



Frequently Asked Questions (FAQs)

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Overview

As part of the final step in the integration of ADCB and UNB, your account(s) were automatically transferred to ADCB on 2 April 2020.

You now have a new unique ADCB Customer Identification Number (CID) and new ADCB account number(s).

This Frequently Asked Questions document provides important information to explain these changes. If you have any further questions, please visit adcb.com/unb. Our contact centre on **600 50 2030** or branch staff will also be happy to assist you.

1. How have my banking services changed from 2 April 2020?

The key changes to your banking services are as follows:

- ▶ Your account(s), along with any deposits, loans and investments, have been automatically transferred to ADCB
- ▶ You now have a new unique ADCB Customer Identification Number (CID) and new ADCB account number(s)
- ▶ As of 2 April 2020, the Uninet and UNB Mobile Banking services were discontinued and you can now access your accounts 24/7 through ADCB Personal Internet Banking and the ADCB Mobile Banking App
- ▶ If you were already a customer of ADCB before 2 April 2020, your accounts have been combined under your existing ADCB CID
- ▶ Some of your products and services will now be subject to ADCB's Terms and Conditions, with the exception of certain existing products such as loans, mortgages and fixed deposits, which retain their previous terms and conditions until maturity or early settlement. Please ensure you have read and understood ADCB's Terms and Conditions by visiting adcb.com/tnc.

2. What has not changed?

For a simple and convenient transition, we have ensured continuity in the banking services listed below:

- ▶ You can continue to use your UNB Debit Card until you receive a new ADCB Debit Card
- ▶ You can continue to use your UNB chequebook, although we recommend that you order and begin to use a new ADCB chequebook. You can order a new chequebook through our ATMs, online and mobile banking, contact centre and branches
- ▶ Previous arrangements for payments from your former UNB account(s), such as for utility bills or online subscriptions, will continue to function as usual
- ▶ Payments into your account(s), such as your salary transfer, direct debit transfers or cheque deposits, will continue into your new ADCB account(s)
- ▶ You will be able to use the same UNB login credentials as before when logging to ADCB Personal Internet Banking or Mobile Banking App provided that you had logged into UNB's Mobile or Internet Banking services at least once after November 2019

3. Who should I contact if I have further questions?

- ▶ Our contact centre on **600 50 2030** or branch staff will be happy to assist you.

Accounts and Deposits

4. What is a Customer Identification Number (CID)?

Your unique Customer Identification Number (CID) is the first six/eight digits of your ADCB account number and it appears on all your statements.

5. Have my account number(s) and IBAN changed?

Yes, your former UNB account number and IBAN have changed for each of your accounts. You will have received a new unique ADCB Customer Identification Number (CID) and new ADCB account number(s). If you have not received them, please log into ADCB Personal Internet Banking platform to view all the new ADCB account(s) linked to your new ADCB CID or call us on **600 50 2030**. You will be able to use the same login credentials as before, provided that you had logged into UNB's Mobile or Internet Banking services at least once after November 2019. Please note that the Uninet and UNB Mobile Banking App have been discontinued.

6. What has happened to my UNB account(s)?

The balances in your former UNB account(s) have been transferred to your new ADCB account(s) and your UNB account(s) have been closed.

7. Has there been any change to the terms and conditions?

Your former account(s) have been transferred to ADCB's Terms and Conditions, with the exception of certain existing products such as loans, mortgages and fixed deposits, which retain their previous terms and conditions until maturity or early settlement. Please ensure you have read and understood ADCB's Terms and Conditions by visiting adcb.com/tnc.

8. Has there been any change to the schedule of fees?

The schedule of fees was unified for ADCB and former UNB customers as of 26 November 2019. To view ADCB's Schedule of Fees, please [click here](#). Your new ADCB account(s) may be subject to Relationship Based Pricing depending on your customer segment. For details on Relationship Based Pricing, please [click here](#). Further information on customer segments is also available in these FAQs.

Please note that there are no immediate changes to the fees for our safe deposit locker service. However, from 1 June 2020, ADCB's standard fees will apply upon annual renewal. Further information on safe deposit lockers is also available in these FAQs.

9. Will I continue to receive account statements?

Yes, you will receive ADCB statements by email if you have registered for e-statements, otherwise you will receive them by post. We encourage you to subscribe to e-statements to ensure you receive statements in a timely manner.

10. How can I download my monthly account e-statements under my former UNB account?

You can download your e-statements by visiting the "Account Statement" page on ADCB Personal Internet Banking and the ADCB Mobile Banking App. For further information, please view the Internet and Mobile Banking section of these FAQs.

If you require statements from before October 2019, please call our contact centre on **600 50 2030** or visit any ADCB branch.

11. What has happened to my Everyday Interest Savings Account?

Your former UNB Everyday Interest Savings Account has been transferred to an ADCB Active Saver Account. The interest on your account will be credited on a monthly basis. For more information, please [click here](#).

12. What has happened to my Online Saver Account?

Your former UNB Online Saver Account has been transferred to an ADCB Active Saver Account. The interest on your account will continue to be credited on a monthly basis. For more information, please [click here](#).

