

This Key Fact Document is important to you.

Unayo is a digital account that gives you access to an ecosystem of clients and merchants. Unayo is accessible through self-registration via USSD (*200#) or through mobile phone by downloading the app.

1. Personal Accounts

Lite Account: A Lite account is given to customers who are Botswana citizens only. Customers will be required to provide their personal details and will have limited functionality to the platform.

Pro Account: A Pro account is given to customers (Botswana citizens and foreign nationals) who upgrade from a Lite account and undergo a full KYC process respectively. Customers will receive additional functionality on their account, including increased transactional and account limits.

Pro Account holders can apply to be Micro/Individual merchants or Agents and will be required to submit additional KYC information as well as sign the merchant contract.

Account Details	Lite Account	Pro Account
Account Types	Personal Account	Personal Account
Available Withdrawal Options	The account is instantly open to deposits and withdrawals.	The account is instantly open to deposits and withdrawals.
Limits	Lite Transaction <ul style="list-style-type: none"> • Max Balance: [P100 000] • Max Daily Debit: [-] • Max Single Transaction; [-] 	Pro Transaction <ul style="list-style-type: none"> • Max Balance: [P10 000 000] • Max Daily Debit: [-] • Max Single Transaction; [-]
KYC (Info/Documents)	Personal Information required <ol style="list-style-type: none"> 1. Name 2. Surname 3. Date of birth 4. Residential Address 5. ID No 6. Contact No 	Document Upload <ol style="list-style-type: none"> 1. Proof of Identity (ID for locals/Passport); Selfie - Video 2. Proof of Residence (Utility Bill/Kgotla Affidavit / Commissioner of Oaths) 3. Source of Funds (*input source of funds information & amount) Individual/Micro Merchant (Additional requirements) <ol style="list-style-type: none"> 4. Business Address/Location 5. Accept T's & C's

Stanbic Bank Botswana is an Authorised Financial Institution, regulated by the Central Bank of Botswana

