

FlexPay APPLICATION FORM

PLEASE USE CAPITAL LETTERS TO COMPLETE THE FORM.

Service Redundancy

Non Standard Merchant (Has a Standard Account) **Standard Merchant** (Has no Standard account)

Category

Merchant Only Agent Only

Category

Particulars of Directors (MILZ)

b) Non-Standardized Questionnaire

Account Number:

A) **Scalable architecture**

www.inseminator.it

1. BUSINESS INFORMATION

C) Business Mandatory fields (to be completed for all merchants)

Tax Identification Number (TIN):

Business Name:

Business Category:

Markets, Hospitality, Retail, Leisure, Construction, Manufacturing, Warehousing, Manufacturing, Bars & Restaurants, Electricals, Electronics, Chemicals, Pharmaceuticals, Software, Utilities, Transport.

Manufacturers, Bars & Restaurants, Electricals,

Managament, Bars & Restaurants, Modelos-Clínicas, Transportes.
Sistemas, club Sociale and related organizations

Manufactured, Bars & Restaurants, Electricals, Solutions, Child Safety and related organizations

□ Small and Medium Enterprises □ Institutions □ Large Enterprises

Small and Medium Institutions

Management, Child Safety and Related Organizations
Environmental, Leisure & Recreation, Transport
Healthcare, Education, Local Government, Religious, Sports

Liquidation frequency (Applicable for scheduled liquidation only*): Weekly Bi-Weekly Monthly

Liquidation rate as _____ %

Liquidation type and fees: Scheduled On Demand Real-Time

Liquidation details (All Non-Stable Customers shall be on Demand)

Merchant Type: Referenced TII Data Base API Non-Referenced

Merchant Type

A) COLLECTIONS

2. SERVICE REQUIRED

***Close Associates** are individuals who are closely connected to a PEP, either socially or professionally. These may include close friends, or prominently those that share (beneficial) ownership of legal entities with a PEP, or who are otherwise connected to a PEP.

and important party officials as well as family members or close associates of such individuals

of State or government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, (Politically Exposed Person) means individuals who are or have been entrusted with prominent functions in a country, for example Heads

and prominent party officials, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, and important party officials as well as family members or close associates of such individuals

of State or government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, and important party officials as well as family members or close associates of such individuals

Name		
Designation		
Role/Position held		
Date of appointment		
End Date		
If Yes, provide details of the related party (director, shareholder or signatory) who is a PEP		
<p>Is the entity owned, controlled by or related to a person who currently holds or has ever held a prominent public office</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>		
Politically Exposed Persons Identification		

Notification Channel SMS Email Both

Contact Person Name:	Phone:	Phone:	Email:	Business Contact (Designated to receive Notifications)
(Authorised to receive OTPs for Payment Authorization must be account signatory or authorized personnel)				

D) Contact Details (Account signatory authorized to receive OTPs for Payment Authorization)

Service fee as

Service fee bearer: Institution Beneficiary Both**FEES**

1	Account name	Number	4
2			
3			
4			

Pay From Account Number(s) (UGX) (only Stanbic customers)

b) BULK PAYMENTS (FlexiPay wallet/Mobile Money) / CUG

1	Outlet name	Location	Contact Person	Phone number	Name	Account number	4
1							
2							
3							
4							

Till Enabled Merchant

Syntex Users/Authorizers (Select Role)

2	Mobile Number	Names	
1	Account Number	Bank	Account Names

A. ALTERNATE MODE OF PAYMENT

Name:	Name:
Date:	Date:
Signature:	Signature:
Position:	Position:
Name:	Name:
Date:	Date:
Signature:	Signature:
Position:	Position:
Name:	Name
PAYMENTS / CUG	COLLECTIONS

AUTHORISED SIGNATURES FOR MERCHANT COLLECTIONS AND PAYMENTS**3. APPROVALS**

KYC Checklist																																					
Customer Segment AL:D8	KYC																																				
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KYC Checklist

