

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: E15000 Max Daily Debit: E15000 Max Monthly: E25000 	Pro Transaction <ul style="list-style-type: none"> Max Balance: (turnover based) Max Daily Debit: (turnover based)

Cost of Services	Lite Wallet Bundle	Pro Account Bundle
Fees and Charges	Free <ul style="list-style-type: none"> Inter-account transfers Payments EFT to Standard Bank Account/Wallet Cash in Value Added Services <ul style="list-style-type: none"> Electricity Airtime Charged Services <ul style="list-style-type: none"> Send Money E6.00 EFT to other Banks E16.00 Cash Out fees 	Free <ul style="list-style-type: none"> Inter-account transfers Payments EFT to Standard Bank Account/Wallet Cash in Value Added Services <ul style="list-style-type: none"> Electricity Airtime Charged Services <ul style="list-style-type: none"> Send Money E6.00 EFT to other Banks E16.00 Cash Out fees

Directors: T. Hlophe (Chairman), S. Dlamini, S. Masuku, N. Motsa, Z. Magagula, R. Poole, A. Coutinho, K. Mabuza, B. Nyamane, M. Fakudze (Chief Executive)

Company Secretary: W. Dlamini

Value Range (SZL)		Fee	
Min.	Max.	Fee %	Fixed Fee
20	200		5
201	500		11
501	750		16
751	1000		17
1001	2000		21
2001	3000		23
3001	4000		25
4001	5000		30
5001	7000		35
7001	10000		45
10001	13000		55
13001	15000		75

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5001	7000		35
7001	10000		45
10001	13000		55
13001	15000		75

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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Merchant Commissions	Super Merchant Commission			
	Value Range (SZL)		Fixed Comm	Fixed Comm
	Min	Max	Cash In	Cash Out
	20	200	2	1.5
	201	500	5	5
	501	750	6	8
	751	1000	8	8
	1001	2000	10	11
	2001	3000	12	12
	3001	4000	14	12
	4001	5000	16	14
	5001	7000	19	15
	7001	10000	26	17
	10001	13000	33	20
13001	15000	46	23	
	Value Added Services Commissions			
	<p>Mobile services:</p> <ul style="list-style-type: none"> • Eswatini mobile: 6% • MTN: 5% <p>Prepaid electricity:</p> <ul style="list-style-type: none"> • EEC: 0.25% 			
Benefits Associated with the Account	<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) 			<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 **25175350** 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.

4. Frequently Asked Questions

Question	Answer
How do I register?	<p>Registration on the APP</p> <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 <p>Registration on USSD</p> <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?	<p>You can pay someone using the any of the following methods:</p> <p>Scan to pay</p> <ul style="list-style-type: none"> This allows you to scan another customer's QR code and enter a payment amount. <p>Send Money</p> <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. <p>Payment Voucher</p> <ul style="list-style-type: none"> This allows you to generate a payment voucher that the recipient can redeem at a participating merchant. <p>Bank Account</p> <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

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