

This Key Fact Document is important to you.

1. Personal Accounts

Lite Account Bundle: A Lite account is given to customers (Kenya citizens only) who sign up using USSD channel *416#. These customers provide their ID number for KYC purposes and will receive limited functionality only in terms of transactional limits and account limits.

Pro Account Bundle: A Pro account is given to customers (Kenya citizens and Residents) who either upgraded from a Lite account or have signed up using the App where they have submitted a Selfie, Proof of Life video and valid permit (If customer is a resident) as additional requirements to the ID/passport, alien ID number. 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.

Account Details	Lite Account Bundle	Pro Account Bundle
Account Types	Personal Bank Account	Personal Bank Account - Pro
Eligible Profiles	Citizens	Citizens Foreign Nationals Refugees Asylum Seekers
KYC	Lite	Full
Onboarding Channel	USSD (pending ID&V) Smart App? Smart App that will be available through App Store (iPhone users), Google Play Store (Android users) and Huawei App gallery (Huawei users)	Smart App that will be available through App Store (iPhone users), Google Play Store (Android users) and Huawei App gallery (Huawei users)
KYC Steps	<ul style="list-style-type: none"> • Title • First name • Last name • Preferred name • E-mail • Date of birth • Gender • Identification Document – ID Number • Identification Document - Expiry Date 	<ul style="list-style-type: none"> • Title • First name • Last name • Preferred name • E-mail • Mobile • Date of birth • Gender • Identification Document – ID Number • Identification Document - Expiry Date

Stanbic Bank Kenya Limited, Stanbic Bank Centre, Westlands Road, Chiromo / P.O. Box 30550 – 00100, Nairobi, Kenya

Tel: (Switchboard) +254 (20) 326 8000 Fax +254 (20) 375290 / **SWIFT:** SBICKENX / customercare@stanbic.com / stanbicbank.co.ke

Stanbic Bank Kenya Ltd is licensed by the Central Bank of Kenya. Reg. No. 9520. A member of Standard Bank Group.

Directors: K. Mbathi (Chairman), C. Mudiwa* (Chief Executive), P. Mweheire**, R. T. Ngobi, P. N. Gethi, R. B. Osoro, D. F. Kombo, S. N. Gikandi and P. L. Schlebush***

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		<ul style="list-style-type: none"> • Selfie (Include two Photos) + Cognitive analysis • Selfie Video (5 second recording of person) • Other Relevant Identification Document (ID, passport, work permit) • Nationality and Citizenship • Country of residence • Address mapping (incl. Coordinate mapping) • Proof of Residential Address • Source of funds • Current Employment • Income Range • Proof of Income • Tax Responsibility (TIN number)
Available Withdrawal Options	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.	
Account Type	Bank Account	
Transaction	<p>Available</p> <ul style="list-style-type: none"> • Pay for goods through QR code or Merchant till number • Cash In & Cash Out • Inter account transfers • EFT transactions to Stanbic Bank Account/another bank account/mobile money wallets • Send Money • VAS billers e.g. Airtime 	
Limits	<p>Lite Transaction</p> <ul style="list-style-type: none"> • Max per transaction send money: Kes 1,000,000 • Max EFT amount to Stanbic/other unayo: Unlimited. • Max EFT amount to other bank: Unlimited 	<p>Pro Transaction</p> <ul style="list-style-type: none"> • Max per transaction send money: Kes 1,000,000 • Max EFT amount to Stanbic/other unayo: Unlimited. • Max EFT amount to other bank: Unlimited • Debit limit per transaction: Unlimited

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	<ul style="list-style-type: none">• Debit limit per transaction: Kes 500,000• Max Daily Debit: Kes 500,000• Max Daily Credit: Kes 500,000• Credit limit per transaction: 500,000	<ul style="list-style-type: none">• Max Daily Debit: Unlimited• Max Daily Credit: Unlimited• Credit limit per transaction: Unlimited
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Cost of Services	Lite Account Bundle	Pro Account Bundle
Fees and Charges	<p>Tiered Fees</p> <ul style="list-style-type: none"> • Send money • Payment voucher • Scan to pay • Cash out <p>Standard fees</p> <ul style="list-style-type: none"> • EFT to Other Bank – Kes 250 <p>Free</p> <ul style="list-style-type: none"> • Inter-account transfers (within Unayo) • Payments of goods to merchants • EFT to Stanbic Bank Account <p>Cash in</p>	<p>Tiered Fees</p> <ul style="list-style-type: none"> • Send money • Payment voucher • Scan to pay • Cash out <p>Standard fees</p> <ul style="list-style-type: none"> • EFT to Other Bank – Kes 250 <p>Free</p> <ul style="list-style-type: none"> • Inter-account transfers (within Unayo) • Payments of goods to merchants • EFT to Stanbic Bank Account • Cash in
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 	

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2. Business Accounts

Business Account Bundle: Business Account Bundle - Business 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.

