

1. **Q:** When was UCB PLC founded?
A: UCB was incorporated on June 26, 1983 and began operations the same year.
2. **Q:** Where is the headquarters of UCB?
A: The headquarters of United Commercial Bank PLC is located in Dhaka, Bangladesh.
3. **Q:** What is the full form of UCB?
A: UCB stands for United Commercial Bank.
4. **Q:** Is UCB a private or public bank?
A: UCB is a private commercial bank.
5. **Q:** Is UCB listed on the stock exchange?
A: Yes, UCB is listed on both the Dhaka and Chittagong Stock Exchanges.
6. **Q:** Who is the CEO of UCB?
A: As of the latest update, the CEO of UCB is Arif Quadri.
7. **Q:** What is the slogan of UCB?
A: The slogan of UCB is “Together for Better”.
8. **Q:** How many employees does UCB have?
A: UCB employs over 4,000 people across Bangladesh.
9. **Q:** Is UCB a Shariah-compliant bank?
A: UCB offers both conventional and Islamic banking services.
10. **Q:** What type of bank is UCB?
A: UCB is a full-service private commercial bank offering retail, corporate, SME, and digital banking.
11. **Q:** What types of savings accounts does UCB offer?
A: UCB offers Regular Savings, Youngsters Savings, Shomota Savings, and NRB Savings accounts.
12. **Q:** What types of current accounts are available at UCB?
A: UCB offers Business Current Accounts and Personal Current Accounts.
13. **Q:** Does UCB offer Fixed Deposit services?
A: Yes, UCB offers Fixed Deposit services with competitive interest rates.
14. **Q:** What is the minimum balance for a savings account?
A: The minimum balance varies by account type, typically starting from BDT 1,000.
15. **Q:** Can I open an account online at UCB?
A: Yes, some UCB accounts can be opened online through UCB’s website or mobile app.

16. **Q:** What documents are required to open an account?
A: You need a valid NID/passport, a passport-sized photo, and a utility bill or address proof.
17. **Q:** Can students open an account at UCB?
A: Yes, UCB offers student-friendly savings accounts.
18. **Q:** Is there a fee for closing an account?
A: Yes, account closure may be subject to a small service charge.
19. **Q:** How do I check my account balance?
A: You can check your balance via ATM, mobile app, internet banking, or SMS.
20. **Q:** Does UCB offer joint accounts?
A: Yes, UCB allows joint accounts with proper documentation.
21. **Q:** What types of loans does UCB offer?
A: UCB offers personal loans, home loans, car loans, SME loans, and corporate financing solutions.
22. **Q:** How can I apply for a personal loan from UCB?
A: You can apply online via UCB's website or visit a nearby branch with required documents.
23. **Q:** What documents are needed for a loan application?
A: Generally, valid ID, income proof, bank statements, and guarantor documents are required.
24. **Q:** What is the interest rate for UCB personal loans?
A: Interest rates vary based on the loan type and customer profile. Please contact UCB for updated rates.
25. **Q:** Does UCB offer student loans?
A: UCB does not currently offer student loans but provides education financing under special conditions.
26. **Q:** Can I prepay my UCB loan?
A: Yes, loans can be prepaid, though early settlement charges may apply.
27. **Q:** What is the tenure for personal loans?
A: Tenure ranges from 12 months to 60 months depending on the loan type.
28. **Q:** Are collateral-free loans available at UCB?
A: Yes, UCB offers unsecured personal loans without collateral.
29. **Q:** How do I check my loan balance or EMI status?
A: You can check loan status through UCB internet banking, mobile app, or customer care.

