

## All about dormant account status

### Frequently Asked Questions

#### **Q1. I received an sms from Barclays telling me that my account will soon get dormant. Can I know why?**

Please be advised that any account that is not manually initiated with a debit or credit transaction for a period of 1 year and above, automatically goes into dormant status. If an account completes 300 days without any activity, the Bank has introduced the sms alert so customers are well aware before hand and have time to avoid their account getting dormant if the account is still needed. Otherwise, customers can request for account closure to avoid getting intimated every time the account status changes.

Please note that automated transactions such as bank charges and interest payments do not count as manually or customer initiated transactions on your account.

#### **Q2. I received an sms from Barclays telling me that my account has become dormant. Can I know why?**

Please be advised that any account that is not manually initiated with a debit or credit transactions for a period of 1 year and above, automatically goes into dormant status. If an account completes 365 days without any activity, the Bank has introduced the sms alert to intimate customers so you can re-activate or request for account closure if you do not intend to use the account anymore.

Please note that automated transactions such as bank charges and interest payments do not count as manually or customer initiated transactions on your account.

#### **Q3. What happens if the account becomes dormant/ is already dormant?**

[Once/If] the account becomes dormant, you will need to visit any of our branches to provide proof of identity, i.e. valid passport or photo identification having your date of birth, and a signed account activation instruction (to be submitted in person) for onward activation. Only once the account is activated on our system, you will be able to start using the account again. However, please note that if you do not intend to use the account anymore, then you will need to submit an account closure form and we will ensure that it is closed and no more intimations are received on this account.

#### **Q4. How can I transact on the account so I avoid it getting Dormant?**

You will need to conduct any debit or credit transaction on your account and this can be through any of our channels such as ATM, Retail Purchases (for AED Accounts only), Online Banking, Phone Banking, or over the cash counter (cash/cheque withdrawal or deposit, transfer funds within accounts) at any of our Branches in the UAE.

You can also pay utility bills, transfer funds between accounts, use the debit card linked to the account (AED Account only) through any retail outlet.

**Q5. How come I got an sms that tells me my account [will soon/has] become dormant when I get my salary transferred every month to your bank?**

In a case where you have received an sms, then please contact our Phone Banking service and our Customer Service Representatives will be able to advise you which of your accounts has been non transactional for [300 days and above/ 360 days and above]. Your salary would be transferred every month to Barclays however, the sms you received would be an intimation for one of your other accounts with us.

If your account is not yet dormant, then you will need to conduct any debit or credit on that specific account before 1 year completes. Should you not have any use for this account, then we would request that you complete an account closure form and submit it to your Relationship Manager or to any of our Customer Service Managers at the Branch and Service Centres so we can proceed in closing the account after withdrawal of residual balance (if any) in your dormant account. By doing so, you will avoid getting any communication for non usage of this account.

If your account is already dormant, then you will need to visit any of our branches to provide proof of identity, i.e. valid passport or photo identification having your date of birth, and a signed account activation instruction (submitted in person) for onward activation. Only once the account is activated on our system, you will be able to start using the account again. However, please note that if you do not intend to use the account anymore, then you will need to submit an account closure form and we will ensure that it is closed and no more intimations are received on this account

**Q6. I am out of the country so how can I ensure that it does not get dormant?**

While you are out of town, you can use any ATM to withdraw funds or purchase through any retail outlet (for AED Accounts only). You can also transfer funds within accounts. This will help you ensure that your account remains active.

Please note that ATM charges around the world are free for Premier customers only. However, foreign currency rate will apply to both segments on the transaction amount.

**Q7. I have no funds in my account and won't be returning to the UAE before 6 months, so what can I do?**

While you are out of town, you can use any ATM to withdraw funds or purchase through any retail outlet (for AED Accounts only). You can also transfer funds within accounts. This will help you ensure that your account remains active. However, if no funds are available in the account then you will need to fund it by transferring from another bank account which will also suffice as a transaction and help re-activate your account.

Please note that ATM charges around the world are free for Premier customers only. However, foreign currency rate will apply to both segments on the transaction amount.

**Q8. What happens if the account went dormant and I am not able to come to Dubai?**

In this instance, we will assist you in locating a Barclays branch in the country you are residing in [if available], then we will arrange for you to visit that branch and validate your identity over there post which we will activate the account for you. But to avoid dormancy again, you will need to transact on the account within the next 12 months or close it should you not need to use it.

Should we not have a Barclays branch in the country you reside in, then please contact us and we will review the matter and advise the next best step to assist you.

**Q9. I do not need to use this account so please stop sending me any sms for the same.**

If you have no use for the account or wish to stop getting intimations, you will need to visit any of our Branches to provide proof of identity, i.e. valid passport or photo identification having your date of birth, and a signed account closure instruction (to be submitted in person). Accordingly, you will not get any intimations on this account from the date of account closure.

**For more details, please contact our Premier Line on 800 428 6080.**