Account Details	Business Account Bundle
Account Types	Business Account
Eligible Profiles	Full KYC account holders or members: Citizens Foreign Nationals Refugees Asylum Seekers
KYC	Full
Origination Channel	Smart App that will be available through App Store (iPhone users), Google Play Store (Android users) and Huawei App gallery (Huawei users)
KYC Steps	Full KYC requirements for personal account, including: <ul style="list-style-type: none"> Business Details Business Registration Document with Photo Business associated documents Business Jurisdiction Plot Business Address Business Proof of Address Business Turnover Business Source of Income Proof of Income Business Previous Bank Statement Business PIN Business VAT Related parties
Available Withdrawal Options	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.
Account Type	Bank Account
Transaction	Available <ul style="list-style-type: none"> Pay for goods through QR code or Merchant till number Cash In & Cash Out

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	<ul style="list-style-type: none"> • Inter account transfers • EFT transactions to Stanbic Bank Account/another bank account/mobile money wallets • Send Money • VAS billers e.g. Airtime
Limits	<ul style="list-style-type: none"> • Max Balance: unlimited • Max Daily Debit: unlimited • Max Daily Credit: unlimited

Cost of Services	Business Account Bundle
Fees and Charges	<p>Tiered Fees</p> <ul style="list-style-type: none"> • Send money • Payment voucher • Scan to pay • Cash out <p>Standard fees</p> <ul style="list-style-type: none"> • EFT to Other Bank – Kes 250 <p>Free</p> <ul style="list-style-type: none"> • Inter-account transfers (within unayo) • Payments of goods to merchants • EFT to Stanbic Bank Account • Cash in
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 • Bulk disbursement

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3. Merchant Accounts

Micro Merchant Account Bundle: Micro Merchant account can be applied for by customers who hold a Pro Account and have undergone full KYC process. These customers must provide their merchant details and merchant contract with the bank. They can also opt to become searchable on the app and act as a point of presence for the bank. They earn a commission for facilitating customer transactions, including cash in, cash out and VAS payments.

Merchant Account Bundle: Merchant account can be applied for by customers who hold a business account and have undergone full KYC process. The business then applies to act as a Merchant. These can also opt to become searchable on the app and act as a point of presence for the bank. They earn a commission for facilitating customer transactions, including cash in, cash out and VAS payments.

Super Merchant Account Bundle: Super Merchant are merchant that have a special agreement with the bank that allows for larger limits to accommodate cash flow at till points and they have an agent network.

Account Details	Micro Merchant Bundle	Business – Merchant Bundle	Business – Super Merchant Bundle
Account Types	Merchant Account	Merchant Account	Merchant Account
KYC requirements	<p>Personal Pro account, including:</p> <ul style="list-style-type: none"> • Merchant contract • Trading address • Bundle upgrade to micro-merchant bundle 	<p>Business Account, including:</p> <ul style="list-style-type: none"> • Merchant contract • Trading address • Bundle upgrade to Merchant bundle 	
Limits	<ul style="list-style-type: none"> • Max Balance: unlimited • Max Daily Debit: unlimited • Max Daily Credit: unlimited 		
Available Withdrawal Options	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.		

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Cost of Services	Micro Merchant Bundle	Business – Merchant Bundle	Business – Super Merchant Bundle
Fees and Charges	<p>Tiered Fees</p> <ul style="list-style-type: none"> Send money Payment voucher Scan to pay Cash out Cash in commissions <p>Standard fees</p> <ul style="list-style-type: none"> EFT to Other Bank – Kes 250 <p>Free</p> <ul style="list-style-type: none"> Inter-account transfers (within unayo) Payments of goods to merchants EFT to Stanbic Bank Account Cash in 		
Custom Fees	Not applicable	Subject to commercial agreement	
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 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 Commission earned for services rendered (Cash In, Cash Out) Bulk Disbursements 	

4. Queries and Complaints

For any further details or queries, please contact our Customer Contact Centre on 0800720477 (toll free) or email to unayoke@stanbic.com from 6am to 10pm Monday to Friday, and 8am to 4pm on weekends and public holidays.

5. Frequently Asked Questions

Question	Answer
How do I register?	Registration on the APP

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	<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 *416# from any mobile device and follow the prompts to register.
<p>How do I deposit Cash / Cash-in?</p>	<p>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.</p>
<p>How do I withdraw cash / cash-out?</p>	<p>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.</p>
<p>How do I pay someone?</p>	<p>You can pay someone using a number of different 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 (Unayo account or one at a different bank) and make a payment to that account.

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