30. **Q:** What happens if I miss a loan EMI payment?
A: Missed payments may incur penalties and impact your credit score.
31. **Q:** What types of cards does UCB issue?
A: UCB issues debit cards, credit cards, prepaid cards, and corporate cards.
32. **Q:** How do I apply for a UCB credit card?
A: You can apply online or visit your nearest UCB branch with required income documents.
33. **Q:** What are the charges for UCB credit cards?
A: Charges vary by card type and usage. Check UCB's official website for the latest fee schedule.
34. **Q:** Does UCB offer contactless cards?
A: Yes, UCB offers VISA and Mastercard-enabled contactless cards.
35. **Q:** Can I withdraw cash using my UCB credit card?
A: Yes, you can withdraw cash up to a certain limit, but cash advance charges will apply.
36. **Q:** How do I reset my card PIN?
A: You can reset your PIN through UCB ATMs or by contacting customer support.
37. **Q:** What should I do if my card is lost or stolen?
A: Immediately call the UCB hotline at 16419 to block your card and request a replacement.
38. **Q:** How do I increase my credit card limit?
A: Submit an application with updated income documents at your nearest UCB branch.
39. **Q:** Can I pay my UCB credit card bill online?
A: Yes, UCB credit card bills can be paid online via internet banking or mobile app.
40. **Q:** Are there any reward programs with UCB cards?
A: Yes, UCB cards offer reward points and cashback on selected transactions.
41. **Q:** What is UCB's internet banking service called?
A: UCB's internet banking service is known as UCB i-Banking.
42. **Q:** How do I register for internet banking?
A: Visit your nearest UCB branch or use the online registration option on UCB's website.
43. **Q:** What services are available through internet banking?
A: Services include fund transfers, bill payments, balance inquiries, and account statements.
44. **Q:** Is there a mobile banking app for UCB?
A: Yes, UCB has a mobile app called 'UCBL Banking'.

45. **Q:** Can I pay utility bills through UCB mobile banking?
A: Yes, you can pay electricity, gas, and other utility bills via UCB's digital platforms.
46. **Q:** Is UCB's mobile app available for both Android and iOS?
A: Yes, the UCBL Banking app is available on both Android and iOS platforms.
47. **Q:** Can I request a cheque book using internet banking?
A: Yes, cheque book requests can be made via UCB internet banking.
48. **Q:** Is two-factor authentication used in digital banking?
A: Yes, UCB uses OTP-based two-factor authentication for secure access.
49. **Q:** Can I manage multiple UCB accounts under one login?
A: Yes, if linked, multiple UCB accounts can be managed through a single login.
50. **Q:** What should I do if I forget my internet banking password?
A: Use the password reset feature online or contact UCB support for assistance.
51. **Q:** What is Upay?
A: Upay is a mobile financial service (MFS) operated by UCB Fintech Company Limited, a subsidiary of UCB.
52. **Q:** How can I register for an Upay account?
A: You can register using the Upay app or by visiting an Upay agent with a valid NID.
53. **Q:** Can I send money using Upay?
A: Yes, you can send money to other Upay users or bank accounts through the app.
54. **Q:** What bills can I pay using Upay?
A: You can pay utility bills, mobile top-up, internet, and more through Upay.
55. **Q:** Is there a fee for sending money via Upay?
A: Charges may apply depending on the transaction type. Check the app or website for updated fees.
56. **Q:** Can I cash out from Upay?
A: Yes, you can cash out from Upay agents or ATMs.
57. **Q:** Does Upay support QR code payments?
A: Yes, you can scan QR codes at partner merchants to make payments.
58. **Q:** Is Upay available for both Android and iOS?
A: Yes, the Upay app is available on Google Play Store and Apple App Store.
59. **Q:** How do I check my Upay balance?
A: Log in to the Upay app to view your balance and transaction history.

60. **Q:** What should I do if my Upay account is locked?
A: Contact Upay customer support or visit an agent point to unlock your account.
61. **Q:** How many branches does UCB have in Bangladesh?
A: UCB operates over 230 branches across Bangladesh.
62. **Q:** How can I find the nearest UCB branch?
A: You can use the branch locator tool on UCB's official website or mobile app.
63. **Q:** What are the working hours of UCB branches?
A: Most UCB branches are open from Sunday to Thursday, 10 AM to 4 PM.
64. **Q:** Are UCB branches open on Saturdays?
A: Selected branches offer banking services on Saturdays. Please check the UCB website for the list.
65. **Q:** Does UCB have ATM services?
A: Yes, UCB provides 24/7 ATM services across the country.
66. **Q:** Is there any charge for using UCB ATMs?
A: No charge applies for using UCB ATMs. Charges may apply when using other banks' ATMs.
67. **Q:** Can I deposit cash at UCB ATMs?
A: Yes, selected UCB ATMs offer cash deposit facilities.
68. **Q:** Are UCB ATMs safe to use?
A: Yes, UCB ATMs are secure and monitored regularly for customer safety.
69. **Q:** Can I change my debit card PIN at the ATM?
A: Yes, you can change your PIN using any UCB ATM.
70. **Q:** What should I do if the ATM did not dispense cash?
A: Immediately contact UCB customer support at 16419 and report the issue.
71. **Q:** What is the customer care number for UCB?
A: You can reach UCB customer support at 16419 (24/7).
72. **Q:** Does UCB have an email for customer service?
A: Yes, you can email info@ucbl.com for support and inquiries.
73. **Q:** How do I give feedback to UCB?
A: You can use the contact form on UCB's website or email customer service.
74. **Q:** How do I lodge a complaint with UCB?
A: Visit a branch, call the helpline, or use the complaint section on the UCB website.