13. What has happened to my Al Maha Account?

Your former UNB Al Maha Account has been transferred to the Simplylife Savings Account for Women on 2 April 2020 and is subject to ADCB's Relationship Based Pricing policy. For more information, please [click here](#).

14. What has happened to my Payroll Card Current Account?

Your former UNB Payroll Card Current Account was discontinued effective 31 March 2020 following our previous communication on this subject. Kindly make alternative arrangements with your employer to ensure you continue to receive your salary without any disruption. In the meantime, your account has been transferred to a Simplylife Current Account / ADCB Current Account until you have made these arrangements.

15. What has happened to my UNB Value Plus Current Account?

Your former UNB Value Plus Current Account was transferred to an ADCB Current Account on 2 April 2020 and any outstanding balance was automatically moved to your new account.

Please [click here](#) to view ADCB's Schedule of Fees for the applicable pricing and fee structure. Kindly note that a monthly fee will be charged if the necessary Relationship Based Pricing criteria is not met. For more information, please visit adcb.com/rbp.

Your existing debit card, PIN and any cheques continue to be valid. Following the transfer of your account(s), any accrued UNBmiles will be credited as 'TouchPoints' to your new ADCB account(s) at fair value. For more information on TouchPoints, please visit adcb.com/touchpoints.

16. What has happened to my Al Foursan Account?

Your former UNB Al Foursan Account and any outstanding balance has been transferred to one of the following ADCB accounts, depending on your age:

Age	Account	Pay-out frequency
Less than 17 years	ADCB Child Saver Account	Monthly interest
17 years to less than 25 years	ADCB Islamic University Student Account (under Islamic Banking)	Quarterly profit
25 years and above	ADCB Savings Account	Half-yearly interest

17. What has happened to my child's former UNB Al Ahbab Account?

Your child's former UNB Al Ahbab Account has been transferred to a new ADCB Child Saver Account. The ADCB Child Saver Account is designed to support the long-term growth of your child's savings and offers tiered interest rates. The general details of the account are as follows:

► Debit card

Your existing debit card and PIN will continue to be valid.

► Interest

Interest will be accrued and credited to the ADCB Child Saver Account on a monthly basis. The interest rate applied will depend on the monthly average account balance as outlined in the table below:

Account balance	Interest rate per annum
Less than AED 10,000	Nil
AED 10,000 and less than AED 50,000	1.25%
AED 50,000 and less than AED 100,000	1.50%
AED 100,000 and less than AED 2,000,001	1.75%
AED 2,000,001 and above	0.25%

As a guardian, if there has been a change in your personal information such as address, telephone number, residence status and/or specimen signature, please visit your nearest ADCB branch to update your records and ensure uninterrupted services.

18. I am a UNB account holder between the ages of 18 and 21. What has happened to my account?

Following the ADCB and UNB merger, we are aligning our policies on minor accounts. ADCB's definition of a minor is any individual below the age of 21. As a minor, your guardian has authority to operate your account(s) until you are 21 years old.

If you are below the age of 21, we request that you and your guardian visit any ADCB branch to submit the following documents:

- Passport and/or Emirates ID of account holder
- Residence visa of account holder (if applicable)
- Passport and/or Emirates ID of account holder's guardian

In addition, your guardian is required to provide the following documents:

- A Customer Information Form/Account Opening Form to document the relationship between account holder and guardian
- An undertaking by the guardian to complete any necessary documentation and inform ADCB when the account holder reaches age 21
- A court-attested document or a Shari'ah court decree stating guardianship, if the guardian is other than the account holder's father

Your guardian can either be:

- Your father
- Your mother, under a power of attorney from your father, or through a court order
- Your court-appointed guardian referred to as a "legal guardian/executor"

If you have turned 21, or when you reach the age of 21, please visit any ADCB branch to update your account to ensure a smooth transition and continuity in your banking services. Your guardian will not be required to be present. You will be required to submit the following documents:

- Passport and/or Emirates ID of account holder
- Residence visa of account holder (if applicable)

If your account is not updated, a "No debit" status will be placed on the account. This prevents any withdrawals or payments from your account. The "No debit" status will be removed when the account information is updated, provided that the documentation satisfies the Bank's criteria.

19. I have not used my account for an extended period. What will happen to my account?

We periodically review all accounts and will notify you if there have been no transactions conducted for an extended period. If you receive this notification, you will be requested to visit any of our branches to reactivate your account. If you do not take action within the requested timeframe, your account will be subject to closure in line with ADCB's Terms and Conditions.

If your account is closed and you wish to continue your banking relationship with ADCB, you will be required to open a new account and submit the relevant documentation. This will be treated as a new request for account opening.

20. I am a former UNB account holder and I am currently a non-UAE resident. Are there any changes to my account(s) after 2 April 2020?

