

**This Key Fact Document is important to you.**

**1. Personal Accounts**

**Lite Account Bundle:** A Lite account is given to Zimbabwean citizens who sign up using either the USSD (\*360#) or Unayo Smart App channels. These customers only provide limited KYC information and will receive limited functionality.

**Pro Account Bundle:** A Pro account is given to Zimbabwean 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.

Account Details	Lite Account Bundle	Pro Account Bundle
<b>Account Types</b>	Personal Bank Account	Personal Bank Account - Pro
<b>Eligible Profiles</b>	Citizens	Citizens Foreign Nationals Refugees Asylum Seekers
<b>KYC</b>	Lite	Full
<b>Onboarding Channel</b>	Smart App USSD (pending ID&V)	Smart App
<b>KYC Steps</b>	<ul style="list-style-type: none"> <li>• Title</li> <li>• First name</li> <li>• Last name</li> <li>• Date of birth</li> <li>• Gender</li> <li>• Address (Free capture)</li> <li>• Identification Document – Number</li> <li>• Identification Document - Expiry Date</li> <li>• ID Document</li> </ul>	<ul style="list-style-type: none"> <li>• Title</li> <li>• First name</li> <li>• Last name</li> <li>• Preferred name</li> <li>• E-mail</li> <li>• Mobile</li> <li>• Date of birth</li> <li>• Gender</li> <li>• Address (Free capture)</li> <li>• Identification Document - Number</li> <li>• Identification Document - Expiry Date</li> <li>• Selfie (Include two Photos) + Cognitive analysis</li> <li>• Selfie Video (5 second recording of person)</li> <li>• Relevant Identification Document (ID, passport, work permit)</li> <li>• Nationality and Citizenship</li> <li>• Country of residence</li> <li>• Address mapping (incl Coordinate mapping)</li> <li>• Proof of Residential Address</li> <li>• Source of funds</li> </ul>

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**For enquiries**

**Toll Free Numbers**

ECONET – 08080573      NETONE – 08010155  
 TELONE – 08004460      TELECEL – 0731365365  
 Email: [unayohelpZw@stanbic.com](mailto:unayohelpZw@stanbic.com)

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		<ul style="list-style-type: none"> <li>• Current Employment</li> <li>• Income Range</li> <li>• Proof of Income</li> <li>• Tax Responsibility</li> </ul>
<b>Available Withdrawal Options</b>	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.	
<b>Account Type</b>	Bank Account	
<b>Transaction</b>	<b>Available</b> <ul style="list-style-type: none"> <li>• Pay for goods</li> <li>• Cash In</li> <li>• Cash Out</li> <li>• EFT transactions - On us</li> <li>• EFT transactions - Off Us</li> </ul>	<ul style="list-style-type: none"> <li>• Send Money (Mobile, Email)</li> <li>• Send Money Bulk (Mobile, Email)</li> </ul> <b>Future</b> <ul style="list-style-type: none"> <li>• Airtime and Airtime Data Sales</li> <li>• Bill payment (Council Payments, School fees, DSTV)</li> <li>• International Remittance</li> </ul>
<b>Limits</b>	<b>Lite Transaction</b> <ul style="list-style-type: none"> <li>• Max Balance: USD 1,000</li> <li>• Max Credit Transaction : USD 500</li> <li>• Monthly Debit Limit: USD 500</li> <li>• Monthly Cash out Limit: USD 500</li> <li>• Daily Debit Limit: USD 500</li> <li>• Monthly EFT Send Limit: USD 500</li> </ul>	<b>Pro Transaction</b> <ul style="list-style-type: none"> <li>• Max Balance: USD 2,000</li> <li>• Max Credit Transaction : USD 1,000</li> <li>• Monthly Debit Limit: USD 1,000</li> <li>• Monthly Cash out Limit: USD 1,000</li> <li>• Daily Debit Limit: USD 1,000</li> <li>• Monthly EFT Send Limit: USD 1,000</li> </ul>

