

Key Facts Statement (KFS) UBL Tezraftaar Home Remittance Service

This document “Key Fact Statement” (KFS) outlines essential information regarding United Bank Limited, United Arab Emirates “UBL-Tezraftaar Home Remittance Service for customers, including product features, eligibility criteria fees and charges, and relevant terms and conditions. All banking products/ services are governed by UBL UAE [“Terms & Conditions Governing Bank Account”](#) for Consumer Banking Products , as well as the latest [Schedule of Charges “SOC”](#) available on the UBL-UAE official website.

Product Descriptions:

Tezraftaar (Home Remittance) is UBL UAE’s remittance service that enables individuals to remit funds to beneficiaries in Pakistan through a secure and compliant channel. Funds may be remitted either for cash payout or for direct credit to beneficiary accounts maintained with UBL or any other bank in Pakistan.

Customer Eligibility:

Eligibility
<p>The following documents are mandatory for Tezraftaar Membership and transactions:</p> <ul style="list-style-type: none"> • Valid Passport • Valid Emirates ID • Tezrafter Membership ID (mandatory one-time requirement) • Source of Income for generating membership id are: <ul style="list-style-type: none"> - Salary Slip or Salary Certificate from Employer - Account Statement reflecting salary credit - Business Proof (e.g., Trade License, registration documents)

Channels and Remittance Limits:

Following are the channels and limits of Remittance:

Channel	Remittance Mode	Remittance Limit
Branch	Account Transfer	No limit
	Cash*	AED 15,000/ Day, AED 35,000/ Month
CDM	Cash	AED 3000/ Day
Digital App/ Net banking	Account Transfer	AED 150,000/ Day, AED 1 Million/ Month

**For customers who do not maintain a UBL UAE Account and remit funds via cash deposit.*

Fees and Charges:

Description	Charges
Tezraftaar remittance Above USD 200 (eqv AED)	FREE
Tezraftaar remittance USD 200 (eqv AED) and below	AED 10

Warnings:

The Terms and Conditions governing your agreement with the Bank — provided for your review before signing — outline your responsibilities and the Bank's obligations. Key obligations related to this product include:

- **Creation of Membership ID** - It is mandatory for all customers, both account holders and walk-in customers, to have a Membership ID created, with beneficiary details added, prior to initiating any remittance to Pakistan.
- **Addition of Beneficiary** - Tezraftaar customers may add multiple beneficiaries under their existing Membership ID by submitting the required details using the Tezraftaar - Membership Form. The Teller shall obtain duly filled and signed Membership Form and ensure that all beneficiary details are complete.
- **Amendment and Cancellation of Remittance** – In case the remitter intends to make an amendment or recall of a remittance, such action shall be permissible only where the remittance amount remains uncollected by the Beneficiary. For this purpose, the Remitter shall submit a written request to the branch.
- **Customer Details Updation** – In cases where Remitter Emirates ID expires, the system will mark the customer's Membership ID as 'Inactive'. The remitter needs to visit the branch and submit updated documents to activate Membership ID.
- The Bank will never request confidential or security details via email. Any email links will only lead to information pages. Report suspicious emails to: contactubl@ublint.com
- You are expected to comply with the Bank's Terms and Conditions throughout your relationship. Non-compliance may result in account restrictions, blocking, or closure.
- This is not a full list of your obligations. Please refer to the Terms and Conditions. Ongoing compliance is required to avoid account restrictions and meet regulatory requirements. Additional services may have separate Terms and Conditions.

Confidentiality and Security

- Bank follow strict data protection and security protocols to safeguard your personal information.
- Access to your data is limited to authorized Bank /Outsourced employees who require it to provide services or respond to your queries.
- All staff are bound by confidentiality obligations and are required to respect your privacy at all times.
- The Bank may disclose your information to law enforcement agencies, courts, or regulators if required by law.

Changes to Terms and Conditions & Fees

These Key Fact Statement should be read in conjunction with the UAE [“Terms & Conditions Governing Bank Account”](#) for Consumer Banking Products & [Schedule of Charges \(SOC\)](#) and any relevant applications and documents. The Bank may amend its “Terms & Conditions Governing Bank Account” for Consumer Banking Products (including any relevant applications and documentation) by providing you notice in line with applicable law. You will receive at least 60 days' prior notice via SMS or email before changes take effect, unless a shorter notice is required by law or regulation.

How to register a Complaint?

- By Email: Write to us at contactubl@ublinc.com
- By Phone: 24/7 Phone Banking service 600 533335 (within UAE) or +971 600 533335 (outside UAE)
- By Post: Write to us - Complaint Management Unit, United Bank Ltd., P.O. Box 35170, Dubai, UAE

If you are not satisfied with our response to your complaint, you have the right to refer your complaint to the:

UAE Ombudsman – Sanadak

Sanadak Website: www.sanadak.gov.ae

Sanadak toll free number: 800SANADAK (8007262325)