Cost of Services	Lite Account	Pro Account																																																																																				
Fees and Charges	<p>Free</p> <ul style="list-style-type: none"> Self Registration Check Balance View statement Cash-In Pay/Scan to Pay (Voucher, QR code) Inter-account transfers Funds transfer from any local bank account to Unayo account Send Money (To registered user) Purchase of airtime <p>Standard Fees</p> <ul style="list-style-type: none"> Funds transfer from Unayo account to any local bank account P3.05 Purchase of prepaid electricity P2.04 Payment for television subscription P2.04 <p>*Available in the future</p> <p>Tiered Fees</p> <ul style="list-style-type: none"> Cash-Out fees Send Money (Non-Registered User) <table border="1"> <thead> <tr> <th colspan="2">Value Range (BWP)</th> <th>Charge (BWP)</th> </tr> </thead> <tbody> <tr><td>25</td><td>125</td><td>3,56</td></tr> <tr><td>125.01</td><td>250</td><td>5,5</td></tr> <tr><td>250.01</td><td>500</td><td>10,69</td></tr> <tr><td>500.01</td><td>1,000</td><td>15,88</td></tr> <tr><td>1,000.01</td><td>2,000</td><td>27,48</td></tr> <tr><td>2,000.01</td><td>3,000</td><td>42,75</td></tr> <tr><td>3,000.01</td><td>4,000</td><td>61,07</td></tr> <tr><td>4,000.01</td><td>5,000</td><td>76,34</td></tr> <tr><td>5,000.01</td><td>6,000</td><td>91,61</td></tr> <tr><td>6,000.01</td><td>7,000</td><td>106,88</td></tr> <tr><td>7,000.01</td><td>8,000</td><td>122,14</td></tr> <tr><td>8,000.01</td><td>9,000</td><td>137,41</td></tr> <tr><td>9,000.01</td><td>10,000</td><td>152,68</td></tr> </tbody> </table>	Value Range (BWP)		Charge (BWP)	25	125	3,56	125.01	250	5,5	250.01	500	10,69	500.01	1,000	15,88	1,000.01	2,000	27,48	2,000.01	3,000	42,75	3,000.01	4,000	61,07	4,000.01	5,000	76,34	5,000.01	6,000	91,61	6,000.01	7,000	106,88	7,000.01	8,000	122,14	8,000.01	9,000	137,41	9,000.01	10,000	152,68	<p>Free</p> <ul style="list-style-type: none"> Self Registration Check Balance View statement Cash-In Pay/Scan to Pay (Voucher, QR code) Inter-account transfers Funds transfer from any local bank account to Unayo account Send Money (to registered user) Purchase of airtime <p>Standard Fees</p> <ul style="list-style-type: none"> Funds transfer from Unayo account to any local bank account P3.05 Purchase of prepaid electricity P2.04 Payment for television subscription P2.04 <p>*Available in the future</p> <p>Tiered Fees</p> <ul style="list-style-type: none"> Cash-Out fees Send Money (Non-Registered User) <table border="1"> <thead> <tr> <th colspan="2">Value Range (BWP)</th> <th>Charge (BWP)</th> </tr> </thead> <tbody> <tr><td>25</td><td>125</td><td>3,56</td></tr> <tr><td>125.01</td><td>250</td><td>5,5</td></tr> <tr><td>250.01</td><td>500</td><td>10,69</td></tr> <tr><td>500.01</td><td>1,000</td><td>15,88</td></tr> <tr><td>1,000.01</td><td>2,000</td><td>27,48</td></tr> <tr><td>2,000.01</td><td>3,000</td><td>42,75</td></tr> <tr><td>3,000.01</td><td>4,000</td><td>61,07</td></tr> <tr><td>4,000.01</td><td>5,000</td><td>76,34</td></tr> <tr><td>5,000.01</td><td>6,000</td><td>91,61</td></tr> <tr><td>6,000.01</td><td>7,000</td><td>106,88</td></tr> <tr><td>7,000.01</td><td>8,000</td><td>122,14</td></tr> <tr><td>8,000.01</td><td>9,000</td><td>137,41</td></tr> <tr><td>9,000.01</td><td>10,000</td><td>152,68</td></tr> </tbody> </table>	Value Range (BWP)		Charge (BWP)	25	125	3,56	125.01	250	5,5	250.01	500	10,69	500.01	1,000	15,88	1,000.01	2,000	27,48	2,000.01	3,000	42,75	3,000.01	4,000	61,07	4,000.01	5,000	76,34	5,000.01	6,000	91,61	6,000.01	7,000	106,88	7,000.01	8,000	122,14	8,000.01	9,000	137,41	9,000.01	10,000	152,68
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		<p>Micro/Individual Merchant</p> <ul style="list-style-type: none"> Process Payment Charge: 1.5% of transaction value
Commission Earned		<p>Individual/Micro Merchant</p> <ul style="list-style-type: none"> Competitive commission for facilitating selling airtime, selling electricity, Cash-In and Cash-Out transactions.
Benefits Associated with the Account	<ul style="list-style-type: none"> Self Registration No monthly management fees Funds are immediately available 	<ul style="list-style-type: none"> Self Registration No monthly management fees Funds are immediately available Commission earned for services rendered by Individual/Micro Merchants (facilitating selling airtime, selling electricity, Cash-In and Cash-Out)

2. Business Accounts

Business Account : Business account can be applied for by customers who have undergone the full KYC process. Customers can either register to become Merchants in the case of a small General Dealer shop or small Super Market. Alternatively, they could register to be a Super Merchant in the case of a larger retail store/supermarkets. Customers are required to provide details of their business, including their trading location.

Customers have an option to become a merchant as business & make their location visible on the App. They will earn commission for facilitating customer transactions, including cash-in and cash-out.

Business Customers can perform bulk fund disbursements and pay wages to designated recipients.

