

Chikalata cha Mfundo zofunikira ndi chofunikira kwa inu ((KFD))**1. Ma Akaunti a munthu**

Lite Account Bundle: Lite Akaunit ndi akaunti imene imaperekedwa kwa makasitomala(Mzika za zokha) amene amalowa pogwiritsa ntchito ma USSD kapena njira za Smart App. Makasitomala amenewa amapereka uthenga ochepa wa KYC ndipo adzalandira ntchito zochepa basi.

Pro Account Bundle: Pro account ndi akaunti imene imaperekdwa kwa makasitomala (Mzika za ku Malawi ndi za kunja kwa dziko lino la Malawi) amene mwina anakonzanso ma akaunti awo kuchokera ku Lite Akaunti kapena adutsa mu dongosolo la KYC. Makasitomala awa amalandira ntchito zina zoonjezera pa maakaunti awo. Kuphatikizapo kuwonjezera zochitika mu akaunti komanso zosayenera kuchita ku akaunti. Amene ali ndi ma akaunti a Pro Account Bundle kupempha kuti akhale ngati ochita malond an'ono kapena maageni ndipo adzafunika kupereka uthenga wa KYC oonjezera.

Tsatane tsatane wa Akaunti	Lite Account Bundle	Pro Account Bundle
Mitundu ya Akaunti	Personal Wallet	Akaunti ya Personal Wallet
Njira zotengera ndalama zimene zilipo	Ndalama zimakhalapo mwachangu, ndipo akaunti ndi yomasuka kulowetsa ndalama ndi kutapitsa ndalama nthawi ina iliyonse.	Ndalama zimakhalapo mwachangu, ndipo akaunti ndi yomasuka kulowetsa ndalama ndi kutapitsa ndalama nthawi ina iliyonse.
Malire ake	Zochitika ku Akaunti ya Lite - Ndalama zotsalako zosachepera : MWK 300 000 - Ndalama zotsalako patsiku zosaposepa : MWK 300 000	Zochitika ku Pro - Ndalama zotsalako zosachepera: MWK 1 000 000 - Ndalama zotsalako patsiku zosaposepa : MWK 750 000

Mitengo	Lite Account Bundle	Pro Account Bundle
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Zilipira ndi zolipiritsa
Zaulele

- Kutumiza ndalama kuchoka ku akaunti ina kupita ina
- Zolipira
- Kutumiza ndalama
- Kutumiza ndalama kudzera pa makina ku Standard Bank kapena ku Wallet
- Ndalama zolowa

Zofunika kulupira

- Kulipira kutenga ndalama

Ndalama zake (MKW)		Zolipira	
zosache pera.	Zosapos era	Zolipira %	Mtengo wolipira wokhaziki ka
50	500	4,00%	MWK 20
501	1000	3,50%	MWK 35
1001	2500	3,20%	MWK 80
2501	5000	3,00%	MWK 150
5001	10000	3,40%	MWK 340
10001	15000	3,33%	MWK 500
15001	20000	3,35%	MWK 670
20001	30000	3,03%	MWK 910
30001	40000	2,50%	MWK 1000
40001	50000	2,50%	MWK 1250
50001	70000	2,86%	MWK 2000
70001	100000	2,50%	MWK 2500
100001	150000	1,87%	MWK 2800
150001	200000	1,50%	MWK 3000
200001	300000	1,50%	MWK 4500

- Kutumiza ndalama ku akaunti ya banki kapena ku Wallet ina pa makina a magetsi makina: MWK 950

Zaulele

- Kutumiza ndalama kuchoka ku akaunti ina kupita ina
- Zolipira
- Kutumiza ndalama
- Kutumiza ndalama kudzera pa makina ku Standard Bank kapena ku Wallet
- Ndalama zolowa

Zofunika kulupira

- Kulipira kutenga ndalama

Ndalama zake (MKW)		Zolipira	
zosach epera.	Zosapo sera .	Zolipira %	Mtengo wolipira wokhazikika
50	500	4,00%	MWK 20
501	1000	3,50%	MWK 35
1001	2500	3,20%	MWK 80
2501	5000	3,00%	MWK 150
5001	10000	3,40%	MWK 340
10001	15000	3,33%	MWK 500
15001	20000	3,35%	MWK 670
20001	30000	3,03%	MWK 910
30001	40000	2,50%	MWK 1000
40001	50000	2,50%	MWK 1250
50001	70000	2,86%	MWK 2000
70001	100000	2,50%	MWK 2500
100001	150000	1,87%	MWK 2800
150001	200000	1,50%	MWK 3000
200001	300000	1,50%	MWK 4500
300001	400000	1,50%	MWK 6000
400001	750000	1,07%	MWK 8000
750001	750001+	1,20%	MWK 9000

