

Frequently Asked Questions 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 from anywhere and at any time from the comfort of their home or work without visiting any of UCB Branches.

What is e-KYC?

e-KYC is a combination of paperless customer on boarding, promptly identifying and verifying customer identity, maintain KYC profile in a digital form and determining customer risk grading through digital means as per guideline 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.

Do I need to visit UCB branch to open account using Uclick?

No. Branch visit is NOT required to open accounts using Uclick. You can open bank account with UCB from anywhere and at any time from the comfort of your home or work by visiting <https://udb.ucb.com.bd/AOS/> from your Laptop or by downloading Uclick app from Google Play Store from your Android Phone <https://play.google.com/store/apps/details?id=com.bd.ucb.uclick>



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 -

1. Smartphone (Android) with Internet Connection with Uclick app installed or, Laptop with Internet connection
2. Valid NID
3. Valid Mobile Number
4. Valid email ID
5. Photograph (Selfie)
6. Nominee Information (Scan copy of Nominee Photograph and Photo ID)

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

Account features related

What type of account I can open with Uclick?

Currently, only savings account can be opened with Uclick. In future, there will be option to open separate types of accounts.

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

Yes. There is separate transaction limit of 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.

Can I open a joint account in Uclick?

No. Only individual account with mode of operations 'Singly' can be opened in 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.

How many accounts can I open through Uclick?

currently, you can open only 1(one) savings 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.

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.

Account activation and Initial Deposit related

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

No. It is not required to visit any Branch to activate your account. You can use Uclick and activate your account anytime and from anywhere without visiting any branch after making initial deposit.

Can I activate my account without making initial deposit?

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

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

No. You can make initial deposit in your account by following 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

What are the other ways to make initial deposit in my account?

You can make initial deposit in your account by following any one of the following methods too

- ✓ By depositing cash in any of UCB Branches
- ✓ Using any of UCB's Cash Recyclers Machine (CRM)

What is the Initial deposit required to open this account?

Initial deposit for this account is BDT 1000

Debit Card, Chequebook and Internet Banking Related

Will I get Debit Card for this account?

Yes. You will get Debit Card 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 through courier. After you receive Debit Card, please activate it by calling our Call Center 16419 (Local) or +88-09610016419 (abroad)

Do I get Chequebook for this account?

No. Chequebook will not be issued for this account.

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

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 'Unet'

Fees and Charge related

- Half Yearly Account Maintenance Charge: **Free**
- Debit Card Issuance Charge: **BDT 250 Plus VAT**

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 account verification process. You can verify your address by your own through the 'Thanks Letter' which will be sent to your communication address.

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

How can I use Uclick to open accounts?

You can open bank account with UCB from anywhere and at any time from the comfort of your home or work by visiting <https://udb.ucb.com.bd/AOS/> from your Laptop or by downloading Uclick app from Google Play Store from your Android Phone.

Google Play Store Link: <https://play.google.com/store/apps/details?id=com.bd.ucb.uclick>



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 be notified after successfully completion of account opening?

You will receive an SMS and email 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 account opening is allowed.

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

You can contact at our 24/7 Call Center 16419 (Local) or +88-09610016419 (abroad) for any further queries on Uclick.