

FAQ's & Guidelines related to Emirates ID Update

Central Bank's Notice No. 265/2018 re Updating of your customer records with the UAE ID Number

1. Why has the Bank requested me to update my Emirates ID before 28th February 2019?

The Central Bank of UAE has directed all banks to maintain accurate and updated customer information at all times, in compliance with their governing regulations.

2. What will happen if I don't update my Emirates ID details with the Bank?

From 1st March 2019, Credit/Debit Cards will be temporarily blocked* if Emirates ID details are **missing**, till the valid details are updated with the Bank.

The debit and credit cards will not work at ATM's, POS or for Online Payments. However, select credit card transactions will be permitted, as listed below:

Sr. No.	Permitted Credit Card Service Requests
1	3D Secure Maintenance
2	Auto Debit Enroll
3	Auto Debit Maintenance
4	Cancel Balance Transfer (only for EMI based BT)
5	Cancel Cash on Call
6	Cancel EPP
7	Card Blocking
8	Card Payment
9	Credit Card Cancellation
10	Credit Card Limit decrease
11	Credit Card Statement
12	Credit Shield Cancellation

3. Can I continue to use channels like CBD Mobile App and CBD Online Banking?

Yes. The only exception being, Bill payment can be made through an account and not credit card(s).

4. If the EID has been updated, would any other block (not related to Emirates ID) be automatically lifted?

No, only the block for Emirates ID will be removed. Any other blocks will remain in place.

5. Can I report a lost or stolen card or fraud when an existing EID block is in place?

Yes, the Bank will accept the request, however replacement can be done only once the Emirates ID has been updated.

6. Which customers are impacted?

All UAE Residents who are required to hold a valid Emirates ID, but have not provided their Emirates ID to the Bank i.e. the Emirates ID is missing in the Bank's records.

(Please note that if the customer has provided his Emirates ID to the Bank as an identification document for a service request the bank will not proactively update the Emirates ID. The EID should be submitted as a separate request for updating on the Bank records.)

7. How can I transact on my account if my Debit Card is blocked?

You may perform transactions through our branch teller counters; however please bring your original Emirates ID or a copy of your Emirates ID application, if under renewal.

8. Will cash withdrawal from a Debit/Credit Card be allowed at the teller counter?

No, there is no such process in place even in the normal course of business. You may use a cheque or a withdrawal slip.

9. How do I update, if my Emirates ID details are missing in the Bank's record?

All active customers can conveniently and quickly update their Emirates ID details by visiting the nearest CBD Branch.

The CBD Mobile app and CBD Online Banking cannot be used for update, if the Emirates ID details are missing in the Bank's record.

10. I have not renewed my residency visa and am no longer a resident of UAE; what should I do?

If you are no longer a UAE resident, please visit the nearest CBD Branch to change your account status. Alternatively, contact your Relationship Manager or send us an email at customercare@cbd.ae to find out how you can continue using your CBD account.

11. My Emirates ID is under process, can the application be accepted for unblocking my cards?

No, a valid EID is required to be submitted, as this is a regulatory requirement.

12. I have submitted the Emirates ID details for update with the Bank at the branch. When will my Credit/Debit Cards be unblocked?

On acceptance of your request for update of **Emirates ID details** by the branch, the Credit cards will be reinstated within 1 working day and Debit Cards will be reinstated within 2 hours.

13. Does the Bank levy any charges in case the Emirates ID details are not updated?

No charges will be levied if Emirates ID details are not updated or at the time of suspension of Credit/Debit Cards or for reactivation of any of the afore-mentioned services.

14. What happens if my Emirates ID details are old/expired in the Bank's record?

We request you to update your Emirates ID details as soon as possible, through CBD Mobile app <http://bit.ly/CBDapp>, CBD Online Banking or by visiting the nearest CBD Branch. However, you can continue to enjoy uninterrupted services, currently.

15. I am a Marsoom holder, does this restriction apply?

Yes, a Marsoom holder is also required to enroll with the Emirates ID authority and obtain a valid Emirates ID and have this updated with the Bank.