Kutumiza ndalama ku akaunti ya banki kapena ku Wallet ina pa makina a magetsi makina: MWK 950

Mphindu logwirizana ndi Akaunti	• Palibe ndalama zolipira chifukwa choyang'anira akaunti • Ndalama zilipo mwachangu Funds are immediately available • Akaunti ndi yomasuka kulandira ndalama zambiri	• Palibe ndalama zolipira chifukwa choyang'anira akaunti • Ndalama zilipo mwachangu Funds are immediately available Akaunti ndi yomasuka kulandira ndalama zambiri
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2. Ma Akaunti a Bizinesi

Merchant Account Bundle: Akaunti ya Merchant ikhoza kutsegulidwa ndi makasitomala amene anadutsa mu ndondomeko yonse ya KYC. Makasitomala awa amafunika kupereka uthenga watsatanetsatane wa mabizinesi awo, kuphatikizapo malo amene amachitirako bizinesi. Makasitomala awa akhozanso kufuna kukhala pa App mawa imene imafufuza ndikukhala ngati iwo ndi banki . Iwowa amalandira chiwongola dzanja powongolera zochitika za makasitomala, kuphatikizapo kolwetsa ndalama, kutapa ndalama ndi kulipira ma votcha.

Donor Account Bundle: Donor ikhoza kutsegulidwa kwa kasitomala amene ali ndi akaunti ya Pro. Kasitomala akufunika kupereka tsatanetsatane wa mabizinesi awo, kuphatikizapo zimene tsatanetsatane wa malonda awo. Makasitomala awa akhoza kutumiza ndalama zankhaninkhani kwa anthu osankhidwa ngati chithandizo kwa anthu ovutika kapena chithandizo

Tsatane tsatane wa Akaunti	Merchant Account Bundle	Donor Account Bundle
Mitundu ya Akaunti	Akaunti ya Wamalonda	Akaunti ya Wamalonda
Njira zotengea ndalama zimene zilipo	Ndalama zilipo mwachangu, ndipo akaunti ndi yotseguka kulowetsa ndalama ndi kutapitsa ndalama nthawi ina iliyonse.	Ndalama zilipo mwachangu, ndipo akaunti ndi yotseguka kulowetsa ndalama ndi kutapitsa ndalama nthawi ina iliyonse
Malire ake	Akaunti ya Bizinesi - Ndalama zotsala zosachepera : MWK 100 000 000 - Ndalama zotsala zosaposepa : MWK 100 000 000	Akaunti ya Bizinesi - Ndalama zotsala zosachepera: MWK 100 000 000 - Ndalama zotsala zosaposepa : MWK 100 000 000

Mitengo	Merchant Account Bundle	Donor Account Bundle
Zolipira ndi zolipiritsa	Zaulele - Kutumiza ndalama kuchoka ku akaunti ina kupita ina - Zolipira - Kutumiza ndalama - Kutumiza ndalama kudzera pa makina ku Standard Bank kapena ku Wallet - Ndalama zolowa Zofunika kulupira - Kulipira kutenga ndalama	Zaulele - Kutumiza ndalama kuchoka ku akaunti ina kupita ina - Zolipira - Kutumiza ndalama - Kutumiza ndalama kudzera pa makina ku Standard Bank kapena ku Wallet - Ndalama zolowa Zofunika kulupira - Kulipira kutenga ndalama

Standard Bank Plc, Authorised financial service provider. Regulated by the Reserve Bank of Malawi.
 We subscribe to all the Financial Services Law applicable to Malawi.

