

**This Key Fact Document is important to you.**

**1. Personal Accounts**

**Lite Wallet Bundle:** A Lite account is given to Eswatini citizens who sign up using either the USSD or Smart App channels. These customers are required to provide limited KYC information and will receive limited functionality.

**Pro Account Bundle:** A Pro account is given to Eswatini citizens and foreign nationals who either upgraded from a Lite account or have undergone a full KYC process. These customers receive additional functionality on their account, including increased transactional and account limits. Pro Account Bundle holders can apply to act as Micro-merchants or agents and will be required to submit additional KYC information. The applicable commission is the same as business merchant commission.

Account Details	Lite Wallet Bundle	Pro Account Bundle
<b>Account Types</b>	Personal Wallet	Personal Wallet
<b>Available Withdrawal Options</b>	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.
<b>Limits</b>	<b>Lite Transaction</b> <ul style="list-style-type: none"> <li>Max Balance: E15000</li> <li>Max Daily Debit: E15000</li> <li>Max Monthly: E25000</li> </ul>	<b>Pro Transaction</b> <ul style="list-style-type: none"> <li>Max Balance: (turnover based)</li> <li>Max Daily Debit: (turnover based)</li> </ul>

Cost of Services	Lite Wallet Bundle	Pro Account Bundle
<b>Fees and Charges</b>	<b>Free</b> <ul style="list-style-type: none"> <li>Inter-account transfers</li> <li>Payments</li> <li>EFT to Standard Bank Account/Wallet</li> <li>Cash in</li> </ul> <b>Value Added Services</b> <ul style="list-style-type: none"> <li>Electricity</li> <li>Airtime</li> </ul> <b>Charged Services</b> <ul style="list-style-type: none"> <li>EFT to other Banks E16.00</li> <li>Cash Out and Send Money fees</li> </ul>	<b>Free</b> <ul style="list-style-type: none"> <li>Inter-account transfers</li> <li>Payments</li> <li>EFT to Standard Bank Account/Wallet</li> <li>Cash in</li> </ul> <b>Value Added Services</b> <ul style="list-style-type: none"> <li>Electricity</li> <li>Airtime</li> </ul> <b>Charged Services</b> <ul style="list-style-type: none"> <li>EFT to other Banks E16.00</li> <li>Cash Out and Send Money fees</li> </ul>

Directors: T. Hlophe (Chairman), S. Dlamini, S. Masuku, N. Motsa, Z. Magagula, R. Poole, A. Coutinho, K. Mabuza, B. Nyamane, M. Fakudze (Chief Executive)

Company Secretary: W. Dlamini

Value Range (SZL)		Fee		Value Range (SZL)		Fee	
Min.	Max.	Send Money	Cash Out	Min.	Max.	Send Money	Cash Out
1	19.99	1	1	1	19.99	1	1
20	50.99	2	2	20	50.99	2	2
51	100.99	2	3	51	100.99	2	3
101	200.99	4	5	101	200.99	4	5
201	500.99	6	6	201	500.99	6	6
501	800.99	8	10	501	800.99	8	10
801	1000.99	10	12	801	1000.99	10	12
1001	1500.99	12	14	1001	1500.99	12	14
1501	2000.99	13	15	1501	2000.99	13	15
2001	5000.99	15	17	2001	5000.99	15	17
5001	10000.99	17	25	5001	10000.99	17	25
10001	15000.99	25	35	10001	15000.99	25	35

## 2. Business Accounts

**Merchant Account Bundle:** Merchant account can be applied for by customers who have undergone full KYC process. The customer is required to provide details of their business, including their trading location. These customers can also opt to become searchable on the app and act as a point of presence for the bank. They earn commission for facilitating customer transactions, including cash in, cash out and voucher payments.

**Business Account Bundle:** Business account can be applied for by customers who hold a Pro Account. The customer is required to provide details of their business, including their trading details. These customers can perform bulk fund disbursements to designated recipients as part of humanitarian, aid provision salaries, stipends, allowances, petty cash, etc.

