

# Frequently Asked Questions

## Overview

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

You will be provided with a new unique 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](http://adcb.com/unb). Our branch staff and our contact centre on 600 50 2030 will also be happy to assist you.

### 1. How will my banking services change from 2 April 2020?

The key changes to your banking services are as follows:

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

### 2. What is not changing?

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
- ▶ Previous arrangements for payments from your 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 login credentials as before, provided that you have logged into UNB's Mobile or Internet Banking services at least once from November 2019 onwards. In case you have not, please log into Uninet or UNB's Mobile Banking before the end of March to ensure easy access to ADCB's digital platforms.

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

Our branch staff or contact centre on 600 50 2030 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. Will my account number(s) and IBAN change?

Yes, your account number and IBAN will change for each of your accounts.

### 6. What will happen to my UNB account(s) after 2 April 2020?

On 2 April 2020, the balances in your UNB account(s) will be transferred to your new ADCB account(s) and your UNB account(s) will be closed.

### 7. Is there any change to the terms and conditions?

Terms and conditions of your UNB account(s) will also be transferred to ADCB's Terms and Conditions, subject to the exceptions set out in this FAQ document. Please ensure you have read and understood ADCB's Terms and Conditions by visiting [adcb.com/tnc](http://adcb.com/tnc).

**8. Is there any change to the schedule of fees?**

The schedule of fees was unified for ADCB and former UNB customers as of 26 November 2019. For further information, please [click here](#). Any changes to the schedule of fees will be communicated to you in advance.

**9. What happens to my fixed deposits?**

Your fixed deposits will be automatically moved to ADCB and you will receive a new deposit account number. Any lien on your fixed deposit account will also be transferred to your new fixed deposit account at ADCB.

**10. Will the interest rate on my fixed deposits remain the same until maturity?**

Yes, the interest rate on your fixed deposits will remain the same until it matures. When your deposit is renewed, ADCB's prevailing interest rates will be applied.

**11. 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.

## Debit Cards

**12. 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.

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

Yes, you will begin to earn TouchPoints on your UNB Debit Card transactions from 2 April 2020. For more information about the ADCB TouchPoints loyalty program, please visit [adcb.com/touchpoints](http://adcb.com/touchpoints).

## TouchPoints

**14. What is the TouchPoints loyalty program?**

TouchPoints is ADCB's loyalty program that rewards you for banking with ADCB.

**15. 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](http://adcb.com/touchpoints).

**16. 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](http://adcb.com/touchpoints).

## Payments

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

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

**18. 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.

**19. Will my salary continue to be transferred to my account?**

Yes, your existing salary transfer will be automatically moved to your new ADCB account.

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

Yes, your active standing instructions, such as those set up for utility bills or subscriptions, will remain the same and will be transferred to your new ADCB account(s).

**21. What happens to the beneficiary details I have set up for my account(s)?**

The details of payment beneficiaries set up for your account(s) will be automatically moved to your new ADCB account(s).

**Chequebooks**

**22. 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 branches, ATMs, contact centre, online banking and mobile banking.

**23. Will post-dated cheques written from the UNB chequebook be processed?**

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

**24. 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 UNB accounts), will be considered before initiating action.

**Credit Cards**

**25. Can I still use my UNB Credit Card?**

Yes, you can continue to use your UNB Credit Card until 15 March 2020, when it will be cancelled.

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.

**26. Will 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**

**27. What will happen to my loan and will the interest rate on it change?**

Your existing loan will be 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.

**28. 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.

**29. 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 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.

**30. What will happen to my mortgage?**

Your mortgage will be 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](mailto:customercare.mortgages@adcb.com).

**31. What happens to my loan protection and mortgage protection policies?**

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

**32. 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).

**33. Will my overdraft facilities 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 account number.

**34. 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.

**35. How do I find detailed information about my existing loan(s) after 2 April 2020?**

After 2 April 2020, you will be able to access information on your existing loan(s), through the ADCB Mobile App or by visiting ADCB Internet Banking. You can also request loan statements from any of our branches or the contact centre on 600 50 2030.

## Internet and Mobile Banking

**36. When can I start using the ADCB Internet Banking and ADCB Mobile App?**

You can use ADCB's Internet Banking and ADCB Mobile App from 2 April 2020 as the Uninet and UNB Mobile App will be discontinued on this date.

**37. Can I download and access the ADCB Mobile App before 2 April 2020?**

Yes, you may download the ADCB Mobile App from the Apple or Google Play Stores any time, ready for use from 2 April 2020.

**38. Are my log-in credentials the same as before?**

Yes, you will be able to use the same login credentials as before, provided that you have logged into UNB's Mobile or Internet Banking services at least once from November 2019 onwards. Please login before the end of March to ensure easy access to ADCB's digital banking platforms. Otherwise, you will need to reset your password when you first log into the ADCB Mobile Banking App or ADCB Internet Banking.

**39. What should I do if I have forgotten my password for Uninet and the UNB Mobile App?**

For ADCB 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, ADCB Credit Card or your new ADCB CID. Then click "Forgot password" and follow the prompts to reset your password.

**40. Can I use my existing Uninet and UNB Mobile App username to login to the ADCB digital platforms from 2 April 2020?**

For ADCB Internet Banking, please enter either your existing Uninet username or enter your existing UNB Customer ID in the "Nickname" field. Alternatively, you may use your new ADCB Customer ID (6 or 8-digits) in the ADCB Customer Identification Number (CID) field.

For the ADCB Mobile Banking App, as part of the first time activation process, you will be required to input either your existing UNB Debit Card, your ADCB Credit Card, Card PIN or your new ADCB CID.

## Investments and Insurance

**41. What will happen to my existing investments?**

All your active investments will be transferred to ADCB under the existing terms and conditions and you will receive a new portfolio number. If you would like to find out more about investment options, please speak to your Relationship Manager.

**42. Will 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.

**43. Will my existing insurance policy be transferred to ADCB?**

Yes, your insurance policy will be transferred to ADCB for the remaining term of your plan under the same terms and conditions, provided that you maintain an active banking relationship with ADCB to fund premiums towards your insurance policy.

**44. Will there be any change to my method of payment for insurance?**

If you were paying your insurance premium from your UNB account(s), these payment instructions will be transferred to your ADCB account(s) and continue as usual. If you were paying your insurance premium with your 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 will be 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.

**45. 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.

**46. How can I check my insurance and investment holdings?**

From 2 April 2020, you can access your insurance and investment holdings through ADCB Internet Banking or via the ADCB Mobile App.

## Customers with existing ADCB accounts

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

All your accounts, including those moved from UNB, will be combined under your existing ADCB CID.

**48. Will my loans with ADCB and UNB be combined?**

No, your loans will not be combined and they will continue to be treated separately. From 2 April 2020, a summary of all your loans will be available in a consolidated statement and can also be viewed on ADCB Internet Banking and the ADCB Mobile App.

**49. Will my credit limits be 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.

**50. Will my investment accounts at ADCB and UNB be combined?**

No, your investment accounts will 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.

**51. What will happen to my digital banking services?**

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

**52. Will I receive consolidated statements?**

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