

UNION BANK MOBILE APP

Union Bank Mobile Banking FAQ

1. Who can use the Union Bank Mobile App?
 - Any Individual has registered for the facility can download and use the Mobile App to transact on his/her individual accounts.
2. How can I download the Union Bank Mobile App?
 - Mobile App could be downloaded via Google Play for Android devices and App Store for iOS devices.
3. How do I register for Union Bank Mobile Banking?
 - Existing Online customers need not have to register but can download the app and use the same User ID & password used for online banking.
 - New customers are requested to visit the nearest branch and submit the application.
4. What are the services offered through UB Mobile Banking?

Bank Services (Post Log-in)

- Fund Transfers – Real time through CEFTS and Scheduled through SLIPS
- Set-up & Manage Standing Orders FoC
- Payments to Registered Utility Service Providers FoC
- Insurance Premium Payments FoC
- Cheque Book & Statement Requests
- Cheque Status & Float Inquiry
- Account Balance & Transaction History
- Loan Inquiry

General Services (Pre- Log-in)

- Promotions & Offers
- Interactive GPS – Based Branch / ATM Locator
- Interest Rates & Exchange Rates
- Loan Calculator
- Direct Dialer for Contact Center

Convenience

- Location – Based Weather Updates
- Train Schedule from Sri Lanka Railways
- News Updates

5. What should I do if I forget my password / username?
 - Use the Direct Dialer option on app to call our 24 hour Contact Center on (+94) 011 5800 800 using your registered mobile telephone number.

6. How can I change/reset my PIN?
 - Log in to the account -> select Password change icon on widgets -> Enter your current PIN and a new PIN of your choice.

7. How can I unlock my account after exceeding my attempts?

Step 1: If you are sure of your password and User ID, wait for 5 minutes and re-login.

Step 2: If you have forgotten your password or User ID, refer instructions under Point 5.

8. How many times I can try to login?
 - You have three login attempts.

9. What is the session time out?
 - A session time out happens when the app or the phone automatically locks the screen for security purposes.

10. Is there a charge for using UB Mobile Banking?
 - Start up would be free of charge.
 - Annual charge of Rs.500 for personal customers

11. What are the transaction limits?

Transaction Type	Min Amount (per txn)	Max Amount (per txn)
Utility Bill Payment	100	500,000
Interbank fund transfer	100	3,000,000
Intra bank fund transfer	100	1,000,000

12. How secure is my information when I use UB Mobile Banking Application?
 - Separate password for login and a pin for each transaction will be provided.
 - Mandatory change of password will be prompted on first login.
 - System will force a mandatory login and transaction password change after 90 days.
 - Other individuals cannot login to your account using their mobile app.

13. What should I do if I lose my mobile device?
 - Your account is safe if the PIN is not stored in your phone. However, we recommend to temporarily de-activate the user ID, and please call the Bank's 24 hour call center on +94 11 5800800 for assistance.

14. What happens if I lose communication/signal during transaction?
 - When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you will receive a confirmation screen that the transaction was successful. If you do not receive this message due to a dropped in signal, please check your accounts' transaction history and re-submit any transactions that was not processed. For any disputes, please call the Bank's 24 hour call center on +94 11 5800800 using the direct dialer widget.

15. How much space does the app consume?
 - It takes less than 50Mb.

16. Are the account details saved on my phone?
 - No details are saved on your phone. The app does not permit you to download transaction summaries to your device. However, you may alternately use the online system for such downloads as the Union Bank mobile app has the omni-channel feature.

17. Can my spouse / Friend access my UB Mobile Banking app?
 - Only you are authorized to access and passwords and PINs should be kept securely by you to avoid unauthorized access.
 - All transactions have a session expiry

18. What if I forget to logout?
 - Not a problem as the App has an idle session log-out.