

How To Participate:

A short story

- User 1 must first sign up for Unayo
- 2 User 1 then tells User 2 to sign up for Unayo
- 3 User 2 signs up for Unayo
- User 1 SMSes User 2's mobile number to 2345
- User 1 receives an automated response SMS from 2345
- When User 2's registration is completed succesfully.
 User 1 receives E7.00 in 24 hours.

Refer & Earn

(Terms & Conditions)

- Only Unayo Account holders qualify for the Refer and Earn campaign
- Refer by sending newly registered customer's phone number to 2345
 - Only referrals submitted within 24 hours of account opening will be eligible
 - The Referral Bonus is E7.00 per successful registered customer
 - Receive referral bonus in 24 hours (excluding Sundays)
 - Only MTN numbers can send to 2345
 - Send a cellphone number without spacing the number e.g: 78081234 not 7808 1234

How to Open an Unayo Account

- Dial *334#
- 2 Select preferred Language
- 3 Select Sign-Up
- 4 Enter ID Number
- 5 Enter Date of Issue
- 6 Enter Full Name(s)
- Enter Surname
- 8 Select Gender
- Enter ID Number (Date of birth)
- 10 Confirm ID Number
- Enter Residential Address (town, area, location)
- 12 Accept Terms & Conditions (enter small letter n)
- 13 Enter New 5-digit PIN
- 14 Repeat 5-digit PIN
 - 15 Account Successfully Opened

Enjoy these Account benefits:

- No monthly charges
- 2 Cash In & Cash Out at an ATM or Unayo Merchant
- 3 Purchase Airtime & Electricity for free
- Send money to anyone with a local cellphone number
- 5 Receive and Send Money to any local bank in Eswatini (EFT)
- Get salaried through your Unayo Account
- Access your proof of payments & statements for free
- Access your Account anytime, anywhere! Dial *334# or login on the Unayo App or visit https://ib.unayo.com/

For more information about the Unayo and Refer & Earn:



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