75. **Q:** Does UCB offer live chat on its website?
A: Live chat may be available during working hours on UCB's official website.
76. **Q:** What is the process to close a UCB account?
A: Visit the branch with your ID, fill out a closure form, and settle dues if any.
77. **Q:** How can I reset my UCB mobile app password?
A: Use the 'Forgot Password' feature in the app to reset your password securely.
78. **Q:** Can I update my mobile number online?
A: You need to visit the branch in person to update your registered mobile number.
79. **Q:** How do I activate international transaction services?
A: Submit a request form at your branch to activate international usage on your card.
80. **Q:** Where can I find UCB's service charges and fees?
A: Service charge details are available on UCB's official website under 'Schedule of Charges'.
81. **Q:** Does UCB offer SME loans?
A: Yes, UCB offers SME loans for small and medium enterprises for working capital and business expansion.
82. **Q:** What is the maximum amount for an SME loan?
A: The loan amount varies based on the business profile, collateral, and credit evaluation.
83. **Q:** Are there special SME products for women entrepreneurs?
A: Yes, UCB provides tailored SME financing options for women-led businesses.
84. **Q:** How do I apply for an SME loan?
A: You can apply at any UCB branch or contact the SME division for assistance.
85. **Q:** What documents are required for SME loan application?
A: Trade license, TIN, bank statement, business documents, and NID are commonly required.
86. **Q:** Does UCB offer corporate banking services?
A: Yes, UCB provides corporate banking including cash management, trade finance, and syndicated loans.
87. **Q:** What is trade finance at UCB?
A: Trade finance includes services like letters of credit, import/export finance, and bank guarantees.
88. **Q:** Does UCB have a dedicated relationship manager for corporate clients?
A: Yes, UCB assigns relationship managers for high-value corporate customers.

89. Q: Can corporates use UCB internet banking?

A: Yes, UCB offers a separate internet banking portal for corporate clients.

90. Q: What is the contact point for corporate services?

A: Contact the Corporate Division via UCB headquarters or email corporate@ucbl.com.

91. Q: Does UCB offer Islamic banking services?

A: Yes, UCB offers Islamic banking through UCB Taqwa.

92. Q: What types of accounts are available under UCB Taqwa?

A: Savings, current, Mudarabah deposit, and investment accounts are available.

93. Q: Is UCB Taqwa fully Shariah-compliant?

A: Yes, all UCB Taqwa services are governed by a Shariah Supervisory Committee.

94. Q: Can I get a home loan under Islamic banking?

A: Yes, UCB offers Islamic home financing based on Islamic contracts like Murabaha or Ijara.

95. Q: What is the difference between Islamic and conventional deposits?

A: Islamic deposits are based on profit-sharing principles, while conventional ones pay fixed interest.

96. Q: Is there a separate ATM card for Islamic banking customers?

A: UCB provides debit cards compatible with both banking modes.

97. Q: Are Islamic banking services available at all UCB branches?

A: They are available at selected branches with dedicated Taqwa desks.

98. Q: Can NRBs use Islamic banking services?

A: Yes, NRB clients can open and manage Shariah-compliant accounts.

99. Q: Does UCB Taqwa offer Islamic investment products?

A: Yes, including Mudarabah term deposits and other structured Shariah-compliant options.

100.Q: Where can I find more information on UCB Taqwa?

A: Visit the UCB website and navigate to the Islamic Banking (Taqwa) section.