

## Bukhu lofunikira kwa inu la Tchutchutchu.

### 1. Ma Akaunti a Mwinimwini

**Akaunti ya Lite:** Akaunti ya Lite imaperekedwa kwa makasitomala (nzika za dziko la Malawi) amene amalembetsa kudzera USSD (\*247#) kapena Smart App. Akaunti imeneyi siimalira zambiri kuti utsegulitse ndipo ilibe kuthekera kopanga zinthu zina.

**Akaunt ya Pro:** Akaunti ya Pro imaperekedwa kwa makasitomala (nzika za dziko la Malawi komanso maiko ena zimene zikupezeka mdziko muno) amene ali ndi akaunti ya Lite kapena akwanitsa kupereka tsatanetsatane wa zambiri zokhudza iwo eni (KYC). Makasitomala amenewa amakwanitsa kupanga malonda ndi akaunti yawo, komanso ndalama zimene angagwiritse ntchito ndi akaunti yawoyo ndi zochuluka. Makasitomala a akaunti ya Pro amaloledwa kukhala Micro Merchant kapena Agent ndipo amafunsidwa kuti apereke tsatanetsatane wa zambiri zokhudwa iwowo owonjezera.

Zokhudza Akaunti	Akaunti ya Lite	Akaunti ya Pro
<b>Mtundu wa Akaunti</b>	Akaunti ya Mwinimwini	Akaunti ya Mwinimwini
<b>Zisankho za Potapa Zimene Zilipo</b>	Ndalama zimafika pompopompo, kuonjezera ndalama mosavuta komanso kutapa ndalama nthawi inailiyonse.	Ndalama zimafika pompopompo, kuonjezera ndalama mosavuta komanso kutapa ndalama nthawi inailiyonse.
<b>Muyezo</b>	<b>Malonda a akaunti ya Lite</b> <ul style="list-style-type: none"> <li>Muyezo wa Ndalama Zotsala: MWK 300 000</li> <li>Muyezo wa Ndalama Zotsala pa Tsiku: MWK 300 000</li> </ul>	<b>Malonda a akaunti ya Pro</b> <ul style="list-style-type: none"> <li>Muyezo wa Ndalama Zotsala: MWK 1 000 000</li> <li>Muyezo wa Ndalama Zotsala pa Tsiku: MWK 750 000</li> </ul>

Ndalama Yolipira Sevisi	Akaunti ya Lite	Akaunti ya Pro
<b>Zolipira ndi Zodulidwa</b>	<b>Zaulere</b> <ul style="list-style-type: none"> <li>Kutumiza ku akaunti ya banki ina</li> <li>Kulipira</li> <li>Kutumiza Ndalama</li> <li>Kutumiza ku Akaunti ya Standard Bank/Wallet</li> </ul>	<b>Zaulere</b> <ul style="list-style-type: none"> <li>Kutumikza ku akaunti ya banki ina</li> <li>Kulipira</li> <li>Kulipira Ndalama</li> <li>Kutumiza ku akaunti ya Standard Bank/Wallet</li> </ul>

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We subscribe to all the Financial Services Law applicable to Malawi.

- Kuwonjezera Ndalama
- Kugula VAS
- Kulipira TV

**Ndondomeko ya Zodulidwa**

- Zodulidwa potapa

Mndandanda (MWK)		Yodulidwa	
Kuyambira	Kulekezera	Mtengo %	Mtengo wokhazikika
50	500	4,00%	MWK 20
501	1000	3,50%	MWK 35
1001	2500	3,20%	MWK 80
2501	5000	3,00%	MWK 150
5001	10000	3,40%	MWK 340
10001	15000	3,33%	MWK 500
15001	20000	3,35%	MWK 670
20001	30000	3,03%	MWK 910
30001	40000	2,50%	MWK 1000
40001	50000	2,50%	MWK 1250
50001	70000	2,86%	MWK 2000
70001	100000	2,50%	MWK 2500
100001	150000	1,87%	MWK 2800
150001	200000	1,50%	MWK 3000
200001	300000	1,50%	MWK 4500

- Kuwonjezera
- Kugula VAS
- Kulipira TV

**Ndondomeko ya Zodulidwa**

- Zodulidwa potapa

MN (MWK)		Mtengo	
Kuyambira	Kulekezera	Mtengo %	Mtengo Wokhazikika
50	500	4,00%	MWK 20
501	1000	3,50%	MWK 35
1001	2500	3,20%	MWK 80
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200001	300000	1,50%	MWK 4500
300001	400000	1,50%	MWK 6000
400001	750000	1,07%	MWK 8000
750001	750001+	1,20%	MWK 9000

