



Frequently Asked Questions

Applicable From The Date of Commercialization Only.

1. Definition

a) HelloCash account

- It is a Mobile Bank account for storing virtual currency and accessing Mobile Financial Services offered by Al-Arafah Islami Bank Limited. After registration, your mobile number will be your HelloCash account number.

b) Registration

- Opening HelloCash account from any Al-Arafah Islami Bank Limited nominated HelloCash Agent point by filling up the account opening registration form.

c) HelloCash Mobile Menu

- The on-screen menu through which a customer can avail HelloCash services.

d) Cash In

- Depositing money into your HelloCash account. You can deposit money into your HelloCash account by providing the physical money and HelloCash account number from HelloCash agent location.

e) Cash Out

- Withdrawing money from your HelloCash account. You can Cash Out from any HelloCash agent point.

f) Balance Transfer (P2P: Person to Person)

- Transferring money from one HelloCash account to another HelloCash account.

g) Balance Enquiry

- Balance Enquiry is an option on your HelloCash Mobile Menu from which you can check your account balance

h) PIN Change

- PIN change is an option on your HelloCash Mobile Menu from which you can change your HelloCash account PIN

i) Transaction ID

- A system generated unique reference number against each transaction that is preserved as identification.

2. What is MFS (Mobile Financial Services)?

- An approach to offer financial services that combines banking with mobile wireless networks which enable users to execute banking transactions using mobile phones

3. What is HelloCash?

- A complete Mobile Financial Service provided by Al-Arafah Islami Bank Limited and authorized by Bangladesh Bank

4. Is there any charge for registration?

- NO, the registration is completely FREE!

5. What services HelloCash currently offers?

- Cash In
- Cash Out
- P2P (Person to Person)
- Mobile Airtime Recharge
- PIN Change

6. Can I do transaction 24/7 using HelloCash?

- Yes

7. Do I need to register to use HelloCash services?

- Yes

8. Who can register for HelloCash?

- Age 18 or above
- Having valid photo National ID/Driving License/Passport

9. Where should I go to open a HelloCash account?

- To any Al-Arafah Islami Bank Limited appointed HelloCash agent.

10. Do I need to have a mobile phone to avail the service?

- Yes

11. Do I need to buy a new SIM card to open a HelloCash account?

- No, you can use your existing SIM card to open a HelloCash account.

12. Do I need a bank account to use HelloCash?

- No, there is NO need to have a bank account to use HelloCash.

13. Do I need to maintain a minimum balance in my HelloCash Account?

- No.

14. Are my HelloCash account PIN and my SIM-card PIN the same?

- No, both are completely different.

15. How shall I be notified after each transaction?

- You will get an instant flash notification and also a confirmation SMS after each transaction.

16. What shall I do if I forget my PIN?

- Call HelloCash Helpline at 16434.

17. How long does it take to complete a transaction?

- Usually it takes less than a minute.

18. What to do in case I sent money to a wrong number?

- Call HelloCash Helpline (16434) without any delay.

19. What happens if I enter a wrong PIN multiple times?

- If you enter wrong PIN for 5 consecutive times, your account will be temporarily blocked; you will have to contact HelloCash Helpline (16434) to prove your ownership and unblock the account.

20. What will be the process if the transaction ID and/or confirmation SMS is unavailable?

- Call HelloCash Helpline (16434).

21. What to do if I do not get any confirmation notification after a transaction?

- To confirm the status of transaction, you can check your account balance. If you still want to confirm, please call HelloCash helpline 16434.

22. What type of handset is required to use HelloCash?

- You can use HelloCash with ANY handset.

23. What happens to my HelloCash account if I change my mobile number?

- You can register a new one against your new number.

24. What do I do if I lose my SIM card or mobile phone?

- Call HelloCash helpline 16434 immediately.

25. How do I keep my account secure?

- Do not share your PIN with anyone.

26. Is there any charge for accessing HelloCash through USSD?

- No.

27. Is there any charge if I call HelloCash Helpline?

- Standard airtime charge will be applicable.

28. How shall I pay the transaction charges?

- Respective service charges will be charged to your account balance automatically.

29. Where can I make complaints?

- HelloCash helpline: 16434

Thank You