As a non-UAE resident, you can maintain an ADCB Savings Account with a minimum balance of AED 200,000. We will be happy to assist you to open an ADCB Savings Account if you do not already have one. In order to maintain or set up a Savings Account and ensure your relationship with ADCB continues, please ensure you complete the following:

- ▶ If you are in the UAE, please visit any ADCB branch with your passport and proof of address (i.e. recent utility bill or bank statement) to update your account details
- ▶ If you are unable to travel to the UAE, please email us a change of account request, along with a valid passport copy and proof of address, from your registered email address

Please note that we may request further documentation, if required.

ADCB does not offer Current Accounts to non-UAE residents. If you are moving abroad, please close your Current Account and ensure the orderly transfer of your funds into an ADCB Saving Account with a minimum balance of AED 200,000 or make alternative arrangements for a transfer of funds.

21. What has happened to my fixed deposit accounts?

Your former UNB fixed deposit accounts have moved to ADCB and you would have received a new deposit account number. Any lien on your fixed deposit account has also been transferred to your new fixed deposit account at ADCB.

22. Will the interest rate on my fixed deposit accounts remain the same until maturity?

Yes, the interest rate on your fixed deposit accounts will remain the same until maturity or early settlement. When your fixed deposit account is renewed, ADCB's prevailing interest rates will be applied.

23. What has happened to my Interest in Advance Deposit (IAD) Account?

Your former UNB Interest in Advance Deposit (IAD) has been transferred to ADCB's Upfront Interest Deposit and you will have received a new deposit account number.

24. What has happened to my Accelerating Rate Deposit Account?

Your former Accelerating Rate Deposit (ARD) Account has been moved to ADCB's Accelerating Rate Deposit Account and you will have received a new deposit account number. The interest rate on your ARD will remain the same until maturity or early settlement. When your deposit is renewed, ADCB's prevailing interest rates will be applied.

25. How can I redeem my Al Awwal Savings Certificates?

You can redeem your Al Awwal Savings Certificates at any ADCB branch by showing valid identification documents and the original certificate(s).

Debit Cards and Cash Withdrawal Limits

26. Can I continue to use my UNB Debit Card?

Yes, you can continue to use your UNB Debit Card until we issue you with a new ADCB Debit Card.

27. Will I earn TouchPoints on my UNB Debit Card transactions?

Yes, you will earn TouchPoints on your UNB Debit Card transactions from 2 April 2020. For more information about the ADCB TouchPoints loyalty programme, please visit adcb.com/touchpoints.

28. Will my UNB Debit Card be replaced with an ADCB Debit Card?

Yes, your UNB Debit Card will be replaced with an ADCB Debit Card in due course. However, you can continue to use your UNB Debit Card until you receive your new ADCB Debit Card.

29. Has the daily cash withdrawal limit on my UNB Debit Card changed?

Yes, your daily cash withdrawal limit depends on your ADCB customer segment as outlined in the table below:

Customer segment	Daily cash withdrawal limit
ADCB Aspire	AED 15,000
ADCB Privilege & Emirati	AED 20,000
ADCB Excellency & Emirati Excellency	AED 30,000
ADCB Private	AED 50,000

30. Can I change the daily cash withdrawal limit on my UNB Debit Card?

No, you are not able to change the daily cash withdrawal limit on your UNB Debit Card. The daily cash withdrawal limit will be defined as per your customer segment at ADCB.

31. Can I set a pre-defined cash withdrawal limit on my ADCB Debit Card?

No, you cannot set a pre-defined cash withdrawal limit on your ADCB Debit Card. The limits are defined as per your customer segment at ADCB.

32. I forgot my UNB Debit Card PIN number, how can I reset it?

You can reset and set up a new PIN for your UNB Debit Card through the ADCB Contact Centre or through any ADCB ATM machine.

33. Can I use my UNB Debit Card to make contactless payments?

No, your UNB Debit Card cannot be used to make contactless payments. However, when your new ADCB Debit Card is issued, it will be contactless and can be used to make tap-and-go payments.

TouchPoints

34. What is the TouchPoints loyalty programme?

TouchPoints is ADCB's loyalty programme that rewards you for banking with ADCB. For more information, please visit adcb.com/touchpoints.

35. How do I earn TouchPoints?

You earn TouchPoints every time you interact with ADCB, for example when you use your credit card, transfer funds and even when you access our digital banking platforms. To find out more, please visit adcb.com/touchpoints.

36. How do I redeem TouchPoints?

You can redeem TouchPoints for airline miles, travelling, dining, bill payments, donations and more. TouchPoints can be redeemed instantly or through ADCB Internet and Mobile Banking. To find out more, please visit adcb.com/touchpoints.

Salary Transfers and Payments

37. Will my salary be transferred to my new ADCB account?

Yes, if your salary was being transferred to your former UNB account, then it will be automatically transferred to your new ADCB account.

38. What will happen to payments due into my UNB account(s) after 2 April 2020?

Any payment due into your former UNB account(s) will be transferred to your new ADCB account(s).

39. What will happen to my direct debit arrangements to repay my UNB loan(s)?

Your current direct debit arrangements will continue to function as usual.