Account Details	Business Account	Business Account (Super Merchant)
Account Types	<ul style="list-style-type: none"> Business 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	Business Account <ul style="list-style-type: none"> Max Balance: [100 000 000] Max Daily Debit: [-] Max Single Transaction; [-] 	Business Account <ul style="list-style-type: none"> Max Balance: [100 000 000] Max Daily Debit: [-] Max Single Transaction; [-]
KYC Documents	<p>KYC Documents to upload</p> <p>Full KYC of Personal Account Holder</p> <ol style="list-style-type: none"> Proof of Identity (ID for locals/Passport): Selfie – Video Proof of Residence (Utility/Kgotla Affidavit /Commissioner of Oaths) Source of Funds - (*input source of funds info & amount) <p>Business KYC (Additional Documents)</p> <ol style="list-style-type: none"> Business Address/Location (CIPA Extract) Proof of Business Registration – CIPA Certificate of Incorporation Business Source of Funds (Cashflow/Financials) Signed Resolution to Open Account Related party information & documents <ul style="list-style-type: none"> •Proof of Identity •Proof of Residence <p>Business Merchant</p> <ol style="list-style-type: none"> Accept T's & C's 	<p>KYC Documents upload</p> <p>Full KYC of Personal Account Holder</p> <ol style="list-style-type: none"> Proof of Identity (ID for locals/Passport); Selfie – Video Proof of Residence (Utility/Kgotla Affidavit /Commissioner of Oaths) Source of Funds - (*input source of funds info & amount) <p>Business KYC (Additional Documents)</p> <ol style="list-style-type: none"> Business Address/Location (CIPA Extract) Proof of Business Registration – CIPA Certificate of Incorporation Business Source of Funds (Audited Financial Statements) Signed Resolution to Open Account Related party information & documents <ul style="list-style-type: none"> •Proof of Identity •Proof of Residence <p>Super Merchant</p> <ol style="list-style-type: none"> Accept T's & C's

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3. Unayo Value Added Services

a. Introduction

UNAYO has expanded its service offering to include Value Added Services (VAS). You can now buy services such as airtime, purchase prepaid electricity.

You can do this through the UNAYO smart app, assisted services mode and via *200#.

UNAYO merchants can also sell Airtime and Electricity using the UNAYO channels and earn a commission!

b. Available Services

UNAYO's services are rolled out and available for you. You are able to top up your mobile account, with services released :

1. Mobile services, such as top-ups, airtime
2. Prepaid electricity
3. TV subscription services.
4. Government services, such as water and taxes *coming soon

Keep an eye on more UNAYO for new features!

c. Buying VAS

You can buy VAS directly using the UNAYO smart app, *200#, Assisted Services Mode, or from UNAYO merchants.

- Smart App

If you have an UNAYO account, you can buy Airtime and Electricity directly using the UNAYO smart app. Please ensure that you have the latest version of the smart app. You will see a new tab on the top of the screen called "Buy". Once you have selected this tab, you will be presented with the list of available services.

Select the service you would like to purchase and complete the necessary fields, such as selecting the account you wish to pay from, choosing your service provider, providing the

value of the service you wish to purchase, and your details (such as mobile or account number).

Some of the service providers will let you purchase services for another user. You will be able to enter their details directly or access their mobile number directly from your phone book.

Please ensure that the details you are using and the services you are purchasing are correct.

- USSD

If you have an UNAYO account, you can buy Airtime & Electricity directly using your mobile phone on *200#. Dial *200# and select the "Buy" option from the menu. You will be presented with the list of available services.

Select the service you would like to purchase and complete the necessary fields, choose your service provider from the list, provide the value of the service you wish to purchase, and enter your details as prompted (such as mobile or account number).

Some of the service providers will let you purchase services for another user. You will be able to enter their details directly.

Please ensure that the details you are using and the services you are purchasing are correct.

- Assisted Services Mode

If you have an UNAYO account, you will be able to buy Airtime and Electricity directly using Assisted Services Mode on another UNAYO user's smartphone.

Please ensure that the user has the latest version of the smart app.

When you log in using Assisted Services Mode, you will see a new tab on the top of the screen called "Buy". Once you have selected this tab, you will be presented with the list of available services.

Select the service you would like to purchase and complete the necessary fields, such as selecting the account you wish to pay from, choosing your service provider, providing the value of the service you wish to purchase, and your details (such as mobile or account number).

Some of the service providers will let you purchase services for another user. You will be able to enter their details directly or access their mobile number directly from your phone book.

Please ensure that the details you are using and the services you are purchasing are correct.

- UNAYO merchants

Anyone can buy services from an UNAYO merchant. Locate your nearest merchant and let them know that you would like to purchase an UNAYO service. This allows you to pay in cash.

They will then log into the UNAYO smart app or dial *200# and select the "Sell" option. They can then tell you what services they have available.

Once you have made your selection, for example, airtime, you can select your service provider and specify the amount you would like to purchase. You can then provide your mobile number or account details.

You will receive a notification from your service provider that the transaction has been completed.

Please ensure that the details you are using and the services you are purchasing are correct.

d. Selling VAS: Merchants

- Become a merchant

You need to be an UNAYO merchant to sell VAS. If you are not a merchant, please apply to become one using the UNAYO smart app or assisted services mode.

