

UBL UK Manchester Branch Closure

Answers to Your Questions

Personal and Business Customers

Effective from 28 January 2022

Managing your account(s) after the closure of the UBL UK Manchester Branch

Q: What will happen to my account(s) once the UBL UK Manchester Branch closes?

A: Your account(s) will remain open unless you instruct us otherwise. Your account details, including your sort code and account number are not affected by the branch closure; the only difference is that the Bank's physical branch in Manchester will be closed, and therefore, transactions cannot be completed in-branch.

Q: What do I do if I simply need to know my balance?

A: There are three ways that you can find out your balance:

- You can register for the UBL UK Internet and Mobile Banking Platform to log into your account(s), if you have not already done so. The ways in which you can register for this service are outlined below under the 'Applying for services that I do not currently have' section. Using this service will enable you to view your balance(s) at any time through a compatible device at your convenience.
- You can call our Customer Services Team on 0121 753 6000 from Monday to Friday (excluding weekends and bank holidays) between 09:15 to 17:15 and speak to one of our Customer Service Centre Operatives, who can assist with confirming your account balance.
- If you have a Personal Current Account and have a UBL UK Debit Card for your account, you can check your Current Account balance through any local Automated Teller Machine (ATM) displaying the MasterCard logo.

Q: How do I transfer money between my UBL UK accounts?

A: There are two ways that you can transfer money between your account(s) held with us:

- You can register for our UBL UK Internet and Mobile Banking service, log into your account(s) and make the transfer yourself. Using this service will enable you to transfer money between your accounts anytime, through a compatible device at your convenience.
- You can request a transfer between your accounts held with UBL UK in writing and send your request to:

UBL UK Customer Services
2 Brook Street
Mayfair
London
W1S 1BQ

It should be noted that any written instructions sent to the Bank must strictly be made by the account holder(s) or account signatories only. All written instructions must be signed off by the account holder(s) or account signatories. Upon receiving your request and subsequent verification, the Customer Services Team will carry out your instructions. UBL UK has the sole discretion to decline any written requests, to not act on your instructions and have the discretion not to provide an explanation for this in some cases.

Q: Does the above information about transferring money between UBL UK accounts apply to Business Account customers?

A: Business Account customers can also use the UBL UK Internet and Mobile Banking service to make transfers between their accounts. If you have not registered for UBL UK's Internet and Mobile Banking service, you can do so by completing the form on our website (www.ulbluk.com) and sending it to us. Alternatively, you can request a transfer of funds between your accounts in writing, ensuring that your written request is signed by all necessary account signatories in line with your business account mandate. Upon receiving your request and subsequent verification, the Customer Services Team will carry out your instructions. UBL UK has the sole discretion to decline any written requests, to not act on your instructions and have the discretion not to provide an explanation for this in some cases.

Q: How can I pay cash or cheques into my account once the branch closes?

A: For payment of cash and cheques into your account, you can use the services of any of the local NatWest and Royal Bank of Scotland (RBS) branches (we will provide details of where these branches are located nearer the time of the branch closure date). This service can be used by both Personal and Business Account customers.

The maximum amount of cash that you can pay in at a NatWest and Royal Bank of Scotland (RBS) branch is £3,000 per day. You will need to provide the details of your UBL UK Sort Code and Account Number on the paying-in slip to ensure that the funds are credited to your UBL UK account. The best way to ensure that those details are correct is to use a UBL UK printed paying-in book when depositing funds at a NatWest or RBS counter. If you do not have a printed paying-in book, you can request one by calling our Customer Services Team on 0121 753 6000.

Please note that any cash or cheques paid in using this method will take up to three business days to reach your account. In some cases, this may take longer due to system issues or where a further review of your transaction is undertaken by the Bank or for other reasons. UBL UK may request additional information from you ahead of crediting the money to your account and have the sole discretion to reject the transaction at our discretion.

Q: Will I have any confirmation to prove that I have paid money into my UBL UK account using the counter service at a branch of NatWest or RBS?