40. Will my direct debit arrangements and standing order instructions remain the same?

Yes, your direct debit arrangements and standing instructions set up on your former UNB account(s), such as those set up for utility bills or subscriptions, remain the same and have been transferred to your new ADCB account(s).

41. What has happened to the beneficiary details I have set up for my account(s)?

The details of payment beneficiaries set up for your account(s) have been moved to your new ADCB account(s).

42. What changes do I need to make for international transfers coming into my account?

Any existing inward payments through SWIFT will be credited into your new ADCB account. For all new transfers, you will need to update the sender with your new ADCB account details including the new SWIFT code (ADCB AEAA) and IBAN.

43. Who should I contact if I am leaving my job and my human resources (HR) department needs to contact the Bank regarding my salary transfer?

If you are leaving your job, please request your HR department to send an email to liaise@adcb.com for assistance in arranging your final payment transfer.

Chequebooks

44. Can I still use my UNB chequebook?

Yes, you can continue to use your UNB chequebook and your cheques will be processed as usual. However, we would recommend that you order and begin to use a new ADCB chequebook. You can order a new chequebook through our ATMs, online and mobile banking, contact centre and branches.

45. Will post-dated cheques issued from my UNB chequebook be processed?

Yes, post-dated cheques issued from your UNB chequebook will be processed as usual.

46. What happens if a cheque is returned?

In the event of four cheques being drawn on your account(s) with insufficient funds during a 12-month period, we are required to notify the UAE Central Bank of the returned cheque and reserve the right to refrain from issuing any further chequebooks, in line with UAE banking regulations.

After the transfer of your account(s) on 2 April 2020, a combined count of cheque returns (i.e. a combination of cheques drawn on either ADCB or former UNB accounts), will be considered before initiating action.

Safe Deposit Locker/Safe Deposit Box

47. I had a safe deposit locker with UNB. Are there any changes to the safe deposit locker services?

There are no changes to your safe deposit locker service. However, from 1 June 2020, ADCB's standard fees (see below) will apply upon annual renewal.

Safe deposit locker rental charges (inclusive of 5% VAT)

Description	Locker size and annual rental charge (AED)				
	Mini	Small	Medium	Large	Extra Large
Unassisted locker	N/A	3,150	4,200	6,300	N/A
Assisted locker	787.5 (Available only in Karama Branch)	1,050	1,575	2,100	3,150

We offer a 75% discount on fees for our Private clients, as well as Excellency and Emirati Excellency customers. We also offer a 25% discount for Emirati and Privilege Club customers.

Credit Cards

48. Can I still use my UNB Credit Card?

No, your UNB Credit Card was cancelled as of 15 March 2020. A new ADCB TouchPoints Platinum Credit Card has been sent to you and we encourage you to activate it and start using it as soon as possible. If you have not received your new ADCB TouchPoints Platinum Credit Card, please call our contact centre on **600 50 2030** and we will be happy to assist you.

49. Do I need to set up recurring payments/standing instructions again on my ADCB Credit Card?

Yes, recurring payment instructions, such as those for utility bills and video streaming subscriptions, that were set up on your UNB Credit Card will need to be set up on your ADCB TouchPoints Platinum Credit Card.

Loans and Mortgages

50. What has happened to my loan and has the interest rate on it changed?

Your existing loan has been transferred to ADCB. It will continue under the same terms and conditions set out in your loan agreement, as well as any other loan-related document agreed with UNB, including the interest rate. For your convenience, the loan account number will remain the same even after the transfer to ADCB.

51. Can I top up my loan?

Yes, you can apply for a top-up loan, which will be subject to ADCB's Terms and Conditions.

52. Do I need to transfer my salary to ADCB to pay my loan?

If your loan agreement did not require a salary transfer, you do not need to transfer your salary to ADCB.

If your salary was being transferred to your former UNB account, this will automatically be moved to ADCB, and your loan instalments will continue to be deducted. There is no action required on your part.

53. What has happened to my mortgage?

Your mortgage has been transferred to ADCB. It will continue under the same terms and conditions set out in your mortgage agreement, as well as any other loan-related document agreed with UNB. If you would like further information, please contact ADCB's Mortgage Service Desk on **+971 4 368 4582** or write to us at customercare.mortgages@adcb.com.

54. What has happened to my loan protection and mortgage protection policies?

Any protection policies that you may have will continue under the same terms and conditions.

55. Will mortgage payments made directly to the developer continue?

Yes, ADCB will continue to make payments to your developer as per your Sale and Purchase Agreement (SPA).

56. Will my overdraft facility remain the same?

Yes, your existing overdraft facility will continue under the same terms and conditions. However, renewal of your facility upon expiry will be reassessed by ADCB and will be subject to ADCB's Terms and Conditions. Your existing lien on deposits will continue under the same terms and conditions on your new ADCB account number.

57. Will I need to transfer the mortgage title of property or vehicle from UNB to ADCB?

No, the mortgage title related to your mortgage/auto loan created in favour of UNB will continue at ADCB without any amendment.