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5. BANK USE ONLY	

- PLEASE READ THIS "AGREEMENT" (AS DEFINED BELOW) CAREFULLY BEFORE USING THE "Flexipay SERVICE" (AS DEFINED BELOW), BY ACCESSING OR USING THE Flexipay SERVICE, YOU SIGNIFY YOUR CONSENT TO THIS AGREEMENT, IF YOU DO NOT AGREE WITH ANY OF THE TERMS AND CONDITIONS OF THIS AGREEMENT, DO NOT USE THE Flexipay SERVICE. "SBU" (AS DEFINED BELOW) RESERVES THE RIGHT, TO MODIFY OR UPDATE THIS AGREEMENT FROM TIME TO TIME AS IT DEEMS FIT WHICH MODIFICATIONS OR UPDATES SHALL AUTOMATICALLY BE BINDING ON YOU UPON PUBLICATION AT www.stanbicbank.co.ug and on the Wallet Platform (https://services.stanbicbank.co.ug/docs/KFD_Wallet.pdf).
- YOU ACKNOWLEDGE THAT IT IS YOUR RESPONSIBILITY TO CHECK REGULARLY FOR UPDATES TO THE TERMS AND CONDITIONS OF THIS AGREEMENT AT THE ABOVE SITE, AND TO IMMEDIATELY DISCONTINUE USE OF THE Flexipay SERVICE, IF YOU DO NOT AGREE TO ANY UPDATE OR MODIFICATION TO THIS AGREEMENT.
- YOUR CONTINUED USE OF THE Flexipay Wallet SERVICE FOLLOWS THE PUBLICATION OF A MODIFIED OR UPDATED AGREEMENT, AS DESCRIBED ABOVE, SHALL SIGNIFY YOUR CONSENT TO THE MODIFIED OR UPDATED AGREEMENT.
- THE FOLLOWING CAPITALIZED TERMS HAVE THE RESPECTIVE ASCRIBED MEANINGS IN THIS AGREEMENT:
- a. The Flexipay Bulk Payments Portal made available by or on behalf of SBU from time to time;
- b. The Flexipay Merchant Portal made available by or on behalf of SBU from time to time;
- c. The Flexipay Wallet;
- d. USSD (#291#); and
- e. Authorised Agent & merchant terminals.
- f. Stanbic Bank's Points means the points issued under Stanbic Banks' Loyalty rewards program whereby Flexipay wallet account holders accumulate points when using Flexipay, and when referring non-Customers to the Flexipay Wallet.
- g. The points are then redeemable against other goods and services of value, as more fully described at the Bank's website.
- h. Flexipay wallet loyalty rewards program at www.stanbicbank.co.ug.
- i. Stanbic Bank's Points means the points issued under Stanbic Banks' electronic wallet designed to meet the lifestyle needs of the unbanked, underbanked and multi-banked users using smart (App) and feature (USSD) mobile phones combined with agent merchant and ATM channels to carry out payments and transfer funds and related products and services.
- j. Stanbic Bank's Contact Centre means the customer service centre, investigate and resolve Customer queries and complaints in relation to the Flexipay Wallet Service.
- k. Stanbic Bank's Points means an electronic wallet designed to meet the needs of the unbanked, underbanked and multi-banked users using smart (App) and feature (USSD) mobile phones combined with agent merchant and ATM channels to carry out payments and transfer funds and related products and services.
- l. Stanbic Bank's Points means an electronic wallet designed to meet the needs of the unbanked, underbanked and multi-banked users using smart (App) and feature (USSD) mobile phones combined with agent merchant and ATM channels to carry out payments and transfer funds and related products and services.
- m. Flexipay Wallet means the mobile wallet solution owned and operated by SBU, consisting of a stored value account used to contact centre established by SBU from time to time to receive a complaint, information or resolution from another SBU partner merchant, Agent Banking agent or another SBU from time to initiate Transactions.
- n. Flexipay Wallet means the customer service centre established by SBU from time to time to receive a complaint, information or resolution from another SBU partner merchant, Agent Banking agent or another SBU from time to initiate Transactions.
- o. Flexipay Wallet means each retail location of a merchant, Agent Banking agent or another SBU partner merchant, Agent Banking agent or another SBU from time to initiate Transactions.
- p. Flexipay Wallet means the mobile wallet solution owned and operated by SBU, consisting of a stored value account or application made available by or on behalf of SBU from time to time.
- q. Flexipay Service or Service mean any and all services (including electronic payment services and the processing of Transactions) offered by SBU from time to time in connection with the Flexipay Wallet and these services.
- r. Customer means You or any other registered and approved person that holds an Account for the Flexipay Service.
- s. Other versions of any of the foregoing.

