



## Frequently Asked Questions (FAQs)

### 1. What is myABL Wallet?

myABL Wallet is a readily available account for financial needs. myABL Wallet can be opened instantly with few simple steps after downloading it from your smartphone's application store without visiting bank premises. You will also get myABL Wallet debit card (Union Pay + PayPak) which is a key to access thousands of retailers, shops and online merchants across Pakistan and can be used for cash withdrawal at any ATM in Pakistan as well. Some key features are as follows:

- Self-Registration
- Fund Transfers
- Utility Bill Payment
- Mobile Voucher / Top-up Purchase
- Post-Paid Mobile Bill Payment
- Internet Broadband Bill Payment
- Movie / Bus / Event Tickets
- Home Remittance
- Donations
- QR Code Payments
- Deposit/Withdrawal Cash from ABL Branches and EasyPaisa Shops
- Account Management
- Debit Card Management
- Register Complaints
- Branch & ATM Locator

### 2. Who can open myABL Wallet?

All individuals having a valid Pakistani CNIC/SNIC with a registered mobile number can open myABL Wallet account.

### 3. Where can I register for myABL Wallet?

myABL Wallet Level-0 account can be opened after downloading myABL Wallet mobile application from app stores (Android / iOS / Huawei) and providing your basic information.

### 4. What are the different types or categories of myABL Wallet accounts?

There are three types of myABL Wallet accounts which can be found below:

Level – 0	Level – 1	Home Remittance Account
Basic branchless banking account with low transaction limits.	Secondlevel account with higher transaction limits.	Specialized L1 account whereby customers can receive money from abroad directly into their wallet account.

**Note:** All accounts are opened remotely as Level – 0 account and later can be upgraded to Level – 1 after biometric verification.

## 5. How I can deposit or withdraw cash from myABL Wallet?

You can deposit or withdraw cash from any Allied Bank branch or third-party agents (EasyPaisa Shops). Customers with myABL Wallet Debit Card can also withdraw cash from any ATM in Pakistan.

## 6. What are the limits of cash deposit and withdrawal?

Limits for cash deposit and withdrawal are as follows,

Limits		
	Level – 0	Level – 1
Daily Limits	Deposit: PKR 25,000	Deposit: PKR 50,000
	Withdrawal: PKR 25,000	Withdrawal: PKR 50,000
Monthly Limits	Deposit: PKR 50,000	Deposit: PKR 200,000
	Withdrawal: PKR 50,000	Withdrawal: PKR 200,000
Yearly Limits	Deposit: PKR 200,000	Deposit: Not Applicable
	Withdrawal: PKR 200,000	Withdrawal: Not Applicable
Maximum Balance	PKR 200,000	PKR 1,000,000

Home Remittance Account	Limits
Daily Limits	As per Level 1 Account for Digital Channels
Monthly Cash Withdrawal Limit	Rs. 500,000
Maximum Balance Limit	Rs. 1,500,000

## 7. How can I activate myABL Wallet debit card?

myABL Wallet debit card can be activated by calling Allied Phone Banking (042) or (021) 111-225-225 or through biometric verification at any Allied Bank ATM

## 8. How can I upgrade myABL Wallet to a higher level of myABL Wallet account?

Customers can upgrade their Level-0 account to Level-1 account through myABL Wallet application

**Note:** In order to upgrade Level-0 account to Level-1 biometric verification is required. Customers can get themselves biometrically verified from any Allied Bank branch by performing cash deposit or withdrawal transaction. Biometric verification can also be done from ABL ATM.

## 9. What is a Home Remittance account (HRA)?

Your myABL Wallet Level-1 account can be upgraded to a Home Remittance Account (HRA) upon receiving international remittance. A notification will be sent to you to upgrade your Wallet account to HRA Account once a remittance is received by ABL on your Level-1 account.

## 10. How can I receive international remittance in myABL Wallet?

If you are a Level-0 myABL Wallet account holder you need to get biometrically verified from an Allied Bank branch or ABL ATM and upgrade your account to a Level-1 Wallet account. In order

to receive the remittance simply share your 11-digit Wallet account number (which is your mobile number) or IBAN with the remittance sender. Your IBAN is available under account detail page of myABL Wallet App. When you receive the remittance in your Level-1 account, after providing additional information, it will be automatically upgraded to a Home Remittance Account (HRA). The new limits of Home Remittance Account will be applicable.

### **11. What is the per day receiving limit on myABL Wallet Home Remittance Account (HRA)?**

Inward per day limit: No Limit (subject to maximum balance limit). Maximum balance limit: PKR 1,500,000/- Credit in HRA can only be made through Home Remittances.

### **12. What is the cash withdrawal limits from a Home Remittance Account (HRA)?**

Total cash withdrawal per day: PKR 50,000. Total cash withdrawal per month: PKR 500,000

### **13. How can I change myABL Wallet Debit card PIN?**

Visit any ABL ATM or call Allied Bank helpline (042) or (021) 111-225-225 to change your Debit card PIN.

### **14. What are daily transactional limits of myABL Wallet Debit Card?**

Maximum daily ATM limit PKR 25,000 and 50,000 in case of L0 and L1 account respectively, Maximum daily POS/ eComm limit PKR 25,000 and 50,000 in case of L0 and L1 account respectively.

### **15. Can I view my transaction history for myABL Wallet?**

Yes, you can. Simply log in to your myABL Wallet mobile application and go to 'My Account', click on 'Transactions History' and the application will display your last ten transactions.

### **16. How long is my Debit card valid for?**

Debit card expiry is mentioned on your card. The card is valid for 5 years from the date of issuance. The card will be renewed upon expiry if account is active. Debit card expiry date is also mentioned on debit card.

### **17. Can I transfer funds to other accounts?**

Yes, funds can be transferred to other myABL wallet accounts as well as to Allied Bank regular accounts and to other bank Wallet / accounts (IBFT). Also, to people who do not have myABL Wallet or any other bank account. Complete list of fund transfers can be found below:

- myABL Wallet to myABL Wallet
- myABL Wallet to ABL Regular Account
- myABL Wallet to Other Bank Wallet / Account (IBFT)
- myABL Wallet to Person/CNIC
- Transfer IN / Out from/to Linked Own ABL Regular Account

### **18. How will I get the confirmation that my transaction has been processed?**

You will receive a confirmation SMS on your registered mobile number as well as in app confirmation.

**19. What should I do if I have not received any confirmation regarding my transaction?**

You can check your transaction history through myABL Wallet App which will show your last ten transactions and check whether your transaction was successfully performed. If you still do not receive any confirmation, then please call Allied Bank helpline 111-225-225.

**20. Can I open more than one myABL Wallet account on a single CNIC?**

No, only one myABL Wallet account can be opened on a single CNIC.

**21. Can I transfer ownership of myABL Wallet account to someone else?**

No, you cannot transfer ownership of your account to someone else.

**22. How do I change the status of myABL Wallet Debit card if it is stolen?**

If you need to change your card status, please call Allied Bank helpline 111-225-225 for support.

**23. What if I forget myABL Wallet Password?**

Forgot Password option is given within the mobile application to help you change your password.

**24. What if my access to myABL Wallet app is blocked?**

To unblock your myABL Wallet, you can call Allied Bank helpline 111-225-225 for assistance.

**25. Can I transfer money from myABL Wallet to someone's CNIC?**

Yes, you can send money from your myABL Wallet to someone's CNIC, such funds can only be collected through Allied Bank branches nationwide. Please note that only biometrically verified myABL Wallet accounts can avail this service.