58. How can I find detailed information about my existing loan(s)?

You can view information on your existing loan(s), through ADCB Personal Internet Banking or the ADCB Mobile Banking App. You can also request loan statements from the contact centre on **600 50 2030** or any of our branches.

59. What should I do if I see changes in the details of my loan?

If you see any changes in the details of your loan, either on your statements, or on ADCB Personal Internet Banking and the ADCB Mobile Banking App, please contact us immediately through our Contact Centre on **600 50 2030** or by visiting an ADCB branch.

60. Can I claim for a pro-rata refund on my UNB loan protection or mortgage protection policies if I decide to close my loan or mortgage?

Yes, if you have paid premiums upfront for your loan protection or mortgage protection policies, you can claim a refund on a pro-rata basis subject to the existing terms and conditions entered in to with UNB.

61. Will the lien on my security and on my overdraft facilities remain the same?

Yes, your existing lien on deposits will continue under the same terms and conditions. Your lien has been transferred to a new reference number on your deposits.

Internet and Mobile Banking

62. I was a user of the Uninet/UNB Mobile Banking App, can I now start using ADCB Personal Internet Banking and the ADCB Mobile Banking App?

Yes, please start using ADCB Personal Internet Banking and the ADCB Mobile Banking App as the Uninet and the UNB Mobile Banking App have been discontinued. You can use the same login credentials as before. The details of your new ADCB account(s) can be viewed on ADCB Personal Internet Banking and the ADCB Mobile Banking App.

63. Where can I find out more about how to use ADCB Personal Internet Banking and the ADCB Mobile Banking App?

Please [click here](#) for tutorial videos that provide a simple guide to ADCB's digital channels.

64. How can I download and access the ADCB Mobile Banking App?

You can download the ADCB Mobile Banking App from the Apple App Store or Google Play Stores.

65. Are my login credentials the same as before?

Yes, you can use the same login credentials as before, provided that you had logged into the Uninet or the UNB Mobile Banking App after November 2019. Otherwise, you will need to reset your password when you first log into ADCB Personal Internet Banking or the ADCB Mobile Banking App.

66. What should I do if I have forgotten the password that I used for the Uninet and the UNB Mobile Banking App?

For ADCB Personal Internet Banking, please click "Forgot password" and follow the prompts to reset your password. You will need either your existing UNB Debit Card, ADCB Credit Card or your new ADCB Customer Identification Number (CID).

For the ADCB Mobile Banking App, you will be asked to activate the app using details from either your existing UNB Debit Card, your ADCB Credit Card or your new ADCB CID. Please follow the prompts to reset your password.

67. Why am I unable to use my existing UNB nickname to login to ADCB Personal Internet Banking?

You will be unable to use your existing UNB nickname if it contains special characters such as "@,!,&" or spaces, or if the nickname already exists within ADCB. If this was the case, we have made your UNB Customer Identification Number (CID) your nickname, and it can be used together with your existing password to access ADCB Personal Internet Banking. Once logged in, please go to the Settings menu if you would like to change your nickname.

68. I had a UNB and an ADCB account. Can I see all my account(s) together on ADCB Personal Internet Banking and the ADCB Mobile Banking App?

Yes, your former UNB account(s) have been transferred to your ADCB account and you can now view all accounts and beneficiaries together when you log into ADCB Personal Internet Banking or the ADCB Mobile Banking App. Please use your existing ADCB login credentials.

69. I had registered for the Uninet/UNB Mobile Banking App, but never logged in. Do I need to register again to access ADCB Personal Internet Banking and the ADCB Mobile Banking App?

No, you do not need to register again.

For ADCB Personal Internet Banking, you can use your existing UNB Nickname/existing UNB CID/new ADCB Customer Identification Number (CID) to reset your password. You will then be able to log in with your new password.

For the ADCB Mobile Banking App, you can use your existing UNB Debit Card /existing ADCB Credit Card/new ADCB Customer Identification Number (CID) to activate the app and reset your password. You will then be able to log in with your new password.

70. How can I download my old monthly account statements?

You can download statements from January 2019 to March 2020 on ADCB Personal Internet Banking. Please go to Account Statement> Specified Period> Date range reports> Submit. You can choose to download the statement(s) in either CSV or PDF format. If you would like statements from before this period, please call our contact centre on **600 50 2030** or visit any ADCB branch.

71. Where do I find my previous fund transfer beneficiaries?

All your UNB fund transfer beneficiaries have been transferred to your new ADCB account. To view your beneficiaries on ADCB Personal Internet Banking, please go to Money Transfer>Transfer Money Online. On the ADCB Mobile Banking App, please go to Payments>Pay & Transfer or Payments>Payees to view your beneficiaries.

72. Do I need to update or complete my beneficiary details?

Yes, ADCB requires details of beneficiaries, including the payee's address and branch address, to be complete in order to process fund transfers. Kindly ensure these details are complete and up to date for all your beneficiaries on ADCB Personal Internet Banking and the ADCB Mobile Banking App. If the beneficiary details are not complete, transfers to these accounts will not be processed after 1 July 2020.

