



unayo[®] transaction fees

Registration	FREE	Sending money to a Standard Bank Account	FREE
Monthly management fees	FREE	Cash In	FREE
Sending money to a registered Unayo number or email	FREE	Buying goods	FREE
Sending money to an unregistered number	FREE	Sending money to other banks	MK950

CASH OUT			SEND MONEY		
From	To	At a Merchant or Standard Bank ATM	From	To	Airtel Money & TNM Mpamba
50	500	MWK 20	50	500	MWK 120
501	1,000	MWK 35	501	1,000	MWK 140
1,001	2,500	MWK 90	1,001	2,000	MWK 185
2,501	5,000	MWK 170	2,001	3,000	MWK 250
5,001	10,000	MWK 440	3,001	5,000	MWK 300
10,001	15,000	MWK 650	5,001	10,000	MWK 400
15,001	20,000	MWK 735	10,001	20,000	MWK 850
20,001	30,000	MWK 1,000	20,001	40,000	MWK 1,800
30,001	40,000	MWK 1,100	40,001	60,000	MWK 2,600
40,001	50,000	MWK 1,375	60,001	100,000	MWK 3,850
50,001	70,000	MWK 2,200	100,001	200,000	MWK 6,600
70,001	100,000	MWK 2,750	200,001	300,000	MWK 9,100
100,001	150,000	MWK 3,080	300,001	400,000	MWK 11,100
150,001	200,000	MWK 3,300	400,001	500,000	MWK 12,600
200,001	300,000	MWK 4,950	500,001	600,000	MWK 13,600
300,001	400,000	MWK 6,500	600,001	750,000+	MWK 14,600
400,001	750,000	MWK 8,000			
750,001	750,001+	1.20%			



Note that all charges are deducted from the Unayo system. You are not required to pay fees to the Merchant. For more information, call 247

Standard Bank Plc is licensed and regulated by the Reserve Bank of Malawi