

Mobile Banking

Q. How do I register for the service?

A.

- Using your credit/debit card number and PIN number
- Using your NDB account details

You can register for mobile banking using only your registered primary mobile number with the Bank.

Q. On what devices can I use the service?

A. The Mobile Banking solution is phone/device agnostic. It works with any web-enabled mobile phone/device running on iOS and Android operating systems. A particular device can be registered for mobile banking by one user only. A user can register multiple devices for a user profile

Q. What functions can I perform?

A.

- View summary of all accounts, cards and facilities maintained
- View Transaction History and past statements
- Transfer funds (within NDB and other banks)
- Bill payments
- Mobile recharge
- Pay to mobile
- Credit card settlements (NDB and other banks)
- Beneficiary management
- Credit/Debit Card on/off
- Lost card reporting
- Card Activation/Deactivation
- Cheque Status inquiry

Q. What happens if I receive a call/SMS during transaction?

A. Receipt of SMSs will not interfere with your transactions. If you receive a call, you can complete the call and continue with your transaction. However login sessions will time out after two minutes of inactivity. If your call lasts longer than this period, you will need to re-login and restart your transaction.

Q. How can I search for a transaction?

A. Using the Mobile Banking app you will be able to view 2 months' transaction history on your mobile device. Further, you will be able to view transactions done under App Notifications icon. There is currently no search feature available.

Q. I forgot my surname/password. What should I do?

A. If you are a NDB debit/credit card holder you can reset your password using the “Forgot Password” link on your login screen. If you do not hold a NDB card or do not have access to your card details, you can contact the Call Center

Q. How do I register beneficiaries?

A. Mobile Banking customers can use the Manage Payees option to register beneficiaries for fund transfers and Manage Billers option to register bill service providers on the mobile app.

Q. Can any mobile number be used for this service?

A. Mobile Banking can be obtained using any mobile number. A customer can register for Dial Banking with Dialog, Mobitel, Airtel or Etisalat mobile numbers.

Q. What do I need to do if I get a new phone?

A. You can download the app to your new device and register the device to your user profile using your existing login credentials.

Q. What should I do if I lose my mobile device?

A. The Mobile Banking app does not store your login credentials or transaction details on your phone. Therefore, there is no risk of unauthorized access, even if your device is stolen, **unless you have provided your login details to a third party**. We strongly recommend that you **do not** share your login details or store your username/password on your phone (e.g. in your contact list), as details stored in it could be taken by any party who has access to your phone. Further, you can contact the Call Centre and deactivate the lost mobile device.

Q. What should I do if I change my mobile number?

A. You must notify the Bank **in writing** of the change, and have your details updated, after which you can log in to Mobile Banking using the same username/password you were using prior to the mobile number change.

Q. Is there a charge for using these services?

A. Please visit below link for details on applicable charges.

All applicable fees would be deducted from the primary account selected by you at the time of registration or account selected subsequently.

In the case of a joint account holding – If the joint account is converted to a sole account, the joint account holder(s) is required to select one of his/her individual accounts as the primary account. If this is not done, the convenience fee will continue to be deducted from the joint account.

Q. How do I deactivate Mobile Banking?

A. You can contact Call Centre and deactivate your profile

Q. What should I do if I need help with using Mobile Banking or have any inquiries regarding my transactions?

A. Please call our 24-hour Call Center on +94 112 448888.