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	Kutumiza ku wallet			Kutumiza ku wallet		
	KUTUMIZA NDALAMA			KUTUMIZA NDALAMA		
	Mndandanda		Airtel Money & Mpamba	Mndandanda		Airtel Money & Mpamba
Kuyambira	Kulekezera	Min		Max		
	50	500	120	50	500	120
	501	1,000	140	501	1,000	140
	1,001	2,000	185	1,001	2,000	185
	2,001	3,000	250	2,001	3,000	250
	3,001	5,000	300	3,001	5,000	300
	5,001	10,000	480	5,001	10,000	480
	10,001	20,000	850	10,001	20,000	850
	20,001	40,000	1800	20,001	40,000	1800
	40,001	60,000	2600	40,001	60,000	2600
	60,001	100,000	3850	60,001	100,000	3850
	100,001	200,000	6600	100,001	200,000	6600
	200,001	300,000	9100	200,001	300,000	9100
				300,001	400,000	11100
				400,001	500,000	12600
				500,001	600,000	13600
				600,001	750,000	14600
		<ul style="list-style-type: none"> <li>• Kutumiza ndalama ku akaunti/ Wallet: MWK 650</li> <li>• Kutumiza ndalama ku akaunti (pompopompo) MWK 950</li> </ul>			<ul style="list-style-type: none"> <li>• Kutumiza ndalama ku akaunti ina/ Wallet: MWK 650</li> <li>• Kutumiza ndalama ku akaunti ina (pompopompo) MWK 950</li> </ul>	
<b>Phindu Lokhala ndi Akaunti</b>		<ul style="list-style-type: none"> <li>• Palibe kudulidwa ndalama yapamwezi</li> <li>• Ndalama imafika pompopompo</li> <li>• Kuwonjezera ndalama mosavuta</li> </ul>			<ul style="list-style-type: none"> <li>• Palibe kudulidwa ndalama yapamwezi</li> <li>• Ndalama imafika pompopompo</li> <li>• Kuwonjezera ndalama mosavuta</li> </ul>	

## 2. Ma Akaunti a Bizinesi

**Akaunti ya Merchant:** Ndizotheka makasitomala amene apereka tsatanetsatane wa zambiri zokhudza iwowo (KYC) kufunsira kukhala Merchant. Makasitomala amafunsidwa kuti apereke mbiri ya bizinesi yawo, kuphatikiza apo dera ndi malo ochitira bizinesiyo. Chikawakomera makasitomala, zothekanso kuoneka pa App ya Unayo ngati wochita bizinesi ndi banki (Standard Bank). Iwowa amapeza cholowa pothandiza makasitomala kutapa ndalama, kutumiza ndalama, kulipira ndalama pogula zinthu ndinso kugulitsa masevisi owonjezera (VAS) monga mayunitsi amu foni mwa zina.

**Akaunti ya Donor:** Amene angakhale ndi Akaunti ya Donor ndi makasitomala amene ali ndi Akaunti ya Pro. Kasitomala akuyenera tsatanetsatane wa bizinesi yake, kuphatikizapo malo ochitira bizinesi komanso ndondomeko ya m'mene amayendetsera bizinesi yake. Ma kasitomala amenewa amakwanitsa kutumiza ndalama zochulukira nthawi imodzi kwa anthu oikika ngati njira imodzi yathandizira ku chitukuko cha dziko potukula ena kapena kupereka zithandizo zina zosiyanasiyana.

Zokhudza Akaunti	Akaunti ya Merchant	Akaunti ya Donor
<b>Mtundu wa Akaunti</b>	<ul style="list-style-type: none"> <li>Akaunti ya Merchant</li> </ul>	<ul style="list-style-type: none"> <li>Akaunti ya Merchant</li> </ul>
<b>Zisankho za Potapa zimene zilipo</b>	Ndalama zimafika pompopompo, kuonjezera ndalama ndi kosavuta komanso kutapa ndalama nthawi inailiyonse.	Ndalama zimafika pompopompo, kuonjezera ndalama ndi kosavuta komanso kutapa ndalama nthawi inailiyonse.
<b>Muyezo</b>	<b>Akaunti ya Bizinesi</b> <ul style="list-style-type: none"> <li>Muyezo wa Ndalama Zotsala: MWK 100 000 000</li> <li>Muyezo wa Ndalama Zotsala pa Tsiku: MWK 100 000 000</li> </ul>	<b>Akaunti ya Bizinesi</b> <ul style="list-style-type: none"> <li>Muyezo wa Ndalama Zotsala: MWK 100 000 000</li> <li>Muyezo wa Ndalama Zotsala pa Tsiku: MWK 100 000 000</li> </ul>

Ndalama yolipira Sevisi	Akaunti ya Merchant	Akaunti ya Donor
<b>Zolipira ndi Zodulidwa</b>	<b>Mwaulere</b> <ul style="list-style-type: none"> <li>Kutumiza ku akaunti ya banki ina</li> <li>Kulipira</li> <li>Kutumiza Ndalama</li> <li>Kutumiza ku Akaunti ya Standard Bank/Wallet</li> <li>Kuonjezera ndalama</li> </ul>	<b>Mwaulere</b> <ul style="list-style-type: none"> <li>Kutumiza ku akaunti ya banki ina</li> <li>Kulipira</li> <li>Kutumiza Ndalama</li> <li>Kutumiza ku Akaunti ya Standard Bank/Wallet</li> <li>Kuonjezera ndalama</li> <li>Kugula VAS</li> <li>Kulipira TV</li> </ul>