73. Why am I unable to find all my previous fund transfer beneficiaries?

We have made best efforts to transfer all existing beneficiaries and to make the process seamless for you. If you are unable to see an existing beneficiary, it means that we were unable to process due to insufficient details provided. Kindly register the beneficiary again through ADCB Personal Internet Banking or the ADCB Mobile Banking App.

Please note that if your beneficiaries hold ADCB accounts (including former UNB accounts), they will appear under ADCB accounts/Other ADCB accounts.

74. I had a UNB and an ADCB account, with the same beneficiaries set up on both accounts. Were these beneficiaries transferred to ADCB?

If there were beneficiaries in common between your former UNB and ADCB accounts, they were not transferred to ADCB. Therefore, you will not see duplicate beneficiaries in your existing ADCB account.

75. Why have my fund transfer beneficiary names changed?

Duplication of beneficiary names on ADCB's digital channels is not permitted. You may therefore find that the names have been amended to include - INTL (for international transfers), - DOM (for domestic transfers) or - IOL (for India Online).

They will appear as follows:

- ▶ International: Nickname + "-" + INTL (e.g. JohnSmith-INTL)
- ▶ Within UAE: Nickname + "-" + DOM (e.g. JohnSmith-DOM)
- ▶ India Online: Nickname + "-" + IOL (e.g. JohnSmith-IOL)

76. Can I set up my friend's/family member's credit card account as a beneficiary on ADCB's digital channels?

No, this service is currently not supported by ADCB Personal Internet Banking or the ADCB Mobile Banking App, therefore your existing beneficiaries for credit card payments have not been transferred. If you would like to pay your friend's/family member's ADCB Credit Card, please use an ADCB ATM or visit one of our branches.

77. Where do I find my utility beneficiaries?

All your UNB Utility beneficiaries have been transferred to your new ADCB account. To view the list of utility beneficiaries on ADCB Personal Internet Banking, please go to Bill Payments>Pay Your Bills. On the ADCB Mobile Banking App, please go to Payments>Pay & Transfer> Pay My Bills or Payments>Payees to view your utility beneficiaries.

78. Why am I unable to find all my utility beneficiaries?

We have made best efforts to transfer all existing beneficiaries and to make the process seamless for you. If you are unable to see an existing utility beneficiary, it means that we were unable to process due to insufficient details provided. Kindly register the utility beneficiary again through ADCB Personal Internet Banking or the ADCB Mobile Banking App.

Please note that if you had registered the beneficiary name using special characters such as, @,!, etc., or spaces, the beneficiary name will be replaced with your existing utility consumer number.

79. I had a UNB and an ADCB account, with the same utility beneficiaries set up on both accounts. Were these utility beneficiaries transferred to ADCB?

If there were utility beneficiaries in common between your former UNB and ADCB accounts, they were not transferred to ADCB. Therefore, you will not see duplicate utility beneficiaries in your existing ADCB account.

80. Why am I unable to locate my standing instructions (SI) for utility payments?

We have made best efforts to transfer all existing beneficiaries and to make the process seamless for you. If you are unable to see an existing SI, it means that we were unable to process due to insufficient details provided. Kindly register the SI again through ADCB Personal Internet Banking.

Investments and Insurance

81. What has happened to my existing investments?

All your active investments have been transferred to ADCB under a new portfolio number. The previous terms and conditions continue to apply until redemption. If you would like to find out more about investment options, please speak to your Relationship Manager.

82. Why was an Investment Account created for me and what are the charges for this?

Under ADCB Terms and Conditions for Wealth Services, an Investment Account is required for all clients who hold investments or wish to transact in any form of investment. Your Investment Account is for the funding of investments and for receiving proceeds. You may make transfers from this account to any other ADCB account. No charges are applied, including for account opening.

83. Can I have access to similar investment products as I had before?

Yes, ADCB has a wide variety of investment and retirement options that will be available to you. These include value-added solutions such as advisory and discretionary services, in addition to a range of investment products. Your Relationship Manager will be able to help you choose the options that are right for you.

84. I was an Orient Insurance Company insurance policyholder through UNB. Has my insurance policy been transferred to ADCB?

If you had an active banking relationship with UNB before 2 April 2020, your insurance policy was transferred to ADCB at the same time as the transfer of your former UNB account to ADCB. If this was not the case, please visit an ADCB branch to open an account and to set up a standing instruction to fund premiums towards your insurance policy.

85. Has there been any change to my Insurance policy method of payment?

If you were paying your insurance premium from your former UNB account(s), these payment instructions have been transferred to your new ADCB account(s) and continue as usual.

If you were paying your insurance premium with your former UNB Credit Card, please set up a new standing instruction on your new ADCB Credit Card to avoid disruption in payments.

If you were paying your insurance premiums through a third party, your policy has been transferred to the insurance provider. Should you wish to have your policy managed directly by ADCB, please visit any of our branches and we will be happy to assist you.

If you wish to contact Orient Insurance directly for queries regarding your policy, please call **800-ORIENT** or email Orient.Service@alfuttaim.com.

