

This Key Fact Document is important to you.

1. Personal Accounts

Lite Account Bundle: A Lite account is given to customers (Lesotho citizens only) who sign up using either USSD, Smart App, or Internet Banking channels. These customers only provide limited KYC information and will only receive limited functionality.

Pro Account Bundle: A Pro account is given to customers (Lesotho 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 accounts, 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	Smart App USSD (pending ID&V)	Smart App
KYC Steps	<ul style="list-style-type: none"> Title First name Last name Mobile Date of birth Gender Address (Free capture) Identification Document Number Source of Income (Free capture) Occupation Identification Document - Expiry Date Selfie (Include two Photos) + Cognitive analysis Selfie Video (5 second recording of person) ID Document 	<ul style="list-style-type: none"> Title First name Last name Preferred name E-mail Mobile Date of birth Gender Address (Free capture) Identification Document - Number Identification Document - Expiry Date Selfie (Include two Photos) + Cognitive analysis Selfie Video (5 second recording of person) 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

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Unayo Key Fact Document

		<ul style="list-style-type: none"> Income Range Proof of Income Tax Responsibility
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 Cash In Cash Deposits Cash Out Cash Withdraw EFT transactions - On us EFT transactions - Off Us 	<ul style="list-style-type: none"> Funding benefit – Savings & Current accounts Send Money (Mobile, Email) Send Money Bulk (Mobile, Email) Future <ul style="list-style-type: none"> Airtime and Airtime Data Sales Bill payment International Remittance
Limits	Lite Transaction <ul style="list-style-type: none"> Max Balance: [100 000] Max Daily Debit: [10 000] Max Daily Credit: [100 000] Max Daily Cash Out: [2500] 	Pro Transaction <ul style="list-style-type: none"> Max Balance: N/A Max Daily Debit: [500 000] Max Daily Credit: [N/A] Max Daily Cash Out: [5 000]

Cost of Services	Lite Account Bundle	Pro Account Bundle																																	
Fees and Charges	Free <ul style="list-style-type: none"> Inter-account transfers Payment of goods to Merchant Cash in Subscription Fees 	Charged <ul style="list-style-type: none"> Cash Out fees <table border="1"> <thead> <tr> <th>Min</th> <th>Max</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>0.01</td> <td>10</td> <td>2.85</td> </tr> <tr> <td>11</td> <td>50</td> <td>2.85</td> </tr> <tr> <td>51</td> <td>100</td> <td>2.85</td> </tr> <tr> <td>101</td> <td>250</td> <td>2.85</td> </tr> <tr> <td>251</td> <td>500</td> <td>3</td> </tr> <tr> <td>501</td> <td>1000</td> <td>6.71</td> </tr> <tr> <td>1001</td> <td>2000</td> <td>13</td> </tr> <tr> <td>2001</td> <td>3000</td> <td>13</td> </tr> <tr> <td>3001</td> <td>5000</td> <td>13.81</td> </tr> <tr> <td>5001</td> <td>999999999</td> <td>13.81</td> </tr> </tbody> </table> EFT to Standard Bank Account/ Wallet [M12.65] EFT to another Bank Account/ Wallet [M14.23] Send Money [M5.80] Bills & Utilities [M5.80] Bulk Payment [M7.91] 	Min	Max	Fee	0.01	10	2.85	11	50	2.85	51	100	2.85	101	250	2.85	251	500	3	501	1000	6.71	1001	2000	13	2001	3000	13	3001	5000	13.81	5001	999999999	13.81
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Benefits Associated	<ul style="list-style-type: none"> No monthly management fees Funds are immediately available Account is open to more deposits 																																		

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with the
Account

What can you do once you have a Pro Account?

Offer	Description	KYC and Application Requirements
Apply to become a Micro Merchant	By becoming a Micro Merchant, you are able to process transactions on behalf of UNAYO and earn a commission (*applies to cash in and cash out transaction only). You can use your personal account to earn additional income and you can list your trading location to allow other customers to find you.	<ul style="list-style-type: none">• Merchant location• Contract application
Apply for a Business Account	A business account is designed to allow you to manage your formal business activities on UNAYO. Once you have applied for your account, you will have access to higher account and transactional limits and can even manage multiple stores and locations.	<ul style="list-style-type: none">• Proof of income• Source of funds• Business KYC• CRA and compliance checks