A: If you use your UBL UK paying-in book, this will be stamped and dated by the NatWest counter staff as evidence that the money has been paid to them. If you use one of the credit slips displayed in the branches, you will need to ensure that you include your Sort Code and Account number on the slip, this will also be stamped and dated by the NatWest counter staff once the cash or cheque has been accepted by them over the counter.

Q: How will I know if the money I have paid into my UBL UK account through the counter service at a branch of NatWest or RBS has been credited to my account?

A: You can see that the transaction has been credited to your account(s) by viewing your account through the UBL UK Internet and Mobile Banking service once you have registered. You can also call the Customer Services Team on 0121 753 6000, who will be able to confirm whether the funds have been credited to your UBL UK account. In addition, you can check through an ATM if you have a UBL UK Debit Card for your Current Account, which will show your balance and in turn indicate whether the money has been credited to your account.

UBL UK also offers email and SMS notifications for accounts. In turn, you should receive an Email and/or SMS notification when the money is paid into your account and also whenever any other transactions occur on your account. It should be noted that you must ensure that you have provided UBL UK with a verified email address and mobile phone number to ensure that you effectively receive the notifications. If you believe you are not receiving these notifications, please contact our Customer Services Team on 0121 753 6000, who will arrange for the notification service to be set up for your account promptly.

Q: How can I operate my account if I do not want to register for UBL UK's Internet and Mobile Banking service?

A: If your preference is not to register for the UBL UK Internet and Mobile Banking service, you can call our Customer Services Team on 0121 753 6000 and speak to a Customer Service Operative who will be happy to assist you with general enquiries relating to your account, such as your account balance, confirming whether a transaction has been credited to / debited from your account or sending you an account statement.

As outlined above, you will also be able to deposit cash and cheques up to a maximum of £3,000 per day at any of the local branches of NatWest and Royal Bank of Scotland (RBS). In addition, if you have a UBL UK Debit Card, you will be able to withdraw cash and carry out other basic services on your Personal Current Account, such as reviewing your account balance through any ATM that offer such services. Please note that some cash machines/ATMs may charge you for providing services, this is independent of the Bank and UBL UK have no control over charges applicable on independent cash machines/ATMs.

If you want to make payments from your account(s), the most efficient way to do this is by registering and using the UBL UK Internet or Mobile Banking service. Alternatively, you can send a written payment request to the Bank following the same process outlined above under the 'How do I transfer money between my UBL UK accounts?' section.

If you have any specific queries or actions on your account that cannot be addressed through the above methods or find that you ever need to visit a Branch, you can visit our London Branch, which is located at 2 Brook Street, Mayfair, London, W1S 1BQ (the location details can also be found on our website (www.ulbluk.com)).

Q: How will I be able to withdraw cash from my Personal or Business Current Account?

A: With respect to Personal Accounts, the easiest way to withdraw cash from your account would be to use your debit card to withdraw cash from a cash machine/ATM. Please note that there is a maximum amount of £250 that you can withdraw from an ATM in any 24 hour period. Further information on this, as well as the terms and conditions applicable to UBL UK Debit Cards, can be located within the UBL UK Personal Banking Terms and Conditions available on our website (www.uluk.com). If you have not already got a UBL UK Debit Card for your Personal Account, then you can apply for one with the Bank. Please refer to the ‘How do I apply for a Debit Card?’ section below for further information on this.

With respect to Business Accounts, as Debit Cards are not currently offered for these accounts, to withdraw cash from the account, a transfer will need to be made to a bank account with another financial institution that offers the ability to withdraw cash. The transfer of money from your UBL UK account can be made using the UBL UK Internet or Mobile Banking Service, or instructions can be sent in writing to our Customer Services Team at 391 – 393 Stratford Road, Birmingham B11 4JZ or our UBL UK Manchester Branch up to 29th April 2022. Alternatively, you can write to our London Head Office using the address above (this is the primary contact address for the Bank once the branch closes and in turn any written requests should be directed to the UBL UK London Head Office address after the branch closure, in particular). Any written requests to transfer funds must be signed by all necessary account signatories in line with the mandate for the account. UBL UK will complete our verification processes ahead of making the transfer, and any payment requests can be declined by the Bank at our sole discretion.

