

## Unayo World (Cardload) Terms and Conditions

**By accepting these terms and conditions, the Customer hereby agrees to abide by the terms set out in this Agreement.**

### 1. Overview

Unayo World is a remittance solution that simplifies the local and cross-border transactions. With Unayo World, you can add funds to your own account.

#### To get started:

- Select the destination country where you wish to perform the transaction.
- Load any existing bank card on your profile to use it as the source of funds for the transaction.
  - The card holder must authorise the card link action (this is a zero amount transaction)
  - The card holder must authorise every transaction
- Select which card you want to use for funding your transaction (source of funds)
- Enter the amount (any fees will be presented on screen)
- Complete the transaction

### 2. Eligibility

- Clients who signed up and passed the KYC requirements
- Users must be over the age of 18
- Clients in countries that aren't sanctioned/embargoed? (Restricted issuing countries)
- Clients using cards from countries that aren't sanctioned/embargoed? (Restricted issuing countries)
- Clients that are, where applicable, approved by the back-office or regulatory teams.
- Some countries do not allow cards to be linked from other countries for some of the transactions. This is determined by regulation and sanctioned countries.

### 3. Senders responsibilities

- The sender must provide accurate information for that particular transaction, including the recipient's name, surname, account number, mobile, email address, (where applicable).
- The sender must ensure that they have sufficient funds to cover the transaction value and any associated charges (such as service fees). These will be presented before the transaction is initiated.
- The sender must comply with applicable laws and regulations in the sending country and Zimbabwe.
- The sender must comply with the Terms and Conditions and or Terms of Service of the issuing and acquiring institution.
- The sender must ensure that they are legally allowed to transact with the card(s) they are using.

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*Stanbic Bank Zimbabwe, Registered Commercial Bank. Member of the Deposit Protection Corporation*

#### For enquiries

##### Toll Free Numbers

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By Stanbic Bank Zimbabwe

A member of Standard Bank Group

Stanbic Bank Zimbabwe Website : [www.stanbicbank.co.zw](http://www.stanbicbank.co.zw)

Unayo Website: [www.unayo.standardbank.com](http://www.unayo.standardbank.com)

- The sender must undertake not use any of the Unayo World functionality for illegal or money laundering purposes.
- The sender must undertake to use their card responsibly and not share their card information with anyone.

#### 4. Card linking and storage

- This section only refers to the payment card related information.
- Sensitive card information will not be stored by Unayo, as it will make use of tokens. This means that Unayo will not store payment card sensitive information, but only a token.
- Clients can link cards to their profile.
- Some countries do not allow linking cards from all issuing countries. This is determined by regulation and sanctioned countries.
- Unayo will store the following: Masked PAN, expiry date, cardholder name, card scheme and the card token.
- The acquiring switch is PCI:DSS compliant and will acquire and process the card transactions.
- The client consents to, and permits the Bank to use a third party e-commerce platform to acquire and process their card transactions.
- Client accepts the Terms and Conditions before they can link cards and perform transactions.
- If a client suspect that their card has been used for fraudulent purposes or it has not been authorized by them, they need to immediately contact their card issuer as well as Unayo customer services.
- Clients can archive their active cards should they no longer wish to use them. If an active card has reached its expiry date, the system will automatically archive it. Archived cards can not be used for transactions.

#### 5. Legal and regulatory compliance

- The Bank strictly adheres to international sanctions and embargoes imposed by relevant authorities. Therefore, the client acknowledges and agrees that the use of cards from sanctioned countries is strictly prohibited. The Bank may monitor transactions and card information to ensure compliance.
- In the event of suspicion or detection of any attempted use of cards from sanctioned countries, the Bank reserves the right to suspend or terminate the client's access to this functionality and report the incident to the relevant authorities.
- Clients can use local or foreign cards for transactions. This means that clients need to comply with regulations aimed at preventing money laundering.
- Clients must report any suspicious activities to the Bank.
- The Bank must report relevant information to regulatory authorities, such as transaction data, suspicious activity reports, or aggregated statistics on remittance flows.

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- The Bank has to comply with international sanctions and embargoes, which involves screening customers and transactions against sanctioned individuals, entities, or countries
- The Bank, as the remittance provider, is licensed and authorized by regulatory bodies to offer remittance services, ensuring compliance with licensing requirements.

## 6. Unayo World service fees and exchange rates

Unayo will charge an Unayo World service fee when the card is used for transacting.

Please refer to the Unayo participating/destination country Key Facts Document (KFD) for detailed information about fees.

### Foreign exchange/interchange fees

- Unayo World transactions are acquired in United States Dollars (USD)
- The exchange rate is determined at the time of the transaction for the total amount of the transaction, including the Unayo World service fee and possible taxes.

### Unayo World Pay Unayo bank account

- The sender/payer will be charged an Unayo World service fee and possibly other fees/taxes for Pay Unayo bank account transactions.
- The recipient of an Unayo World Pay Unayo bank account transaction must be an Unayo client. If the recipient does not exist, the transaction will not succeed.
- Bank will not be held responsible for incorrectly captured recipient account numbers and will not be able to refund incorrectly captured transactions.

## 7. Transfer limits

- The card issuer limits are imposed by the card issuer and occur external to the Unayo transaction (acquiring and processing). Should there be an attempt to perform a transaction that exceed any of the issuer limits, the transaction will be rejected by the issuer.

Please refer to the Unayo participating/destination country Key Facts Document (KFD) for detailed information about limits on Unayo.

## 8. Cancellation and refunds

- If Unayo can not complete the processing of the transaction, the transaction will be canceled by the system and the card transaction will be refunded automatically.
- The bank does not have control over these funds once a transaction has been processed. This means that Unayo World transactions can not be refunded to clients.

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Transactions where incorrect details were captured by the sender, can also not be refunded.

- The card dispute and charge-back processes can be followed for Unayo World remittance transactions via the card processes, provided they are filed within the prescribed number of days.

## 9. Dispute resolution

- The sender must inform their issuing bank that they want to file a dispute for a transaction, within the prescribed number of days from when the transaction occurred.
- The issuing bank will investigate the matter and may log a charge-back for the transaction.
- The issuing bank will engage with Unayo about the disputed transaction as part of their investigation.
- The issuing bank may load a charge-back for the transaction, if the outcome of the investigation deems it necessary.

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