

FAQs

1. How do I activate my card?

Upon receiving your card, kindly call up our Call Center at [111-825-888](tel:111-825-888) to get your card activated. Once that is done you can start using your card instantly.

2. Where can I use my UBL Credit Card?

UBL Credit Card is accepted wherever the Visa logo is displayed at over 29 million locations in 210 countries around the world along with 50,000 merchants in Pakistan.

3. How would I know the amount that I have to pay?

Every month you will receive your credit card statement mentioning the total outstanding payable. Don't forget to check the following heads:

- Current Balance
- Minimum Payment Amount
- Payment Due Date

In addition, you can call UBL Contact Centre at [111-825-888](tel:111-825-888) to enquire about your outstanding balance payable.

4. What if I pay the Minimum Payment Amount or any amount less than the full amount (current balance)?

A Service Fee as per the prevailing Schedule of Charges will be levied if you pay the Minimum Payment Amount or any amount less than the full payment but more than or equal to the minimum payment by the payment due date. For retail transactions which can be covered by the payment, Service Fee is charged from the transaction date to the payment posting date. On retail transactions which are not covered by the payment, Service Fee is charged from the transaction date to the date the next Statement of Account is generated.

5. What if, for any reason, I do not pay the Minimum Payment Amount or the Current Balance by the Payment Due Date?

Service Fee will be charged as per the prevailing Schedule of Charges on each retail transaction from the transaction date to the statement generation date. Late Fee will be charged as per the prevailing Schedule of Charges. Your credit card account will be blocked effective next statement date if minimum payment is not received.

6. What if I make full payment?

For all retail transactions, if full payment is received within the payment due date then no Service Fee is charged.

7. Can I use my UBL Credit Card for Internet shopping?

Yes, you can use your credit card for online shopping. Only for online VBV merchants you need to activate your VBV services by calling UBL Contact Center at [111-825-888](tel:111-825-888).

8. How should I handle a change in my address?

You can inform us of your new mailing address by simply calling UBL Contact Center at [111-825-888](tel:111-825-888). You can also request for the change by sending a written request to the UBL Card Center.

UBL Card Center 2nd Floor, UBL Warehouse Building, Plot # 1 & 2 "C" Group, Mai Kolachi Road, Karachi - Pakistan.

9. What should I do if I encounter problems with my card account?

If at any time you face any problem regarding your card account, call our 24-hour UBL Contact Center at [111-825-888](tel:111-825-888) for immediate assistance. You can direct your written queries to the following address:

UBL Card Center 2nd Floor, UBL Warehouse Building, Plot # 1 & 2 "C" Group, Mai Kolachi Road, Karachi - Pakistan.

10. Who should I contact if I encounter any problem abroad?

You can seek emergency assistance by lodging a lost/stolen card report or obtaining emergency cash from Visa Emergency Assistance Centers. When travelling, please make sure that you carry the pocket guide for your convenience.

11. What should I do if I lose my credit card?

In the event that your credit card is lost or stolen, report it to our 24-hour UBL Contact Center at [111-825-888](tel:111-825-888) immediately. Please also send us a written request within 3 days of the incident, along with the particulars. This will minimize your liability and will protect you against any misuse of the lost card.

12. What if I have a discrepancy/error in my Monthly Statement?

If you notice any discrepancy in your Monthly Statement, report the matter to our 24-hour UBL Contact Center at [111-825-888](tel:111-825-888) within 7 days. In order to check statement entries, retain all your sales slips and printed receipts. This will help you keep a record of all your transactions.

13. How much cash can I withdraw?

You can withdraw up to 50% of your total credit limit as cash. That is, if your credit limit is Rs. 40,000, you can withdraw 50% of Rs. 40,000 being Rs. 20,000

Please note the Bank shall charge Service Fee on each advance from the date of the cash advance until the date of full payment as per the prevailing Schedule of Charges. The Card member will also pay a Cash Advance Fee as per the prevailing Schedule of Charges.

14. How will I be billed if I make a foreign currency transaction with my Credit Card?

All non-Pak Rupee transactions will be converted from the transaction currency to US Dollars based on the international exchange rate applied by VISA/MasterCard. To settle the foreign spend, the billed US Dollar amount will be purchased from the open market (authorized money changers) by debiting your card account at the prevailing market rate. A handling charge as per UBL's Schedule of Charges is also applicable.

15. How do I get my limit enhanced?

You can apply for a limit enhancement on your credit card. Send a written request or filled out Limit Enhancement Request available on our website along with your income documents (bank statement / salary slip / salary certificate) and CNIC copy to the following address:

UBL Card Center 2nd Floor, UBL Warehouse Building, Plot # 1 & 2 "C" Group, Mai Kolachi Road, Karachi - Pakistan

*UBL reserves the right to approve/reject your credit enhancement.

16. What is an Over Limit Fee?

Your expenditure on your credit card must remain within the credit limit assigned to you. In case you exceed your credit limit, an Over Limit Fee as per the prevailing Schedule of Charges will be charged each time you exceed your credit limit.

17. How do I know my credit limit?

Your credit limit appears on your monthly credit card billing statement which also states your current outstanding balance and remaining available limit. In addition, you can call UBL Contact Centre at [111-825-888](tel:111-825-888) to enquire about your Credit Limit.

18. How do I know my cash withdrawal limit?

Your Cash Withdrawal limit appears on your monthly credit card billing statement. In addition, you can call UBL Contact Centre at [111-825-888](tel:111-825-888) to enquire about your Credit Limit.

19. How much is my available credit limit?

You can call UBL Contact Centre at [111-825-888](tel:111-825-888) to enquire about your Available Credit Limit.

20. How much is my available cash limit?

You can call UBL Contact Centre at [111-825-888](tel:111-825-888) to enquire about your Available Cash Limit.

21. Do I have to clear my entire outstanding balance at the end of each month?

You have the option of paying the entire availed amount or paying as low as 5% of your outstanding balance or PKR 500/, whichever is higher.

22. How can I make payments if I am abroad?

If you are outside Pakistan, we recommend that you make a telegraphic transfer (charges applicable as per the Schedule of Charges) through a local bank in Pakistani Rupees. You may also take advantage of the Auto Debit facility, which would be a safer and faster way of making payments towards your UBL Credit Card.

23. Will I be charged a fee for cash withdrawal / cash advance?

You will be charged an amount of Rs. 1,000 Flat or 3% + (FED) of the amount whichever is higher as per Schedule of Charges on cash withdrawal through ATMs and POS. however, currently fee on cash advance through POS at UBL branches has been waived off under a promotional campaign which is valid for a limited time only.

24. If I withdraw cash from my assigned credit limit, then how much service fees will I be charged?

Service fee will be charged on the amount withdrawn from the date of withdrawal till the time you completely pay it off.

25. What is the mark-up on the Lite Installment Plan?

29% per year.