86. Will I have access to similar insurance products as I had before?

Yes, ADCB has a wide variety of protection and savings solutions, in partnership with local and international providers. Your Relationship Manager will be able to help you choose the options that are right for you.

87. How can I check my insurance and investment holdings?

You can access your insurance and investment holdings through ADCB Personal Internet Banking or via the ADCB Mobile Banking App (for Investments only).

Customers with Existing ADCB Accounts

88. Which Customer Identification Number (CID) should I use?

All your accounts, including those moved from former UNB, have been combined under your existing ADCB Customer Identification Number (CID).

89. Have my loans with ADCB and former UNB been combined?

No, your loans have not been combined and continue to be treated separately. A summary of all your loans is available in a consolidated statement and can also be viewed on ADCB Personal Internet Banking and the ADCB Mobile Banking App.

90. Have my credit limits been impacted?

No, your credit limits remain the same for the banking relationships you currently have. They will be reviewed periodically, in line with ADCB policy.

91. Have my investment accounts at ADCB and former UNB been combined?

No, your investment accounts continue to be treated separately. However, if you would like these to be combined, please contact your Relationship Manager who will be happy to assist you.

92. What has happened to my digital banking services?

As an existing ADCB customer, you can continue to use ADCB Personal Internet Banking and the ADCB Mobile Banking App as usual. You can view and access all your banking relationships, including the UNB account(s) that have been transferred to ADCB, as well as the payment beneficiaries that you had set up on the Uninet and the UNB Mobile Banking App.

93. Will I receive consolidated statements?

Yes, you will now receive a consolidated statement each month. These will be sent by post, or by email if you have registered for e-statements.

ADCB Aspire

94. I have become an ADCB Aspire customer. What are the features and benefits?

As an Aspire customer, you benefit from a range of products and services tailored to your lifestyle choices, supported by an extensive network of branches and ATMs across the UAE.

To find out more about the features, benefits and eligibility requirements of ADCB Aspire, please [click here](#).

95. What are the relationship criteria that need to be maintained as an Aspire segment customer? Are there any fees for not maintaining this relationship criteria?

For further details on the criteria for Aspire relationship status, please visit adcb.com/rbp.

Please note that if the eligibility criteria are not met in any given month, a Relationship Based Pricing (RBP) fee of AED 100 will be charged for the month.

96. Am I eligible for special offers and benefits as an Aspire customer?

ADCB provides special and exclusive offers for its Aspire customers and we will communicate these regularly through email and/or SMS. Some of these campaigns may be customised for your preferences and lifestyle choices. Please ensure that your registered email and mobile phone number are up to date in order to receive these customised offers.

ADCB Privilege

97. What is ADCB Privilege Club?

ADCB Privilege Club is the premium banking service offered by ADCB. As a member of the ADCB Privilege Club you can enjoy a priority banking experience, with best-in-class wealth management solutions, life insurance security and a host of other tailored offers that compliment your lifestyle.

98. I have become an ADCB Privilege Club customer. What are the features and benefits?

As a Privilege Club member, you enjoy a wide range of benefits:

- ▶ A dedicated Relationship Manager, who is the single point of contact for all your banking needs. You also have access to a Wealth Certified Relationship Manager, as well as product specialists
- ▶ Complimentary life insurance cover of AED 50,000
- ▶ Preferential pricing on remittances, loan products and safe deposit lockers

For more details, please visit adcb.com/privilegeclub.

99. What are the eligibility criteria for Privilege Club?

To qualify for the ADCB Privilege Club, you are required to maintain any of the following criteria:

- ▶ A net salary transfer of AED 20,000 per month, or
- ▶ A total relationship balance* of AED 200,000, or
- ▶ A Mortgage relationship of AED 1,000,000

* Total relationship balance is the combined total average balance of Current Account, Savings Account and Call Account plus Fixed Deposits and Investments (at market value).

100. What are the charges and fees that customers will pay if they do not maintain Privilege club criteria?

After three months of attaining the Privilege Club status, if the eligibility criteria are not met in any given month, a Relationship Based Pricing (RBP) fee of AED 150 will be charged for the month. [Click here](#) to view the Schedule of Fees.

101. Can I participate in the Privilege Club "refer a friend" programme?

Yes, any ADCB Retail Individual customer will be rewarded for referring a non-ADCB customer to ADCB Privilege Club. For more details, please visit adcb.com/privilegemgm.

ADCB Excellency

102. What is ADCB Excellency?

ADCB Excellency provides premier and personalised services to its clients. The relationship with ADCB Excellency provides a comprehensive wealth management proposition that offers opportunities to manage and grow your wealth. ADCB Excellency also offers unparalleled features, lifestyle solutions and benefits to provide an exquisite and comprehensive banking solution.