	<table><tr><th colspan="2">Mtengo wa ndalama (MWK)</th><th colspan="2">Zolipira</th></tr><tr><th>Zosachepera .</th><th>Zosapose .</th><th>% ya zolipira</th><th>Mitengo yolipirira yokhazikika</th></tr><tr><td>50</td><td>500</td><td>4,00%</td><td>MWK 20</td></tr><tr><td>501</td><td>1000</td><td>3,50%</td><td>MWK 35</td></tr><tr><td>1001</td><td>2500</td><td>3,20%</td><td>MWK 80</td></tr><tr><td>2501</td><td>5000</td><td>3,00%</td><td>MWK 150</td></tr><tr><td>5001</td><td>10000</td><td>3,40%</td><td>MWK 340</td></tr><tr><td>10001</td><td>15000</td><td>3,33%</td><td>MWK 500</td></tr><tr><td>15001</td><td>20000</td><td>3,35%</td><td>MWK 670</td></tr><tr><td>20001</td><td>30000</td><td>3,03%</td><td>MWK 910</td></tr><tr><td>30001</td><td>40000</td><td>2,50%</td><td>MWK 1000</td></tr><tr><td>40001</td><td>50000</td><td>2,50%</td><td>MWK 1250</td></tr><tr><td>50001</td><td>70000</td><td>2,86%</td><td>MWK 2000</td></tr><tr><td>70001</td><td>100000</td><td>2,50%</td><td>MWK 2500</td></tr><tr><td>100001</td><td>150000</td><td>1,87%</td><td>MWK 2800</td></tr><tr><td>150001</td><td>200000</td><td>1,50%</td><td>MWK 3000</td></tr><tr><td>200001</td><td>300000</td><td>1,50%</td><td>MWK 4500</td></tr><tr><td>300001</td><td>400000</td><td>1,50%</td><td>MWK 6000</td></tr><tr><td>400001</td><td>750000</td><td>1,07%</td><td>MWK 8000</td></tr><tr><td>750001</td><td>750001+</td><td>1,20%</td><td>MWK 9000</td></tr></table> Kutumiza ndalama pa makina a magetsi (EFT) ku banki ina kapena ku : MWK950	Mtengo wa ndalama (MWK)		Zolipira		Zosachepera .	Zosapose .	% ya zolipira	Mitengo yolipirira yokhazikika	50	500	4,00%	MWK 20	501	1000	3,50%	MWK 35	1001	2500	3,20%	MWK 80	2501	5000	3,00%	MWK 150	5001	10000	3,40%	MWK 340	10001	15000	3,33%	MWK 500	15001	20000	3,35%	MWK 670	20001	30000	3,03%	MWK 910	30001	40000	2,50%	MWK 1000	40001	50000	2,50%	MWK 1250	50001	70000	2,86%	MWK 2000	70001	100000	2,50%	MWK 2500	100001	150000	1,87%	MWK 2800	150001	200000	1,50%	MWK 3000	200001	300000	1,50%	MWK 4500	300001	400000	1,50%	MWK 6000	400001	750000	1,07%	MWK 8000	750001	750001+	1,20%	MWK 9000	<table><tr><th colspan="2">Mtengo wa ndalama (MWK)</th><th colspan="2">Zolipira</th></tr><tr><th>Zosachepera .</th><th>Zosapose .</th><th>% ya zolipira</th><th>Mitengo yolipirira yokhazikika</th></tr><tr><td>50</td><td>500</td><td>4,00%</td><td>MWK 20</td></tr><tr><td>501</td><td>1000</td><td>3,50%</td><td>MWK 35</td></tr><tr><td>1001</td><td>2500</td><td>3,20%</td><td>MWK 80</td></tr><tr><td>2501</td><td>5000</td><td>3,00%</td><td>MWK 150</td></tr><tr><td>5001</td><td>10000</td><td>3,40%</td><td>MWK 340</td></tr><tr><td>10001</td><td>15000</td><td>3,33%</td><td>MWK 500</td></tr><tr><td>15001</td><td>20000</td><td>3,35%</td><td>MWK 670</td></tr><tr><td>20001</td><td>30000</td><td>3,03%</td><td>MWK 910</td></tr><tr><td>30001</td><td>40000</td><td>2,50%</td><td>MWK 1000</td></tr><tr><td>40001</td><td>50000</td><td>2,50%</td><td>MWK 1250</td></tr><tr><td>50001</td><td>70000</td><td>2,86%</td><td>MWK 2000</td></tr><tr><td>70001</td><td>100000</td><td>2,50%</td><td>MWK 2500</td></tr><tr><td>100001</td><td>150000</td><td>1,87%</td><td>MWK 2800</td></tr><tr><td>150001</td><td>200000</td><td>1,50%</td><td>MWK 3000</td></tr><tr><td>200001</td><td>300000</td><td>1,50%</td><td>MWK 4500</td></tr><tr><td>300001</td><td>400000</td><td>1,50%</td><td>MWK 6000</td></tr><tr><td>400001</td><td>750000</td><td>1,07%</td><td>MWK 8000</td></tr><tr><td>750001</td><td>750001+</td><td>1,20%</td><td>MWK 9000</td></tr></table> Kutumiza ndalama pa makina a magetsi (EFT) ku banki ina kapena ku : MWK950	Mtengo wa ndalama (MWK)		Zolipira		Zosachepera .	Zosapose .	% ya zolipira	Mitengo yolipirira yokhazikika	50	500	4,00%	MWK 20	501	1000	3,50%	MWK 35	1001	2500	3,20%	MWK 80	2501	5000	3,00%	MWK 150	5001	10000	3,40%	MWK 340	10001	15000	3,33%	MWK 500	15001	20000	3,35%	MWK 670	20001	30000	3,03%	MWK 910	30001	40000	2,50%	MWK 1000	40001	50000	2,50%	MWK 1250	50001	70000	2,86%	MWK 2000	70001	100000	2,50%	MWK 2500	100001	150000	1,87%	MWK 2800	150001	200000	1,50%	MWK 3000	200001	300000	1,50%	MWK 4500	300001	400000	1,50%	MWK 6000	400001	750000	1,07%	MWK 8000	750001	750001+	1,20%	MWK 9000
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3. Mafunso ndi Madandaulo ndi Zodandaula