- How to sell VAS

You can sell VAS directly from the UNAYO smart app or USSD.

- Smart App

To sell VAS from the UNAYO smart app, please ensure that you have the latest version. You will see a new option on the "Transact" tab, under Merchant options called "Sell".

Once you have selected this option, you will be presented with the list of available services.

The customer will indicate which service they wish to purchase, and you will be able to select that option and prompt them to provide the necessary fields, such as the service provider, the value of the service they wish to purchase, and their details (such as mobile or account number).

You will be presented with the confirmation screen, which will show you how much they owe you.

They can then pay you cash for the transaction.

You can complete the transaction, and their account will be credited with the service purchased.

Please ensure that the details you are using and the services you are purchasing are correct.

- USSD

To sell VAS vis USSD, dial your country's dial code and select the "Buy" option from the menu. You will be presented with the list of available services.

The customer will indicate which service they wish to purchase, and you will be able to select that option and prompt them to provide the necessary fields, such as the service provider, the value of the service they wish to purchase, and their details (such as mobile or account number).

You will be presented with the confirmation screen, which will show you how much they owe you.

They can then pay you cash for the transaction.

You can complete the transaction, and their account will be credited with the service purchased.

Please ensure that the details you are using and the services you are purchasing are correct.

- Sell VAS to non-UNAYO customers, too!

You can sell VAS to your non-UNAYO customers as well! They just need to tell you that they would like to purchase an UNAYO service – and they can pay in cash.

- Earn commissions

UNAYO merchants earn a commission for selling VAS. The commission is paid into your UNAYO account real time based on the transactions you have performed, which include VAS sales.

The commission value you earn may vary per type of VAS and is summarised in the table below:

Available Services	Commision Value	Future Services
Mobile services, such as top-ups, airtime	Mascom 8% Orange 5% BTC 10%	Government services, such as water and taxes <coming soon>
Prepaid electricity	1.75% of Purchase Value	TV subscription services. <1.5%/coming soon>

4. Frequently Asked Questions

Question	Answer
What is Unayo?	Unayo is a digital account that gives you access to an ecosystem of clients and merchants. Unayo is accessible through self-registration via USSD (*200#) or through mobile phone by downloading the app
Can anyone use Unayo?	Yes, Unayo is inclusive and accessible to everyone, even if you do not have a bank account or Stanbic Bank account. Unayo is accessible through self-registration via USSD (*200#) or through mobile phone by downloading the Unayo App.
Is it easy to register for Unayo?	You can sign up for a personal or business account in minutes and start transacting within seconds. Start your Unayo journey through self-

