

## UCB STICKER PREPAID CARD

### FAQs

#### General Information

**1. What is the UCB upay Sticker Prepaid Card?**

A smart, contactless prepaid card jointly offered by United Commercial Bank (UCB) and upay. It enables quick, secure, and seamless payments both locally and internationally.

**2. What makes this card unique?**

This dual currency card can be attached to your phone or wallet for convenient tap-and-go payments. It also integrates with the upay app for easy fund management and transaction tracking.

**3. What type of card is it?**

It's a Mastercard branded dual currency prepaid card, supporting local and international transactions (upon dollar endorsement) including POS, e-commerce and online subscriptions.

**4. Who can apply for this card?**

Any Bangladeshi citizen with a valid NID may apply for this card.

**5. Do I need to open any bank account to get this card?**

No. You can get the card without opening any bank account.

**6. Is opening upay account mandatory for the Sticker Card?**

Opening upay account is not mandatory for Sticker Card if you apply through UCB branch. But, for applying through upay app, you must have a complete profile upay wallet. We suggest you to apply through upay app as this saves your time, money, and paper documents hassle. You need to tag your sticker card to upay wallet to enjoy all-round services of this card.

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#### Application

**7. How can I apply for the card the card?**

You can apply for UCB upay Sticker Prepaid Card through the upay app (android only) or at any UCB branch.

**8. What documents are required to apply?**

- Application through upay app: a complete profile upay account and Nominee's NID
- Application through UCB Branch: Applicant's NID, recent passport size photo, and Nominee's NID.

**9. What is the application process?**

Application Process:

- I. Download upay app on your android smartphone ([click to get upay app](#))
- II. Register in upay
- III. Tap on 'upay card' button
- IV. Select sticker prepaid card
- V. Provide required information & Submit
- VI. You will get an application confirmation SMS instantly
- VII. You will get an application approval SMS within 3 days
- VIII. Tap on 'upay card' button
- IX. Pay BDT 575 for card issuance fee
- X. Your card will be delivered to your mailing address within 15 working days!

iPhone users must visit their nearest UCB branch with their NID, one recent passport-sized photo, and the nominee's NID after completing Step 2 to submit the sticker card application

## Fees & Charges

Particulars	Fee (excluding VAT)
Card Issue Fee	BDT 500
Annual Fee	BDT 500
Annual Fee Waiver	N/A
Load Fee	Free
Mark-up Fee (global transaction)	3%
Card Replacement/reissue Fee	BDT 500
PIN Reissue Fee (Paper PIN)	BDT 150
PIN Reissue Fee (IVR)	Free
SMS Notification Fee/Year	BDT 200
Pay Order Fee	Free
MFS Wallet funding	1% (free for upay)

15% VAT applicable on all fees and charges.

## Card Validity & Security

### 10. What will be the card validity?

Your UCB upay Sticker Prepaid Card will remain valid for 5 years from the date of issuance.

### 11. What should I do if my card is lost or stolen?

Immediately block the card by calling at UCB Contact Center at 16419 or +8809610016419 (overseas).

### 12. How can the card be replaced in any case (lost, damaged, etc.)?

If your card is lost or damaged, re-apply through upay app or visit any UCB branch or contact UCB Customer Service for replacement.

### 13. How can the card be activated and PIN generated?

You can easily activate your card and set your PIN through UCB Call Centre at 16419.

### 14. From where can I get the CVC/CVV code for making e-commerce transactions?

You can find the CVC/CVV code on frame of your sticker card. **You have to preserve the card frame (card number, expiry date, and CVC) for future use.**

## Fund Load & Usage

### 15. How can I load funds onto the card?

Funds can be loaded through: upay app, UCB branches (cash or cheque deposit), and transfer from other bank account.

### 16. Where can I use the card?

You can use the card for:

- Contactless POS payments
- Online payments
- Cash withdrawals from UCB ATM (using upay app)

**17. Can I make international payments with this card?**

Yes. After dollar endorsement under your passport, you can use the card for international POS and online payments.

**18. How do I get foreign currency (USD) endorsement for international use?**

You can visit any UCB branch with your passport and Sticker Card to complete foreign currency (USD) endorsement as per Bangladesh Bank regulations.

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**Cash Withdrawal Related**

**19. How can I withdraw cash from a UCB ATM?**

Direct ATM cash withdrawal is not available using the sticker card.

To withdraw cash, you can transfer (add) money to your upay wallet and then cash out using a code from any UCB ATM or upay agent point (upay cash out charge may be applicable)

**20. Will it be possible to withdraw money from UCB ATM if I do not have any upay Wallet?**

No, cash withdrawal requires an upay Wallet. You need to transfer your card balance to upay and then cash out.

**21. How can I withdraw money from ATMs across the world using the sticker card?**

ATM cash withdrawal is not supported with this sticker card. It is designed mainly for contactless payments and online purchases.

**22. How can I check card balance and transactions?**

Simply log in to the upay app to view your card balance and transaction details anytime. Or call at 16419 from your registered mobile number.

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**Other Queries**

**23. Can I get a supplementary card? If yes, what is the charge?**

No, supplementary cards are not available for this product.

**24. How can I cancel or close the card?**

You can request to close your card anytime by visiting any UCB branch.

**25. Can I apply for this card if I cancelled the card earlier?**

Yes, you can apply again for a new UCB upay Sticker Prepaid Card anytime through upay app or at any UCB branch.