Kuti mudziwe zambiri kapena ngati pali mafunso, chonde lumikizani ndi a Customer Care Centre athu pa 247 (toll-free) kapena tumizani email kwa customercare@standardbank.co.mw.

Ngati simukukhutira ndi yankho lathu ku funso lanu kapena dandaulo lanu, muli ndi ufulu otengera nkhani imeneyi kwa a Registrar a Financial Institutions.

Reserve Bank ya Malawi kuti muthandizike poimba pa +265(0) 1 820299/444.

4. Mafunso Ofunsidwa kawirikawiri

Funso	Yankho
Kodi ndingalembetse bwanji?	Kulembetsa pa APP - Pogwiritsa ntchito smartphone pezani App ya Unayo kuchokera pa App ya iOS kapena ya Android app store ndipo tsatirani malangizo olembetsera Kulembetsa pa USSD - Imbani *388# kuchokera pa foni iliyonse ya 'manja ndi kutsatira malangizo olembetsera
Kodi ndingaike bwanji kapena ndingatenge bwanji ndalama?	Kuika ndalama, mulembe votcha ya "ndalama zolowa" mu ndalama zochuluka m'mene mukufunira kuika. Mukatengera izi kwa wamalonda, iwo atha kulowetsa zimenezi mu foni yawo ndi kuvomereza ndalama zanu. Akaunti yanu iwonjezera ndalama zochuluka chimodzimodzi zimene mwapereka kwa wamalonda.
Kodi ndingatape bwanji ndalama/ ndingatenge bwanji ndalama?	Kutapa ndalama, mulembe votcha "ndalama zotenga" mu ndalama zochuluka zimene zimene mukufuna kutenga. Mukamupatsa izi wa malaonda, iwo adzatha kulowetsa izi mu makina awo ndikukupatsani ndalama zochuluka mofanana ndi zimene munalemba pa votcha. Akaunti yanu idzachotsera ndi ndalama zochuluka chimodzimodzi zimene munapempha kwa wa malaonda.
Ndingalipire bwanji munthu ?	Mukhoza kulipira wina pogwiritsa ntchito nambala mu njira zosiyasiyana: Kuchita scan kuti mulipire - Izi zimakulolani kuchita scan QR code ya kasitomala wina ndikulowetsa kuchuluka kwa ndalama zolipira. Kutumiza ndalama - Izi zimakulolani kutumiza ndalama ku email ya kasitomala kapena ku foni ya m'manja ya kasitomala, zimene akhoza kuzitengera kwa wamalonda aliyense amene akutenga nawo mbali. Kulipira ndi Votcha - Izi zimakulolani kupanga votcha yolipirira imene wolandira akhoza kukatenga ndalama kwa wamalonda wotenga nawo mbali. Akaunti ya ku Banki - Izi zimakulolani inu kulowetsa uthenga wokhudzana ndi akaunti ya kasitomala (Akaunti ya Unayo kapena imodzi ya ku banki ina) kenaka ndikulipira ku akaunti imeneyo.

5.