can now conduct one withdrawal and deposit transaction before activation.
- ❖ You will be contacted by Contact Center representative for account activation and PIN issuance of mobile Account and ATM within three working days (Subject to verification of your CNIC information from NADRA).
- ❖ Upon activation of your account, you will receive a confirmation SMS from "8257"

BIOMETRIC

- ❖ Visit nearby UBL OMNI Dukaan and provide Biometric thumb Impression
- ❖ Instant account will be activated (subject to NADRA verification through biometric)
- ❖ Customer will submit initial deposit amount, i.e. Rs.100 (minimum) to UBL Omni Agent
- ❖ Customer can ask UBL Omni agent for instant ATM card (if required) by paying Rs.250 ATM fees
- ❖ Agent will provide a printed receipt along with Terms and Conditions
- ❖ Customer will receive SMS from "8257" informing them that their Account has been Opening Request has been initiated
- ❖ Customer account will be activated under sublimits. (Customer will have to set his/her PIN from call center to avail biometric enhanced limits)
- ❖ Customer will be contacted by Contact Center representative for account activation within three working days “or” Customer may call 111-825-777 for account activation to set his/her PIN to avail complete Biometric account limits.

What will be my OMNI Account Limits?

NON-BIOMETRIC

Non-Biometric Level 0 Limits

| Daily | Monthly | Annually | Maximum Account Balance Limit |
|------------|------------|-------------|-------------------------------|
| Rs. 15,000 | Rs. 25,000 | Rs. 120,000 | Rs. 100,000 |

BIOMETRIC

Biometric Level 0 Limits

| Daily | Monthly | Annually |
|------------|------------|-------------|
| Rs. 50,000 | Rs. 80,000 | Rs. 800,000 |

How can I enhance my Existing account limits?

Non-Biometric Customers

For existing Non-Biometric Level 0 and Level 1 customers, customer can visit nearby OMNI Dukaan and provide their Biometric thumb impression, after which their account will be transferred to biometric level 0 and their account limits will be enhanced.

What services are available at Omni Channels?

- Funds Transfer a. From Omni Account to another Omni Account b. From Omni Account to Person/CNIC c. From Omni Account to UBL Account or UBL Account to Omni Account.
- Bill Payments (Utility Bill Payments, Broadband bill payment, Mobile Postpaid bill payments)
- IBFT
- Cash Deposit and Withdrawal for UBL Branch customers
- Railway e-Ticketing
- Merchant payments
- Mobile Airtime purchase
- Online Shopping
- Donation /Zakat etc.

How can I access my UBL OMNI Account on my mobile phone?

To use account through SMS you need to have an account PIN. At the time of Account activation call center representative will ask you to generate account PIN and guide you the process.

How can I perform different transactions using my mobile phone?

It's very easy to use Omni Account through SMS channel. It's just a three step process

- i. Send SMS Command to 8257
- ii) Receive system generated call from Omni
- iii) Enter your Omni Account PIN to complete the transaction

What is the minimum amount required to open a UBL OMNI Account?

Minimum amount required to open UBL OMNI account is Rs. 100.

How can I use my Omni account through internet?

You can use your UBL Omni account through internet by visiting UBL website <https://www.ubldirect.com/Corporate/ebank.aspx> after getting yourself registered through UBL Netbanking.

Use the following steps to activate online banking on your OMNI account:

- i. Visit the <http://www.ubldirect.com/Corporate/ebank.aspx>
- ii. Choose new users
- iii) Select 'Country' and Sign Up using 'OMNI Account' and follow the instructions

How much would I be charged for using all the services?

All UBL Omni services are free except Funds transfer, Cash Withdrawal At Agent, View Bill and Balance inquiry.

For charges details on particular transactions visit our [Schedule of charges](#).

Does Omni offer Savings Account?

UBL Omni only offers current Accounts.

What is a No-Name ATM card and how can I get it?

It is a non-personalized ATM card (nameless) that you can instantly receive from Omni Dukaan. You can receive this card:

- a. At the time of Account Opening
- b. As Replacement incase of lost/stolen/captured card
- c. Anytime after the Account has been opened

How ATM card will be activated?

Call at our UAN number 111-825-777 from your registered mobile number, provide your verification and get your ATM Card activated. UBL Omni only offers current accounts

What are the limits and charges of ATM card?

ATM card fee is Rs.250/- (inclusive of tax) for 1st time Issuance/Replacement (Non-refundable).

Following daily ATM limits apply

Daily Limits:

- Cash Withdrawal Limit: Rs:40,000/-
- Fund Transfer: Rs.100,000/-
- POS Limit: Rs.100, 000/

Please note daily limits of Omni account will apply first. If you have level-0 account in which your daily debit limit is Rs. 15,000 then you won't be able to withdraw Rs. 40,000/- in a day.

