



## TERMS AND CONDITIONS FOR UNAYO TIYENI MOM'MO REFER-TRANSACTION-EARN CAMPAIGN

By participating in Tiyeni mom'mo, the customer confirms to be bound by these terms and conditions.

### 1. Participants

- Individuals
- Communities
- Merchants

### 2. Promotion mechanics

- 2.1. Refer a Friend acquisition campaign will run from **1<sup>st</sup> October 2022 to 31<sup>st</sup> January 2023**
- 2.2. Make sure you are a registered Unayo Customer, and that you have recently bought airtime, paid for electricity, sent money e.t.c
- 2.3. Identify individuals within your social circle who are not on Unayo
- 2.4. Support them to complete the registration process and run their first transaction
- 2.5. Then dial **\*247\*2# on your phone**
- 2.6. Once on the menu, accept the terms and conditions and follow the menu prompts
- 2.7. You will enter the phone number of your recently added connection
- 2.8. You will submit and the system will validate your inputs

### 3. Rewarding criteria and Incentives for those that refer and help a 'friend' to transact'

- 3.1. The claimant of the incentive is an Unayo registered and transacting customer.
- 3.2. **MK400 per** verified registered and transacted customer
- 3.3. The new customer needs to transact a **minimum value of K100** on Unayo for the incentive to be awarded
- 3.4. After all verification processes, the Unayo account used to register the referred person on Unayo will be credited with the incentive
- 3.5. No limits - the more they will register the more money they will make.

### 4. General terms and conditions

- 4.1. Registering a person on Unayo will indicate his/her agreement to be bound by these terms and conditions.
- 4.2. The promotion and these terms and conditions will be governed by Malawian laws and any disputes will be subject to the exclusive jurisdiction of the courts of Malawi.
- 4.3. STANDARD BANK reserves the right to amend these Terms and Conditions at any time. Any revised version will be effective immediately that it is displayed on the corporate website.
- 4.4. In the event that these Terms and Conditions are translated into any language other than English, the terms of the English Language version shall prevail in the event of any conflict.
- 4.5. In the event of any comments or questions concerning these Terms and Conditions, please contact us by e-mailing Unayo Customer Care [unayocustomer@standardbank.co.mw](mailto:unayocustomer@standardbank.co.mw) or call toll free 247