<b>Cost of Services</b>	<b>Lite Account Bundle</b>	<b>Pro Account Bundle</b>
<b>Fees and Charges</b>	<b>Free</b> <ul style="list-style-type: none"> <li>• Monthly Account Management</li> <li>• Inter-account (Unayo to Stanbic Account)</li> <li>• Cash in</li> </ul> <b>Fees</b> <ul style="list-style-type: none"> <li>• Cash Out - 2.5%</li> <li>• EFT to Other Stanbic Account - Fixed \$2 per transaction</li> <li>• Pay Merchant – 0.75%</li> <li>• Send money to another Unayo account – 0.75% minimum \$1</li> </ul>	<b>Free</b> <ul style="list-style-type: none"> <li>• Monthly Account Management</li> <li>• Inter-account (Unayo to Stanbic Account)</li> <li>• Cash in</li> </ul> <b>Fees</b> <ul style="list-style-type: none"> <li>• Cash Out - 2.5%</li> <li>• EFT to Other Stanbic Account - Fixed \$2 per transaction</li> <li>• Pay Merchant – 0.75%</li> <li>• Send money to another Unayo account – 0.75% minimum \$1</li> </ul>

## 2. Business Accounts

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**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. These customers can also opt to become searchable on the app and act as a point of presence for the Unayo.

Account Details	Business Account Bundle	
Account Types	Merchant Account	
Eligible Profiles	Full KYC account holders or members: Citizens Foreign Nationals Refugees Asylum Seekers	
KYC	Full	
Origination Channel	Smart app	
KYC Steps	Full KYC requirements for personal account, plus: <ul style="list-style-type: none"> <li>• Business Details</li> <li>• CRA lite system check</li> <li>• Business Registration Document with Photo</li> <li>• Business associated documents</li> <li>• Business Jurisdiction</li> <li>• Plot Business Address</li> <li>• Business Proof of Address</li> <li>• Business Turnover</li> <li>• Business Source of Income</li> <li>• Proof of Income</li> <li>• Business Previous Bank Statement</li> <li>• Business TAX</li> <li>• Business VAT</li> <li>• Related parties</li> <li>• Related party associated documents</li> <li>• Business Web Site</li> </ul>	
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	<b>Available</b> <ul style="list-style-type: none"> <li>• Send Money (Mobile, Email)</li> <li>• Send Money Bulk (Mobile, Email)</li> </ul>	<b>Future</b> <ul style="list-style-type: none"> <li>• Airtime and Airtime Data Sales</li> <li>• Bill payment</li> <li>• International Money</li> </ul>
Limits	<b>Business Account</b> <ul style="list-style-type: none"> <li>• Max Balance: [Unlimited]</li> <li>• Max Daily Debit: [Unlimited]</li> <li>• Max Daily Credit: [Unlimited]</li> </ul>	

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Cost of Services	Business Account Bundle
<b>Fees and Charges</b>	<p><b>Free</b></p> <ul style="list-style-type: none"> <li>Inter-account (Unayo to Stanbic Account/ Unayo to Unayo)</li> <li>Monthly Account Management</li> </ul> <p><b>Fees</b></p> <ul style="list-style-type: none"> <li>Bulk Send Money –0.75% minimum USD 1 per transaction</li> <li>EFT to Other Stanbic Account - Fixed \$2 per transaction</li> <li>Send money to another Unayo account - 0.75% minimum USD 1 per transaction</li> </ul>
<b>Benefits Associated with the Account</b>	<ul style="list-style-type: none"> <li>No monthly management fees</li> <li>Funds are immediately available</li> <li>Account is open to more deposits</li> <li>Bulk disbursements</li> </ul>

### 3. Merchant Accounts

**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 Merchant are merchant that have a special agreement with the bank that allows for larger limits to accommodate cash flow at till points.

Account Details	Business – Merchant Bundle	Business – Super Merchant Bundle
<b>Account Types</b>	Merchant Account	Merchant Account
<b>Available Withdrawal Options</b>	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.	
<b>KYC requirements</b>	Business Account, plus: <ul style="list-style-type: none"> <li>Merchant contract</li> <li>Trading address</li> <li>Bundle upgrade to Merchant bundle</li> </ul>	Business Account, plus: <ul style="list-style-type: none"> <li>Merchant contract</li> <li>Trading address</li> <li>Bundle upgrade to Merchant bundle</li> </ul>
<b>Limits</b>	<b>Business Account</b> <ul style="list-style-type: none"> <li>Max Balance: [Unlimited]</li> <li>Max Daily Debit: [Unlimited]</li> <li>Max Daily Credit: [Unlimited]</li> </ul>	<b>Business Account</b> <ul style="list-style-type: none"> <li>Max Balance: [Unlimited]</li> <li>Max Daily Debit: [Unlimited]</li> <li>Max Daily Credit: [Unlimited]</li> </ul>