Account Details	Merchant Account Bundle	Business Account Bundle
<b>Account Types</b>	<ul style="list-style-type: none"> <li>Merchant Account</li> </ul>	<ul style="list-style-type: none"> <li>Business Account</li> </ul>
<b>Available Withdrawal Options</b>	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.
<b>Limits</b>	<b>Merchant Account</b> <ul style="list-style-type: none"> <li>Max Balance: (business turnover)</li> <li>Max Daily Debit: business turnover)</li> </ul>	<b>Business Account</b> <ul style="list-style-type: none"> <li>Max Balance: (business turnover)</li> <li>Max Daily Debit: (business turnover)</li> </ul>

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<b>Merchant Commissions</b>	<b>Super Merchant Commission</b>			
	<b>Value Range (SZL)</b>		<b>Fixed Comm</b>	<b>Fixed Comm</b>
	<b>Min</b>	<b>Max</b>	<b>Cash In</b>	<b>Cash Out</b>
	1	19.99	E0.35	E0.35
	20	50.99	E0.75	E0.75
	51	100.99	E1.20	E1.50
	101	200.99	E2.00	E2.00
	201	500.99	E2.50	E3.00
	501	800.99	E4.00	E4.50
	801	1000.99	E5.00	E6.00
	1001	1500.99	E6.00	E7.00
	1501	2000.99	E6.50	E7.50
	2001	5000.99	E10.00	E10.00
	5001	10000.99	E11.50	E12.50
10001	15000.99	E16.50	E17.50	
	<b>Value Added Services Commissions</b>			
	<p><b>Mobile services:</b></p> <ul style="list-style-type: none"> <li>• Eswatini mobile: 6%</li> <li>• MTN: 3%</li> </ul> <p><b>Prepaid electricity:</b></p> <ul style="list-style-type: none"> <li>• EEC: 0.25%</li> </ul>			
<b>Benefits Associated with the Account</b>	<ul style="list-style-type: none"> <li>• No monthly management fees</li> <li>• Funds are immediately available</li> <li>• Account is open to more deposits</li> <li>• Option to open additional accounts</li> <li>• Commission earned for services rendered (Cash In*, Cash Out).</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The cash-in commission shall be paid monthly</li> </ul>			<ul style="list-style-type: none"> <li>• No monthly management fees</li> <li>• Funds are immediately available</li> <li>• Account is open to more deposits</li> <li>• Option to additional accounts</li> <li>• Bulk Disbursements</li> </ul>

### 3. Queries and Complaints

For any further details or queries, please contact our Customer Contact Centre on **25175350** or email to [unayosz@stanbic.com](mailto:unayosz@stanbic.com)

If you are unsatisfied with our response to your question or complaint, you are free to escalate the issue to the ombudsman.

### 4. Frequently Asked Questions

Question	Answer
How do I register?	<b>Registration on the APP</b> <ul style="list-style-type: none"><li>Using a smartphone, download the Unayo App from the iOS/ Android app store and follow the prompts to register</li></ul> <b>Registration on USSD</b> <ul style="list-style-type: none"><li>Dial <b>*334#</b> from any mobile device connected to any local network and follow the prompts to register.</li></ul>
How do I deposit Cash / Cash-in?	To deposit cash, you create a "cash in" voucher in the amount that you want to deposit. When you present this to a merchant, they will be able to enter it into their device and accept your cash. Your account will be credited with the same amount of money as you handed the merchant.
How do I withdraw cash / cash-out?	To withdraw cash, you create a "cash out" voucher in the amount that you want to withdraw. When you present this to a merchant, they will be able to enter it into their device and give you cash in the same amount as your voucher. Your account balance will be reduced by the same amount of money as you requested from the merchant.
How do I pay someone?	You can pay someone using the any of the following methods: <b>Scan to pay</b> <ul style="list-style-type: none"><li>This allows you to scan another customer's QR code and enter a payment amount.</li></ul> <b>Send Money</b> <ul style="list-style-type: none"><li>This allows you to send money to a customer's email or cellphone number, which they can then redeem at a participating merchant.</li></ul> <b>Payment Voucher</b> <ul style="list-style-type: none"><li>This allows you to generate a payment voucher that the recipient can redeem at a participating merchant.</li></ul> <b>Bank Account</b> <ul style="list-style-type: none"><li>This allows you to enter the customer's account details (Standard Bank account or one at a different bank) and make a payment to that account.</li></ul>

**For enquiries****Tel:** +268 2517 5350**E-mail:** [unayosz@stanbic.com](mailto:unayosz@stanbic.com)