Q: Will I be able to withdraw money from my Personal Savings Account once the branch closes?

A: To withdraw money from Personal Savings Accounts, such as Fixed Term Deposit Accounts and Fixed Rate Cash ISA Accounts, you will need to instruct us in writing to transfer the funds either to your UBL UK Personal Account (if you have one) or to another UK bank account that you hold, the account must be in your name. If you are withdrawing funds ahead of the maturity date of your savings account, funds can only be transferred into your Personal Current Account with another Bank. Early withdrawal charges will apply in such cases, please refer to the UBL UK Personal Banking Terms and Conditions and Personal Banking Schedule of Charges for further information about this. Once the funds have been transferred to your UBL UK Personal Account or a nominated account with another Bank, you can withdraw the funds from any ATM using your Debit Card for that account. Alternatively, you can call our Customer Services Team on 0121 753 6000 to make your request or register for the UBL UK Internet or Mobile Banking service, and you will then be able to transfer funds using this service to your account either with UBL UK or any other bank.

Q: If I have a Fixed Rate Cash ISA with UBL UK, what will happen to it once the branch closes?

A: If you hold a Fixed Rate Cash ISA with the Bank, this will remain unaffected by the Manchester Branch closure. In turn, there will be no need for you to take any action with regard to your ISA account irrespective of the Branch closure. Your ISA will mature in line with the maturity date, and the Bank will deal with the funds as per your maturity instructions. Please refer to the UBL UK Personal Banking Terms and Conditions for further information with respect to our Fixed Rate Cash ISA accounts.

Q: If I have a Fixed Term Deposit Account with UBL UK, what will happen to it once the branch closes?

A: If you hold a Fixed Term Deposit (FTD) Account with the Bank, this will remain unaffected by the Manchester Branch closure. In turn, there will be no need for you to take any action with regard to your UBL UK Fixed Term Deposit. Your FTD will mature in line with the maturity date, and the Bank will handle the funds as per your maturity instructions. Please refer to the UBL UK Banking Terms and Conditions for further information with respect to our Fixed Term Deposit accounts.

Q: Will I still be able to issue cheques from my UBL UK cheque book once the branch closes?

A: You will still be able to issue cheques using your UBL UK Cheque book irrespective of the Manchester Branch closure, there will be no changes to the cheque issuing process in this respect. Providing there are funds in your account, once the cheque is presented, it will be debited from your account in the usual way.

Q: Will I still be able to request for a cheque to be stopped once the branch closes?

A: You will still be able to contact the Bank to request that a cheque is stopped irrespective of the Manchester Branch closure, there will be no changes to this process in this respect. You may be able to stop a cheque that has not yet been paid by calling our Customer Services Team on 0121 753 6000, with the details of the cheque, including the cheque number, amount and date, whom it is payable to, the reason for stopping the cheque and the same details for a replacement cheque, if applicable. The Bank may apply a fee for stopping a cheque, whether or not we succeed in doing so (please see the UBL UK Personal Account Schedule of Charges and the UBL UK Personal Banking Terms and Conditions for further details).

Q: I currently have an account(s) that requires Joint Signatories, how will we operate these account(s) after the branch has closed?

A: You can use the UBL UK Internet and Mobile Banking service and your UBL UK Debit Card to continue operating a Personal Joint Account. This will enable your account to be viewed online, transactions to be made using the Internet and Mobile Banking Service, and cash withdrawals to be made from ATMs with your debit card. It should be noted that these services can only be provided for Personal Joint Accounts, where each named individual on the account is authorised to make instructions independently. Where a Joint Account requires Joint Signatories, any payment instructions will need to be provided in writing, signed by each named signatory on the account and sent to our Customer Services Team at 2 Brook Street, Mayfair, London W1S 1BQ. Any such written instructions will be verified by the Bank ahead of acting upon your request.

Q: If I have an Islamic Home Finance Agreement or Term Loan with UBL UK, how can I manage my account with you after the branch closes?