Which ATM can I use for Cash withdrawal?

You can withdraw cash from any UBL 1-Link or M-net ATM in Pakistan.

Is there any charge of cash withdrawal?

| Withdrawal Point | Charges |
|------------------|----------|
| UBL ATM | Free |
| 1-Link or M-net | Rs. 15/- |

What should I do if have lost my ATM card permanently and wants a replacement card?

Please call at our contact center at 111-825-777(UAN number) and get the lost ATM card blocked. For replacement card visit the nearest Omni Dukaan with your original CNIC/SNIC .Omni Dukaandar will see the original CNIC and issue a replacement No Name ATM card to you.

How do I contact the Omni team?

For complaints and queries you may contact Omni team through the following channels:

24/7 Call Center: 111-825-777

E-mail: customer.services@ubl.com.pk

FAQs

What is this insurance service?

Individuals sending money through UBL Omni Dukaan network can get life insurance coverage of 8 times the remittance amount by paying a very nominal fee and can avail the same for free if sending money through UBL Omni Account . The coverage amount is paid to the beneficiary (remittance receiver) in case of sender's death during the coverage period

Which insurance company is offering this service?

It's Adamjee Life Insurance Company

How will the policy be issued?

It is issued at the time of sending money from Agent location, SMS/IVR or Mobile App.

How many policies can be bought on one CNIC?

Customer can activate multiple policies under the maximum sum assured limit per CNIC

Can the policy be cancelled?

Policy is non-cancellable and non-transferrable

How will I know that I am enrolled for life Insurance?

Once you are successfully enrolled, we will send you an SMS confirming you

Is there any medical exam required to be insured under Omni Adamjee Life Insurance plan?

No medical examination or form filling is required to avail insurance cover.

Who's the insurance company providing this insurance?

Adamjee Life Insurance, a leading insurance company of Pakistan, is underwriting this life insurance

What are the exclusions? Or Under what conditions claim will not be payable?

Death due to suicide will not be payable by the Adamjee Life Insurance Company.

What is the claim process?

In the event of unfortunate death of the insured customer, please give an intimation simply calling 021-111-115-433 A legitimate claim will be settled within 7 business days of submission of required documents

Who will get the claim in the event of my death?

Beneficiary who can get the claim in the event of death can only be :

- **Spouse**
- **Sibling**
- **Parents**
- **Children**

How do I change my beneficiary?

You cannot change your beneficiary

*UBL Omni is only acting as a distributor / facilitator any further service for policy maintenance & claim filling should be directly dealt with Adamjee Life's Head Office the Bank and is not responsible in any manner whatsoever to the customer, his/her beneficiary or any third party. (Adamjee Life is registered and supervised by Securities and Exchange Commission of Pakistan.)

UBL MasterPass QR

What are the pre-requisites to do UBL MasterPass QR Transaction?

- ❖ UBL Omni account
- ❖ UBL Omni mobile app (android phone only)
- ❖ GPRS/Wifi Connection to access internet
- ❖ Confirm with merchant if they accept UBL MasterPass QR Transaction.
- ❖ How do I open an open an Omni account?
- ❖ You need to visit Omni shop with original CNIC for opening an account. For details please contact 111-825-777.

How do I deposit funds in UBL Omni accounts? You can deposit funds by following methods:

- ❖ UBL Omni Dukaan
- ❖ UBL Net Banking
- ❖ Load funds from linked UBL branch account through UBL Omni App
- ❖ Through IBFT from any banks ATM or internet banking.

Do I need a separate PIN for this transaction?

- ❖ No. this is the same PIN which you use for other Omni Mobile app transactions.

Do I get any transaction confirmation?

- ❖ Yes, an In-App message is displayed as confirmation of transaction.

Can I see my transactions later?

- ❖ Yes, you can check the transactions history by following the link: [Account details](#) ◇ [View Mobile App Transactions](#).

Are there any transaction charges for this?

- ❖ No, this transaction is free for customers.

What communication method do I require to do this transaction?

- ❖ You need a GPRS or Wifi connection to access internet through your mobile phone for this transaction.

What if mobile internet does not work or signals are weak?

In such case you may try following:

- ❖ Try doing the transaction by changing your location.
- ❖ Try an alternate internet connection (e.g. merchant Wifi)
- ❖ Can I conduct this transaction using iPhone?
- ❖ No. this transaction is only available for Android phones only for a time being.
- ❖ What should I do I have problem with transaction (e.g. wrong amount, duplicate transactions etc)
- ❖ You can contact UBL Contact center at 111-825-777 for these complaints and any other query.