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2. Business Accounts

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: <ul style="list-style-type: none"> • Citizens • Foreign Nationals • Refugees • Asylum Seekers 			
KYC	Full			
Origination Channel	Smart app			
KYC Steps	Full KYC requirements for personal account, plus: <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Business Details • CRA lite system check • Business Registration Document with Photo • Business associated documents • Business Jurisdiction • Plot Business Address • Business Proof of Address • Business Turnover </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Business Source of Income • Proof of Income • Business Previous Bank Statement • Business TAX • Business VAT • Related parties • Related party associated documents • Business Web Site • ISIC Classification </td> </tr> </table>		<ul style="list-style-type: none"> • Business Details • CRA lite system check • Business Registration Document with Photo • Business associated documents • Business Jurisdiction • Plot Business Address • Business Proof of Address • Business Turnover 	<ul style="list-style-type: none"> • Business Source of Income • Proof of Income • Business Previous Bank Statement • Business TAX • Business VAT • Related parties • Related party associated documents • Business Web Site • ISIC Classification
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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	<table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> Available <ul style="list-style-type: none"> • Pay for goods • Cash Withdraw • Cash Deposit • EFT transactions - On us • EFT transactions - Off Us </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Funding benefit – Savings accounts • Send Money (Mobile, Email) • Send Money Bulk (Mobile, Email) Future <ul style="list-style-type: none"> • Airtime and Airtime Data Sales • Bill payment • Bill/Payment Collections* (Future) • International Money </td> </tr> </table>		Available <ul style="list-style-type: none"> • Pay for goods • Cash Withdraw • Cash Deposit • EFT transactions - On us • EFT transactions - Off Us 	<ul style="list-style-type: none"> • Funding benefit – Savings accounts • Send Money (Mobile, Email) • Send Money Bulk (Mobile, Email) Future <ul style="list-style-type: none"> • Airtime and Airtime Data Sales • Bill payment • Bill/Payment Collections* (Future) • International Money
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Limits	Business Account <ul style="list-style-type: none"> • Max Balance: [N/A] • Max Daily Debit: [5 000 000] • Max Daily Credit: [N/A] 			

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- Max Daily Cash Out: [7500]

Cost of Services	Business Account Bundle																																				
Fees and Charges	<p>Charged</p> <ul style="list-style-type: none"> • Cash Out fees <table border="1"> <thead> <tr> <th>Min</th> <th>Max</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>0.01</td> <td>10</td> <td>2.85</td> </tr> <tr> <td>11</td> <td>50</td> <td>2.85</td> </tr> <tr> <td>51</td> <td>100</td> <td>2.85</td> </tr> <tr> <td>101</td> <td>250</td> <td>2.85</td> </tr> <tr> <td>251</td> <td>500</td> <td>3</td> </tr> <tr> <td>501</td> <td>1000</td> <td>6.71</td> </tr> <tr> <td>1001</td> <td>2000</td> <td>13</td> </tr> <tr> <td>2001</td> <td>3000</td> <td>13</td> </tr> <tr> <td>3001</td> <td>5000</td> <td>13.81</td> </tr> <tr> <td>5001</td> <td>99999999</td> <td>13.81</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • EFT to Standard Bank Account/ Wallet [M12.65] • EFT to another Bank Account/ Wallet [M14.23] • Send Money [M5.80] • Bills & Utilities [M5.80] • Bulk Payment [M7.91] • Receive Payments for goods 	Min	Max	Fee	0.01	10	2.85	11	50	2.85	51	100	2.85	101	250	2.85	251	500	3	501	1000	6.71	1001	2000	13	2001	3000	13	3001	5000	13.81	5001	99999999	13.81			
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Custom Fees and Charges	<ul style="list-style-type: none"> • Monthly management fee applicable on Donor business accounts [M550.00] 																																				
Benefits Associated with the Account	<ul style="list-style-type: none"> • Funds are immediately available • Account is open to more deposits • Bulk disbursement 																																				

What can you do once you have a Business Account?

Offer	Description	KYC and Application Requirements

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<p>Apply to become a Business or Super Merchant</p>	<p>By becoming a Business or Super Merchant, you are able to process transactions on behalf of UNAYO and earn a commission as an additional form of income for your business (*applies to cash in and cash out transaction only). You can create multiple accounts and locations and you can list your trading location to allow other customers to find you.</p>	<ul style="list-style-type: none"> • Merchant location • Contract application • If you require till integration, please contact lesothoccc@stanbic.com
<p>Apply to become a donor</p>	<p>If you represent an organisation with humanitarian interests, you can use UNAYO as a means of disbursing funds to the individuals and communities in need.</p>	<ul style="list-style-type: none"> • Please contact lesothoccc@stanbic.com for more information.

3. Merchant Accounts

Micro Merchant Account Bundle: Micro Merchant account can be applied for by customers who have undergone full KYC process. The customer provides his merchant details and merchant contract with the bank. These customers 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 voucher payments.

Merchant Account Bundle: Merchant account can be applied for by customers who have undergone full KYC process and well as have signed up for a business. The business then applies to become 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 voucher payments.

Super Merchant Account Bundle: Super Merchants are merchants that have a special agreement with the bank that allows for larger limits to accommodate cash flow at till points.