A: Your Islamic Home Finance Agreement or Term Loan Account with UBL UK will not change in any way and will be unaffected by the branch closure. In turn, no action is required from you with regard to your Islamic Home Finance Agreement or Term Loan Account in respect of the branch closure. You can continue to make payments for your loan in the usual way, and the repayment process will not be impacted in any way by the Branch closure. However, you may have a new Relationship Manager or point of contact for your account with us. Also, should you need to contact us to discuss any existing finance facilities you hold with us, you can call the Customer Services Team on 0121 753 6000 from Monday to Friday (excluding weekends and bank holidays) between 09:15 to 17:15 and they will be happy to assist with your query.

Q: If I have a Safe Deposit Box with the Branch, what will happen to this once the Branch closes?

A: In light of the Branch closure, the Safe Deposit Box service at the Branch will be discontinued effective from 29th April 2022. In turn, if you hold a Safe Deposit Box with the branch, you will need to ensure that the contents of the Safe Deposit Box you hold with us are collected ahead of this time, and no belongings are left behind. We will be writing separately in due course to our customers who have Safe Deposit Boxes with the branch, to provide further information regarding your options.

Applying for services that I do not currently have

Q: How do I apply for the UBL UK Internet and Mobile Banking service?

A: You can register for UBL UK's Internet and Mobile Banking service by downloading the 'UBL UK Mobile Banking App' from the app store on a compatible device and selecting the 'Let's Go' option, you should then select the 'Existing Customer' option and follow the registration instructions. The App is available on the App Store and Google Play. Alternatively, you can visit digitalbanking.ulbluk.com, select 'Register' and follow the on-screen registration instructions. For further information with respect to registering for our UBL UK Internet and Mobile Banking service, please refer to the UBL UK 'Mobile and Internet Banking - Help & FAQs' on our website (www.ulbluk.com).

Q: How do I apply for and use Telephone Banking?

A: There is no specific application process to use our Telephone Banking service. If you would like to contact the Bank by telephone, you can do so by calling our Customer Services Team 0121 753 6000 from Monday and Friday (excluding weekends and bank holidays) between 09:15 to 17:15, and a member of our Customer Services Team will assist you. Whenever you use this service, we will undertake a verification process ahead of discussing your account or any other information, including verifying your identity by asking you security questions. It is imperative you ensure that you have provided the Bank with responses to all security questions stated on the account application form, to enable us to ensure that your account is appropriately protected.

Q: How do I apply for a Debit Card?

A: As long as you have a UBL UK Personal Current Account, you can apply for a UBL UK Debit Card by completing the Debit Card Application Form available on the UBL UK website. You can also call our Customer Services Team on 0121 753 6000 to request a Debit Card Application Form, and they can post this out to you. Once you have completed and signed the form, you can send this to UBL UK Customer Service at 391 – 393 Stratford Road, Birmingham B11 4JZ or to the UBL UK Manchester Branch or provide the form to them in-branch, whilst they remain open to 29th April 2022. Should you wish to apply for a Debit Card after this point, please post your completed Debit Card Form to our London Head Office at 2 Brook Street, Mayfair, London, W1S 1BQ.

In the case of Joint Accounts, all account holders must sign the Debit Card Application Form, each account holder is eligible for a Debit Card individually. Debit cards can take up to 10 working days to arrive from the point of receipt of your application. Debit cards may take longer to arrive in some cases for a number of reasons, some of which may be outside of the control of the Bank.

Contacting the Bank

Q: If I want to speak to the Bank about my account or have a query, how do I contact the Bank once the branch closes?

A: Despite the branch closing, UBL UK will ensure that we are available for you and that we provide you with any help and support you need. In turn, there are a number of ways in which you can contact the Bank following the branch closure, these are as follows:

In writing:

You can send any correspondence in writing to the following address:

UBL UK Head Office
2 Brook Street
Mayfair
London
W1S 1BQ

By Telephone:

You can call the UBL UK Customer Services Team on 0121 753 6000 Monday to Friday (excluding weekends and bank holidays) between 09:15 and 17:15, and they will be happy to help you.