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	<p>registration via USSD (*200#) or through mobile phone by downloading the Unayo App on apple store for iOS or play store for Android devices. Unayo registration is simple, easy and convenient. You can register from the comfort of your home, office and anywhere you are. Once registered, you will create a profile that will allow you to have access to a variety of accounts to choose from.</p>						
<p>How do I know which account is right for me?</p>	<p>The 2 account options available are for Individuals; Personal (Lite Account account or Pro Account) or Businesses (Business Account) and have different required information and KYC documents.</p>						
<p>What do I need to open a Personal Account?(Requirements)</p>	<p>PERSONAL ACCOUNT</p> <table border="1" data-bbox="560 629 1423 1128"> <thead> <tr> <th data-bbox="560 629 970 725"> Lite Account (Provide below information) </th> <th data-bbox="970 629 1423 725"> Pro Account (Upload below Documents) </th> </tr> </thead> <tbody> <tr> <td data-bbox="560 725 970 920"> <ol style="list-style-type: none"> 1. Name 2. Surname 3. Date of birth 4. Residential Address 5. ID No 6. Contact No </td> <td data-bbox="970 725 1423 920"> <ol style="list-style-type: none"> 1. Proof of Identity (ID for locals/Passport); Selfie – Video 2. Proof of Residence (Utility Bill/Kgotla Affidavit / Commissioner of Oaths) 3. Source of Funds (*input source of funds information & amount) </td> </tr> <tr> <td data-bbox="560 920 970 1128"></td> <td data-bbox="970 920 1423 1128"> <p>Micro/Individual Merchant(Additional requirements)</p> <ol style="list-style-type: none"> 4. Business Address/Location 5. Accept T's & C's </td> </tr> </tbody> </table>	Lite Account (Provide below information)	Pro Account (Upload below Documents)	<ol style="list-style-type: none"> 1. Name 2. Surname 3. Date of birth 4. Residential Address 5. ID No 6. Contact No 	<ol style="list-style-type: none"> 1. Proof of Identity (ID for locals/Passport); Selfie – Video 2. Proof of Residence (Utility Bill/Kgotla Affidavit / Commissioner of Oaths) 3. Source of Funds (*input source of funds information & amount) 		<p>Micro/Individual Merchant(Additional requirements)</p> <ol style="list-style-type: none"> 4. Business Address/Location 5. Accept T's & C's
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Can I share access to my Unayo account with loved ones?	<p>You can share your Unayo account with trusted friends and family who will be able to perform transactions on your account. Simply do this by adding them as a member on your profile. Notifications on your account activity will be shared with you as transactions are processed.</p>
What are the services available on Unayo?	<ol style="list-style-type: none"> 1. Cash-IN - Cash deposit 2. Cash Out -Cash withdrawal 3. Send Money and Receive Money 4. Pay (Voucher) 5. Scan to Pay (QR Code) 6. Electronic Funds Transfer (Any local bank account) 7. Inter-account Transfer (Unayo Accounts) 8. Purchase Airtime 9. Purchase Prepaid Electricity 10. Sell Airtime 11. Sell Prepaid Electricity 12. Unayo Insurance Grocery Benefit
How do I register for a personal account (Lite Account/Pro Account upgrade)	<p>Lite account</p> <ul style="list-style-type: none"> • Dial *200# from any mobile device and follow the prompts to register. <p>Pro account & Business Account</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
How do I earn commission as a merchant	<p>Competitive commission for facilitating selling airtime, selling electricity, Cash-In and Cash-Out transactions.</p>
How do I deposit Cash (Cash-in)? NB: Fees	<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>
How do I withdraw cash / cash-out? NB: Fees	<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>
How do I pay someone? NB: Fees	<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. • Bank Account: This allows you to enter the customer's account details (Unayo account or one at a different local bank) and make a payment to that account.
<p>How do I identify the nearest merchant (Merchant Locator functionality)</p>	<p>Smart app</p> <ol style="list-style-type: none"> 1. On Unayo landing screen, you will see the option "locate services".. 2. When you click this option, you will be presented with a map view that shows you the locations of nearby merchants. 3. You can select one of these merchants, or type the name of your preferred merchant into the search bar. 4. Once you have selected a merchant, you are able to view their trading information, including address and contact information. 5. If you select the merchant's address, the navigation app on your phone will be opened to allow you to navigate to the merchant of your choice. <p>USSD</p> <ol style="list-style-type: none"> 1. Dial the USSD short code *200# 2. Once you have logged in, you will be able to select the option on the menu to "Locate a merchant" 3. You can then type in the name of your city and a list of merchants is generated. 4. The list of merchants is presented as a paginated list. 5. You can respond with the number of the merchant you would like to select. 6. The merchant's details (including address and contact details) are SMSed to you.
<p>How long does the Unayo voucher take to expire (validity)</p>	<ul style="list-style-type: none"> • An Unayo Cash-In Voucher takes 1 hour to expire. • An Unayo Cash-Out voucher takes 30 days to expire
<p>What happens if a VAS purchase fails?</p>	<ul style="list-style-type: none"> • If a purchase fails and the funds have not been deducted from your account, please try again. If the funds have been deducted, please call the Customer Contact Centre for assistance.
<p>In addition to buying VAS, what else can a merchant help me with?</p>	<ul style="list-style-type: none"> • • When you visit an UNAYO merchant, you can perform transactions such as Cash in, Cash out, Voucher redemptions in addition to buying VAS. • • Merchants can also accept payment for goods using UNAYO.

How do I rate a merchant?	How do ratings work? Ratings are a tool that is available to both merchants and clients to ensure that both parties have a good experience on the platform. You will both be able to rate your interactions upon completion of a transaction. This dual rating process is designed to ensure that both parties have a better experience on the Unayo process and that merchant's maintain a high level of service. Can a merchant rate me? A merchant will be able to rate their interaction with you. This dual rating process is designed to ensure that both merchants and clients receive fair treatment.
Where can I get more Information?	Call the Unayo Support line on 267 3987811 or UnayosupportBW@stanbic.com