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

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	Micro Merchant Account	Business Account	Business Account
Limits	<ul style="list-style-type: none">• Max Balance: [N/A]• Max Daily Debit: [200 000]• Max Daily Credit: [N/A]• Max Daily Cash Out: [7500]	<ul style="list-style-type: none">• Max Balance: [N/A]• Max Daily Debit: [250 000]• Max Daily Credit: [N/A]• Max Daily Cash Out: [7500]	<ul style="list-style-type: none">• Max Balance: [N/A]• Max Daily Debit: [5 000 000]• Max Daily Credit: [N/A]• Max Daily Cash Out: [7500]

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Cost of Services	Micro Merchant Bundle	Business – Merchant Bundle	Business – Super Merchant Bundle																																				
Fees and Charges	Free <ul style="list-style-type: none"> Inter-account transfers Cash in (& processing cash in) Cash out (processing customer cash outs) 	Charged <ul style="list-style-type: none"> Cash Out fees <table border="1"> <thead> <tr> <th>Min</th> <th>Max</th> <th>Fee</th> </tr> </thead> <tbody> <tr><td>0.01</td><td>10</td><td>2.85</td></tr> <tr><td>11</td><td>50</td><td>2.85</td></tr> <tr><td>51</td><td>100</td><td>2.85</td></tr> <tr><td>101</td><td>250</td><td>2.85</td></tr> <tr><td>251</td><td>500</td><td>3</td></tr> <tr><td>501</td><td>1000</td><td>6.71</td></tr> <tr><td>1001</td><td>2000</td><td>13</td></tr> <tr><td>2001</td><td>3000</td><td>13</td></tr> <tr><td>3001</td><td>5000</td><td>13.81</td></tr> <tr><td>5001</td><td>99999999</td><td>13.81</td></tr> </tbody> </table> EFT to Standard Bank Account/ Wallet [M12.65] EFT to another Bank Account/ Wallet [M14.23] Send Money [M5.80] Bills & Utilities [M5.80] Bulk Payment [M7.91] Receive Payments for goods 		Min	Max	Fee	0.01	10	2.85	11	50	2.85	51	100	2.85	101	250	2.85	251	500	3	501	1000	6.71	1001	2000	13	2001	3000	13	3001	5000	13.81	5001	99999999	13.81			
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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
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4. Future Products and Services

UNAYO is committed to continuing to enrich our customers' experience on the platform. As such, we have the following products and services for you to look forward to:

4.1. Transaction and Current Accounts

- Minimum requirement: Pro account

Cheque Accounts

This account is designed to allow the customer to deposit funds for immediate use. This could include spending on monthly expenses, such as home loan repayments or groceries.

4.2. Savings

- Minimum requirement: Pro account

Savings

A savings account allows you to keep your money safe while it earns a small amount of interest each month.

Notice Deposit

This account will allow you to save your money in an account that attracts a higher interest rate. If you would like to withdraw your funds, you will need to give your bank notice (usually 32 days) before they can make the funds available to you.

Fixed Deposit

A fixed deposit account will allow you to earn a higher fixed interest rate than a normal savings account for the duration of the investment term. Once the investment has matured, you will have access to your funds, which will have grown.

4.3. Credit

- Minimum requirement: Pro account

Revolving loan

A revolving loan is a line of credit that allows you to withdraw funds, repay and withdraw again. This is a flexible finance tool designed to fit your lifestyle.

Term loan

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This loan is issued by UNAYO for a fixed amount over a fixed payment schedule and may be subject to either a fixed or variable interest rate.

Overdraft (*config not a product)

This configuration would allow you to borrow money through your transactional account by taking out more money than you have in the account. This loan will attract a charge associated with usage, but is a good option for a rainy-day fund.

4.4. Community Bundle

- Minimum requirement: Pro account

Trader Credit – “Pro Trader”

This bundle focuses on enabling the trader. Credit products can be determined by channel. These bundles are allocated either via the bespoke channel or the back office. The scoring and facility are managed by a third party, such as Trader Direct, and the day to day account management is handled by UNAYO.

Available products include:

- Transaction account and Overdraft
- Term loans
- Revolving loans

Community Bundle – “Pro Community”

The Community Bundle is available to Communities, FMCG and SACCO's. UNAYO allows you to combine a set of accounts and recipients according to specific groups. These products are ideally suited to Stokvel (Group Savings structures), Chama and Farming – consisting of a group of recipients, with control of the group residing centrally.

Available products include:

- Transaction account and Overdraft
- Peer to peer loans
- Term loans
- Revolving loans
- Savings

5. Queries and Complaints

For any further details or queries, please contact our Customer Contact Centre on 8002 2221 (toll-free) or email to lesothoccc@stanbic.com

If you are unsatisfied with our response to your question or complaint, you are free to escalate the issue to the Central Bank of Lesotho.

6. 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 *388# from any mobile device 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 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.