103. I have become an ADCB Excellency customer. What are the features and benefits?

As an Excellency client, you will enjoy a wide range of advantages and benefits including the following:

- ▶ A dedicated Excellency Relationship Manager with in-depth market experience who can guide you on some of the best ways to capitalise on your wealth. All our Excellency relationship managers are ICWIM (International Certificate in Wealth & Investment Management) certified
- ▶ A Relationship Officer to ensure all your immediate service and banking needs are well looked after
- ▶ Your Relationship Manager is further supported by a team of CFA certified wealth experts and asset specialists in order to provide you with solutions for your individual needs in the most efficient manner
- ▶ Complimentary life insurance cover of AED 100,000 for all Excellency clients
- ▶ Unlimited chequebooks, free standing instructions, banker's cheques and bill payments online or at the branch
- ▶ Preferential pricing on various services and discount on ADCB flagship credit cards' annual fees
- ▶ Access to exclusive events and memberships courtesy of ADCB Excellency

To find out more about the features, benefits and eligibility requirements of ADCB Excellency, please contact your Relationship Manager or [click here](#).

104. What are the eligibility criteria for being an ADCB Excellency client?

The eligibility criteria for Excellency clients is the maintenance of a total relationship balance of at least AED 500,000, which can be diversified across current accounts, savings accounts, call accounts, fixed deposits, investments at market value and an ADCB Securities investment portfolio at market value.

ADCB Private

105. I have become a client of ADCB Private. What are the features and benefits?

ADCB Private is an invitation-only proposition for our premium clients. As a client of ADCB Private, you can enjoy a range of services designed to serve all your banking needs, including holistic financial strategies, tailored lending solutions, concierge services and succession planning solutions. All your banking needs are supported by a dedicated Private Banker.

Your Private Banker along with a team of ADCB's specialised senior professionals, will work with you to ensure the right solutions for your needs.

For more information on the services and benefits available, please contact your assigned Private Banker or visit adcb.com/en/private.

ADCB Emirati

106. I have become an ADCB Emirati customer. What are the features and benefits?

ADCB Emirati is an exclusive banking service for the ambitious Emirati. It's specifically designed to fulfil your individual financial and lifestyle needs as an Emirati, giving you unparalleled access to exclusive products and services, preferential rates and even lifestyle and dining offers uniquely tailored to you.

You can enjoy a suite of benefits including:

- ▶ A Relationship Officer who will be your single point of contact for everyday banking needs*
- ▶ Complimentary life insurance of AED 50,000
- ▶ Preferential pricing on various products and services
- ▶ No minimum balance fees on all accounts

* Subject to meeting either of the following ADCB Emirati criteria:

- Salary transfer of AED 20,000 or more; or
- Total relationship balance** of AED 200,000 or more; or
- Mortgage of AED 1,000,000 or more

** Total relationship balance is the combined total average balance across current accounts, savings accounts and call accounts plus fixed deposits and investments (at market value)

To find out more about the features and benefits, please contact your Relationship Officer during normal business hours or call our 24-hour Contact Centre on **600 555 000** (+971 2 621 0090 from outside the UAE). For more information on the terms and conditions and schedule of fees, please visit adcb.com/emirati.

ADCB Emirati Excellency

107. I have become an ADCB Emirati Excellency customer. What are the features and benefits?

ADCB Emirati Excellency is a comprehensive wealth management proposition that offers opportunities to manage and grow your wealth.

You can enjoy a suite of benefits including:

- ▶ A dedicated Emirati Excellency Relationship Manager with in-depth market experience who can expertly guide you on some of the best ways to capitalise on your wealth
- ▶ A Relationship Officer who will ensure that all your immediate service and banking needs are well-looked after
- ▶ Access to a team of CFA-certified wealth experts and asset specialists to provide solutions to your individual needs, such as wealth planning or Home, Auto and Personal Loans
- ▶ Unlimited chequebooks, free standing Instructions, banker's cheques and bill payments online or at the branch
- ▶ Preferential pricing on various services, a discount on ADCB flagship credit cards' annual fees and access to exclusive events and memberships courtesy of ADCB Emirati Excellency

To find out more about the features, benefits and eligibility requirements of ADCB Emirati Excellency, please contact your Relationship Manager or [click here](#).

Relationship Based Pricing

108 Where can I find details of how relationship fees are charged?

Please refer to adcb.com/rbp for more details on ADCB's Relationship Based Pricing. A monthly relationship fee of up to AED 150 per month will apply if respective customer segment criteria is not met in any month.

109. How is the total relationship balance calculated under the Relationship Based Pricing system?

The total relationship balance is calculated based on the total of the following:

- ▶ Average monthly balances in all accounts held by the customer as of the end of the month
- ▶ The balance of deposits as of the end of the month
- ▶ Investments (at market value)

110. What qualifies as 'Salary Transfer' to meet segment requirements?

ADCB recognises a Salary Transfer as a transfer from an employer to a customer account directly via an authorised channel, such as the Wages Protection System (WPS) with a correct description and mnemonic code.

If multiple credit transactions into an account are identified as a Salary Transfer, ADCB will consider the total amount as Salary Transfers.

Please note that if a customer's salary is transferred by cash, cheque, SWIFT, internal transfer or other transfer without the appropriate description and code, ADCB will not be able to recognise the payment as a Salary Transfer.