By Secure Message (through the Internet and Mobile Banking service):

Once you have registered onto the UBL UK Internet and Mobile Banking service, you can contact the Bank through our secure messaging service.

By Email:

You can email the Bank at info@ubluk.com.

Through the UBL UK website:

You can complete the enquiries form on our website (www.ubluk.com) under the “Contact” section.

Q: How can I lodge a complaint about the Bank once the Branch closes?

A: You can lodge your complaint and feedback to the Bank in the following ways:

- In writing to: UBL UK Complaints Department, 2 Brook Street, London, W1S 1BQ.
- By phone: 0808 202 4977.
- By Email to: Complaints@ubluk.com.
- Online by: Visiting our website – www.ubluk.com/contactus.
- By secure message from your account through the Internet or Mobile Banking service.

We will investigate your complaint, resolve it as promptly as possible and provide you with a written response within the prescribed timeframes. Please refer to the UBL UK Personal Banking General Terms and Conditions for further information with respect to lodging a complaint with the Bank and the Complaints process.

If you lodge a complaint with the Bank and following receipt of your Complaint Final Response letter from the Bank, you feel dissatisfied with the resolution of your complaint, you have the right to refer your complaint to the Financial Ombudsman Service (FOS) free of charge, but you must do so within six months of the date of the Final Response Letter. FOS is an independent organisation that helps consumers and businesses that provide financial services to arbitrate and resolve complaints independently. You can contact FOS using the following methods:

- In writing to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
- By Phone: 0800 023 4567.
- By Email: complaint.info@financial-ombudsman.org.uk.
- Online: Website - www.financial-ombudsman.org.uk

Other information you might need

Q: What if I want to send money to Pakistan once the branch is closed?

A: Personal customers can use the UBL UK NetRemit service through our Internet and Mobile Banking platform to send money to Pakistan. This service is available 24/7 and allows you to send money to Pakistan at your convenience. It should be noted that there is a £20,000 maximum single transaction limit on the NetRemit system, and a £3 fee is applicable to any transactions below £90. The UBL UK NetRemit service is not permitted for business use and for any purpose that could result in a breach of the laws or regulations. Please refer to the UBL UK website for further details on sending money to Pakistan through the Bank's NetRemit service.

Should Business Customers wish to send money to Pakistan, they will need to send us a written request, which is appropriately signed by all account signatories in line with the account mandate, to UBL UK Customer Services, 2 Brook Street, Mayfair, London W1S 1BQ. Business customers can also contact our Customer Services Team by telephone on 0121 753 6000 from Monday to Friday (excluding weekends and bank holidays) between 09:15 and 17:15 for more information.

Q: What if I want to open another account with UBL UK?

A: You can apply for a Fixed Term Deposit and Fixed Rate Cash ISA account using the UBL UK Internet and Mobile Banking service. With respect to opening any other type of account, you can call our Customer Services Team on 0121 753 6000 from Monday to Friday (excluding weekends and bank holidays) between 09:15 and 17:15, and they will discuss opening the account with you and advise of the documentation that will be required to open the account. You can also visit our website (www.ubluk.com) for further information with respect to the accounts offered by the Bank and the application process.

Q: What do I do if I lose my Debit Card once the branch closes?

A: If you lose your Debit Card or you think your PIN or security details have been compromised, you must notify us immediately. You can contact the Bank to advise of this in the following ways:

- Telephone our 24-hour Debit Card customer services number, which is as follows:
 - From UK: 020 7796 1517
 - From abroad: +44 207 796 1517
- Confirm the loss or theft in writing as soon as possible by writing to: UBL UK London Head Office, 2 Brook Street, Mayfair, London, W1S 1BQ or emailing info@ubluk.com or by sending a secure message using the Internet or Mobile Banking service.

Once you have informed the Bank that your card has been lost or stolen, we will ensure that the appropriate steps are taken to secure your account.

Q: If I use the services of my local NatWest or RBS banks to pay money/cheques into my UBL UK account, will I need additional identification when I visit their branch?

