



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
Account Types	Personal Wallet	Personal Wallet
Available Withdrawal Options	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.
Limits	Lite Transaction <ul style="list-style-type: none"> Max Balance: E15,000 Max Daily Debit: E15,000 Max Monthly: E25,000 	Pro Transaction <ul style="list-style-type: none"> Max Balance: (turnover based) Max Daily Debit: (turnover based)

Cost of Services	Personal Account
Fees and Charges	<p>Free</p> <ul style="list-style-type: none"> Inter-account transfers Statement EFT from Unayo to Standard Bank Unayo Cash Deposit <p>Value Added Services</p> <ul style="list-style-type: none"> Electricity Airtime <p>Charged Services</p> <ul style="list-style-type: none"> EFT to other Banks E19.14 Cash Out and Send Money fees DSTV Payments EWSC Post-Paid Water Payments Scan To Pay Services

Standard Bank Eswatini 4th and 5th Floor Corporate Place Building Mbabane / PO Box A294 Swazi Plaza Eswatini
Tel. Switchboard: +268 2405 3000 / Fax +268 2404 5899 / www.standardbank.co.sz / S.W.I.F.T. Address: SBIC SZ MX

Directors: Z. Magagula (Chairman) N. Motsa, S. Dlamini, A. Coutinho, R. Poole, B. Nyamane, T. Dlamini, M. Fakudze (Chief Executive) Company Secretary: W. Dlamini

Value Range (SZL)		Fee (SZL)	
Min.	Max.	Send Money	Cash Out
1	19.99	1.00	1.05
20	50.99	3.00	2.05
51	100.99	5.00	3.10
101	200.99	6.00	5.10
201	500.99	7.00	6.10
501	800.99	10.00	10.30
801	1000.99	12.00	12.50
1001	1500.99	13.00	14.50
1501	2000.99	14.00	15.50
2001	5000.99	15.00	17.50
5001	7000.99	17.00	17.50
5001	10000.99	18.00	25.50
10001	15000.99	25.00	36.00

Value Range (SZL)		Fee (SZL)	
Min.	Max.	EWSC Buy	DSTV Buy
1	19.99	2.50	8.50
20	50.99	2.50	8.50
51	100.99	3.00	8.50
101	200.99	5.00	8.50
201	500.99	5.00	8.50
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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
Account Types	<ul style="list-style-type: none"> Merchant Account 	<ul style="list-style-type: none"> Business Account
Available Withdrawal Options	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.
Limits	Merchant Account <ul style="list-style-type: none"> Max Balance: (business turnover) Max Daily Debit: business turnover 	Business Account <ul style="list-style-type: none"> Max Balance: (business turnover) Max Daily Debit: (business turnover)

Cost of Services	Merchant Account Bundle	Business Account Bundle																																																																																																																								
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5001	10000.99	15.00	8.50
10001	15000.99	15.00	8.50

Merchant Commissions

Merchant Commission			
Value Range (SZL)		Fixed Comm	Fixed Comm
Min	Max	Cash In	Cash Out
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

Merchant Commission			
Value Range (SZL)		EWSC Sell Comm	DSTV Sell Comm
Min	Max		
1	19.99	E0.075	E1.70
20	50.99	E0.075	E1.70
51	100.99	E0.09	E1.70
101	200.99	E0.15	E1.70
201	500.99	E0.15	E1.70
501	800.99	E0.15	E1.70
801	1000.99	E0.225	E1.70
1001	1500.99	E0.225	E1.70
1501	2000.99	E0.3	E1.70
2001	5000.99	E0.375	E1.70
5001	10000.99	E0.45	E1.70
10001	15000.99	E0.45	E1.70

	<p>Value Added Services Commissions</p> <p>Mobile services:</p> <ul style="list-style-type: none"> • Eswatini mobile: 5% • MTN: 2.5% <p>Prepaid electricity:</p> <ul style="list-style-type: none"> • EEC: 0.2% 	
<p>Benefits Associated with the Account</p>	<ul style="list-style-type: none"> • No monthly management fees • Funds are immediately available • Account is open to more deposits • Option to open additional accounts • Commission earned for services rendered (Cash In*, Cash Out, VAS). <p>Note:</p> <ul style="list-style-type: none"> • The cash-in commission is paid monthly 	<ul style="list-style-type: none"> • No monthly management fees • Funds are immediately available • Account is open to more deposits • Option to additional accounts • Bulk Disbursements

3. Queries and Complaints

For any further details or queries, please contact our Customer Contact Centre on **25175300** or email to 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. You may send your complaint by email: ombudsman@centralbank.org.sz, or post your letter (written in English or Siswati) to: P. O. Box 546 Mbabane, or have it hand delivered to the Central Bank of Eswatini, Mbabane or call at **2408 2274**.

4. Frequently Asked Questions

Question	Answer
How do I register?	Registration on the APP <ul style="list-style-type: none">Using a smartphone, download the Unayo App from the iOS/ Android app store and follow the prompts to register Registration on USSD <ul style="list-style-type: none">Dial *334# from any mobile device connected to any local network and follow the prompts to register.
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: Scan to pay <ul style="list-style-type: none">This allows you to scan another customer's QR code and enter a payment amount. Send Money <ul style="list-style-type: none">This allows you to send money to a customer's email or cellphone number, which they can then redeem at a participating merchant. Payment Voucher <ul style="list-style-type: none">This allows you to generate a payment voucher that the recipient can redeem at a participating merchant. Bank Account <ul style="list-style-type: none">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.

For enquiries

Tel: +268 2517 5300

E-mail: unayosz@stanbic.com