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- Kugula VAS
- Kulipira TV

**Ndondomeko ya Zodulidwa**

- Kutapa

**Zodulidwa Zokhazikika**

- Kutumiza votcha ya Ndalama kwa anthu ochuluka MWK 350
- Kutumiza votcha ya Request-to-Pay kwa anthu ochuluka MWK 350

Mndandanda (MWK)		Mtengo	
Kuyambira	Kulekezera	Mtengo %	Mtengo Wokhazikika
50	500	4,00%	MWK 20
501	1000	3,50%	MWK 35
1001	2500	3,20%	MWK 80
2501	5000	3,00%	MWK 150
5001	10000	3,40%	MWK 340
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400001	750000	1,07%	MWK 8000
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**Ndondomeko ya Zodulidwa**

- Kutapa

**Zodulidwa Zokhazikika**

- Kutumiza votcha ya Ndalama kwa anthu ochuluka MWK 350
- Kutumiza votcha ya Request-to-Pay kwa anthu ochuluka MWK 350

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### 3. Mafunso ndi Madandaulo

Kuti mudziwe zambiri, chonde imbani foni ku Customer Contact Centre pa 247 (mwaulere) kapena tumizani email ku [customercare@standardbank.co.mw](mailto:customercare@standardbank.co.mw).

Mukhonzanso kupereka dandaulo kwa a Registrar of Financial Institutions ngati simunakhutire ndi mayankho amene mwalandira, ku Reserve Bank of Malawi, kuti akuthandizeni pa +265(0) 1 820299/444.

### 4. Mafunso Ofunsidwa Pafupipafupi

Funso	Yankho
<b>Ndingalembetse bwanji?</b>	<p><b>Kulembetsa pa App</b></p> <ul style="list-style-type: none"> <li>Kugwiritsa ntchito smartphone, pangani download Unayo App pa iOS/ Android app store/ App Gallery ndikutsata ndondomeko zolembetsera.</li> </ul> <p><b>Kulembetsa pa USSD</b></p> <ul style="list-style-type: none"> <li>Imbani *247# kugwiritsa ntchito foni ya m'manja inailiyonse ndikutsata ndondomeko zolembetsera.</li> </ul>
<b>Ndingawonjezere/Kutumiza bwanji ndalama?</b>	<p>Kuti mutumize ndalama, mumayenera kupanga "Votcha yowonjezera ndalama" ya ndalama zimene mukufuna kutumiza. Pitani ndi votchayo kwa Merchant ndipo iye adzayika ku wallet yanu ndalama yofanana ndiyapa votcha yomwe mwabweretsa.</p>
<b>Ndingatape/Kutenga bwanji ndalama?</b>	<p>Kuti mutape ndalama, mumayenera kupanga "Votcha yotengera ndalama" ndikuikapo ndalama zimene mukufuna kutapa. Pitani ndi Votchayo kwa Merchant ndipo iye adzakupatsani ndalama zimene mwasankha kutapa. Ndalama zotsala ku wallet yanu zizatsika mofanana ndi ndalama zimene mwasankha mwatapa.</p> <p>Tapani ndalama ndi Votcha yotengera ndalama pa ATM iliyonse ya Standard Bank.</p>
<b>Ndingamulipire bwanji munthu?</b>	<p>Mutha kumulipira munthu kugwiritsa ntchito njira zingapo:</p> <p><b>Scan-to-Pay</b></p> <ul style="list-style-type: none"> <li>Iyi ndi njira imene imakulorani inu kuunika QR khodi ya kasitomala wina ndi kuika ndalama zokuti mulipire.</li> </ul> <p><b>Kutumiza Ndalama</b></p> <ul style="list-style-type: none"> <li>Njira iyi imakulorani inu kutumiza ndalama ku email kapena nambala ya foni ya kasitomala, imene angathe kukatapa kwa Merchant wovomerezeka.</li> </ul> <p><b>Votcha Yolipilira</b></p> <ul style="list-style-type: none"> <li>This allows you to generate a payment voucher that the recipient can redeem at a participating merchant.</li> <li>Iyi ndi njira imene imakulorani inu kupanga votcha yolipilira, ndi votcha imeneyi wolandirayo akonza kukatapa ndalama kwa Merchant wovomerezeka.</li> </ul> <p><b>Akaunti ya Banki</b></p> <ul style="list-style-type: none"> <li>Njira imeneyi imakulorani inu kulowetsa tsatanetsatane wa akaunti ya kasitomala wina (ya Unayo ngakhalenso wallet ina) ndikutumiza ndalama ku akaunti imeneyo.</li> </ul>