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<b>Cost of Services</b>	<b>Business – Merchant Bundle</b>	<b>Business – Super Merchant Bundle</b>
<b>Fees and Charges</b>	<p><b>Free</b></p> <ul style="list-style-type: none"> <li>Inter-account (Unayo to Stanbic Account/ Unayo to Unayo)</li> <li>Monthly Account Management</li> </ul> <p><b>Fees</b></p> <ul style="list-style-type: none"> <li>Bulk Send Money –0.75% minimum USD 1 per transaction</li> <li>Send money to another Unayo account - 0.75% minimum USD 1 per transaction</li> <li>Accept Payment – 0.5%</li> <li>EFT to Other Stanbic Account - Fixed \$2 per transaction</li> </ul>	<p><b>Free</b></p> <ul style="list-style-type: none"> <li>Inter-account (Unayo to Stanbic Account/ Unayo to Unayo)</li> <li>Monthly Account Management</li> </ul> <p><b>Fees</b></p> <ul style="list-style-type: none"> <li>Bulk Send Money –0.75% minimum USD 1 per transaction</li> <li>Send money to another Unayo account - 0.75% minimum USD 1 per transaction</li> <li>Accept Payment – 0.5%</li> <li>EFT to Other Stanbic Account - Fixed \$2 per transaction</li> </ul>
<b>Commissions Earned</b>	<ul style="list-style-type: none"> <li>Cash Out – 1% of transaction amount</li> </ul>	<ul style="list-style-type: none"> <li>Cash Out – 1% of transaction amount</li> </ul>
<b>Custom Fees</b>	Not applicable	Subject to commercial agreement
<b>Benefits Associated with the Account</b>	<ul style="list-style-type: none"> <li>No monthly management fees</li> <li>Funds are immediately available</li> <li>Account is open to more deposits</li> <li>Commission earned for services rendered (Cash Out)</li> </ul>	<ul style="list-style-type: none"> <li>No monthly management fees</li> <li>Funds are immediately available</li> <li>Account is open to more deposits</li> <li>Commission earned for services rendered (Cash Out)</li> <li>Bulk Disbursements</li> </ul>

#### 4. Queries and Complaints

For any further details or queries, please contact our 24 Hour Customer Contact Centre on:

- Toll-Free Lines:
  - Econet: 08080573
  - Telone: 08004460
  - NetOne: 08010155
  - Telecel: 0731 365 365
- General Lines Zimbabwe: +263 867 7004288
- General Lines International: +263 242 79920051
- Email us – [unayohelpZw@stanbic.com](mailto:unayohelpZw@stanbic.com)
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- Twitter – @StanbicBankZW <https://twitter.com/StanbicBankZW>
- Instagram – @stanbicbankzw <https://www.instagram.com/stanbicbankzw/>
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## 5. Frequently Asked Questions

Question	Answer
How do I register?	<p><b>Registration on the APP</b></p> <ul style="list-style-type: none"> <li>Using a smartphone download the Unayo App from the iOS/ Android app store and follow the prompts to register</li> </ul> <p><b>Registration on USSD</b></p> <ul style="list-style-type: none"> <li>Dial *360# from any mobile device and follow the prompts to register.</li> </ul>
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 the bank teller, 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 bank teller.
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 bank teller, they will be able to enter it into their device and give you cash in the same amount as your voucher. Or use the "cash out" voucher on a Stanbic ATM where you can do a cardless withdrawal.
How do I pay someone?	<p>You can pay someone using a number of different methods:</p> <p><b>Scan to pay</b></p> <ul style="list-style-type: none"> <li>This allows you to scan another customer's QR code and enter a payment amount.</li> </ul> <p><b>Send Money</b></p> <ul style="list-style-type: none"> <li>This allows you to send money to a customer's email or cellphone number, which they can then redeem at a bank or Stanbic ATM.</li> </ul> <p><b>Payment Voucher</b></p> <ul style="list-style-type: none"> <li>This allows you to generate a payment voucher that the recipient can redeem at a Unayo merchant.</li> </ul> <p><b>Bank Account</b></p> <ul style="list-style-type: none"> <li>This allows an individual account holder to enter the receivers account details (Stanbic Bank account or one at a different bank) and make a payment to that account.</li> </ul>

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