A: For routine day-to-day transactions, you should not be asked for any form of identification by the NatWest or RBS counter staff. However, if you are paying in large sums of cash, then you may be asked to prove the source of the funds that you are depositing and may also be asked to verify your ID and address through the form of presenting a photo ID document, for example. We would advise that it is best to be prepared when visiting a NatWest or RBS branch to use their service to deposit funds into your UBL UK account, including carrying necessary documentation such as your ID, should this be required. Please note that the NatWest and RBS counter staff have full discretion to ask for any documentation that they require and also to decline to accept your funds if they choose to.

Q: Why has the Bank taken the decision to close the branch?

A: The decision to close the Manchester Branch comes after careful consideration. We regret any branch closures that we have to make, but we are finding that fewer customers do their banking at the branch. Bearing this in mind and taking into consideration our new Internet and Mobile Banking Platform and the fact that customers are now increasingly choosing to Bank with us using this method, we have made the difficult decision to close this Branch.

Q: What should I do if I do not understand the information enclosed in this brochure and the branch closure letter, and what if I need additional assistance due to my circumstances?

A: Up to 29th April 2022, you can contact the Manchester Branch by visiting the Branch directly. Alternatively, you can call our Customer Services Team on 0121 753 6000 from Monday to Friday (excluding weekends and bank holidays) between 09:15 and 17:15. You can also write to our London Head Office at 2 Brook Street, Mayfair, London, W1S 1BQ as well as contact us by secure message if you are registered for our Internet and Mobile Banking service. Upon receipt of your correspondence, the Bank will reach out to you directly and do all we can to assist you.

If you do not understand the information we are sending to you or require any special assistance due to your health or other circumstances, please ensure that you let us know. If you would prefer one specific communication method over another to assist you to understand the branch closure process better, we will be happy to do all we can to meet your needs. In any cases where customers require additional assistance due to their personal circumstances, we will arrange for a member of our Customer Services Team to contact you directly to assist. We appreciate that the branch closure may be inconvenient, and the Bank are committed to ensuring that we assist our customers through this process, particularly those that may require any additional assistance during this time.

A Quick Glance Guide to operating your Account or Getting in Touch

Action or Activity/Contact Method	Personal Accounts				Business Accounts				
	Current Account	Online Easy Access	Notice Account	Fixed Term Deposit	Current Account	Savings Account	Notice Account	Fixed Term Deposit	
Report fraudulent activity on your account	RBS/NatWest	Phone	Online	In Writing	RBS/NatWest	Phone	Online	In Writing	RBS/NatWest
Query a transaction on your account		v	v	v		v	v	v	
View/obtain your balance		v	v	v		v	v	v	
Make a payment instruction		v	v	v		v	v	v	
Transfer money between UBL UK Accounts		v	v	v		v	v	v	
Make a remittance to Pakistan		v	v	v		v	v	v	
Apply for services I do not have		v	v	v		v	v	v	
Get information about other products or services		v	v	v		v	v	v	
Pay cash or cheques into my account*	v					v			
Obtain a Debit Card for my Account		v	v	v		v	v	v	
Apply for online banking		v	v	v		v	v	v	

*Cash deposits into NatWest and the Royal Bank of Scotland branches are limited to £3,000 per day. You will need to use your UBL UK paying-in book when depositing cash or cheques, and funds will take three business days to reach your Account.

Key Contact Information

Telephone Banking

Tel. +44 (0)121 753 6000

UBL UK Customer Services

UBL UK Customer Services
2 Brook Street
Mayfair
London
W1S 1BQ

Internet Banking

<https://digitalbanking.ubluk.com/>

Mobile Banking App

UBL UK – Mobile Banking App (available to download from Apple App Store and Google Play Store)

24/7 Lost or Stolen Debit Card Reporting Line

Tel. +44 (0)207 796 1517

UBL UK and United Bank UK are the trading names of United National Bank Limited. United National Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The company is registered in England and Wales and its Registered Office is situated at 2 Brook Street, Mayfair, London, W1S 1BQ. The Company Registration Number is 4146820.

UBL UK is a joint venture between United Bank Limited and National Bank of Pakistan.

