



where **you** come **first**

FAQs regarding Schedule of Bank Charges (SOC)

1. What is Schedule of Charges or SOC?
The Schedule of Bank Charges or SOC is a list of bank charges, fees, commissions, etc. for the products and services that are offered by the bank to its customers.
2. How often is the SOC revised?
As per the SBP's guidelines, the SOC is revised for the periods; January-June and July-December and is published in December and June respectively.
3. How has the SOC booklet been bifurcated?
The SOC booklet has been bifurcated into Retail & Islamic Banking(Locker, Cheque book, Online Fund Transfer, etc.), Consumer Banking (Credit Cards, Auto Loan, Mortgage, etc.), Branchless and E-Banking (Net Banking, ATM and Omni), Investment Banking, Priority Banking and Corporate Banking. This has been done for customers' convenience and ease.
4. Does the pricing include government taxes?
The SOC is exclusive of FED/Sales Tax and other Government Levies, etc. These will be recovered wherever applicable as per the direction from Government of Pakistan.
5. Is the SOC available in Urdu?
For the convenience of customers, the SOC is available in both English and Urdu Languages.
6. Where can I get more information on SOC?
For more information on SOC, please visit UBL's nearest branch or website www.ubldirect.com or call UBL Contact Center at 111-825-888.
7. Where can I get a copy of prevailing SOC?
Please visit UBL website www.ubldirect.com to download prevailing SOC or visit the nearest UBL branch.
8. Who should I contact in case of any queries or complaints regarding SOC?
You can register your complaints regarding SOC by:
 - Visiting the nearest UBL Branch
 - By calling UBL Contact Center at 111-825-888
 - By contacting us through web chat at www.ubldirect.com
 - By sending us a fax at 021-99217448
 - By emailing us at customer.services@ubl.com.pk
 - By mailing us at UBL City Building, 1st floor, I.I Chundrigar Road, Karachi, Pakistan
 - By speaking to us through Branch / ATM Hotline
 - By visiting "Speak to UBL" section on our website, www.ubldirect.com

United Bank Limited

111-825-888 www.ubldirect.com