14.5 You shall be fully and solely liable for the losses related to
comprised or stolen.

any Transaction where You are proven to have acted
fraudulently, negligently or are otherwise found to be in
breach of this Agreement.

14.2 To the maximum extent permitted under applicable law, and subject to clause 6.1 above, the total liability of SBU under or in connection with this Agreement shall be limited to the total liability of SBU under any variation to the terms and conditions of this Agreement, service or the manner in which it is provided, or object to any variation to the terms and conditions of this Agreement, to the maximum extent permitted under applicable laws to the sole and exclusive remedy is to discontinue using the

13.5 SBU reserves the right to: (i) revise the applicable fees, (ii) introduce new fees and (iii) revise the way such fees shall be collected. SBU shall issue You 14 days' notice prior to effecting the changes under this Clause.

13.3 Subject to clause 13.4 below, fees payable for the execution of each Transaction will be deducted from Your Account on successful completion of each Transaction. You will be advised of the fees which will apply to a Transaction. You request before the Transaction is completed and given an opportunity to cancel it if You do not agree with such fees. However, SBU shall not reimburse You for any fees which You have accepted, except where a Transaction is reversed in the circumstances described in clauses 14.6. You may check the balance on Your Account at any time using any then-available interfaces on the Digital Channels.

13.4 For Bulk Payments, the fees for the Service may, subject to the Customer's Account whenever a payment is made to the Customer's Beneficiary, or shared evenly between the Customer and the Beneficiary. Where fees are to be incurred by the Customer, SBU will recover the fees from the Customer and the Beneficiary. Where fees are to be incurred by the Beneficiary, or borne by the Customer, SBU will be entitled to deduct the fees from the Customer's Account.

13.5 Subject to clause 13.4 above, fees payable by the parties, only be applied once agreed upon by the parties.

12.6 You will indemnify and hold SBU and its employees, officers, directors and shareholders harmless for any losses, liabilities, damages, costs (excluding any opportunity cost or cost of funding), expenses (including management time and reasonable legal fees) and charges arising out of or in relation to any claim, allegation, proceeding or action relating to the Content that you submit through the Service.

13.1 In consideration of SBU agreeing to provide the Services to the Customer, the Customer will incur/pay a transaction fee as stipulated in the tariff guide, as published and amended from time to time, provided that it is hereby understood by the parties that this fee is hereby underrstood by the parties that this fee is subject to review depending on prevailing market conditions.

13.2 For Merchant Collection Service, the Customer will incur/ pay the transaction fee as stipulated in the Merchant Collections Service application form, provided that it is hereby underrstood by the parties that this fee is subject to review depending on prevailing market conditions.

2.5. For the purpose of this Agreement, "use" means use, copy, display, distribute, modify, translate, reformat, incorporate into advertisements and other works, promote, create derivative works, and in the case of third-party services, allow their users and others to do the same. You grant SBUs the right to use the name or surname that you submit in connection with the Flexipay Wallet service. You irrevocably waive, and cause to be waived, any claims and assertions of moral rights or attribution against SBUs, any third-party services and SBUs and their users with respect to the material contained in the Agreement.

2.4 You hereby irrevocably grant SBU a perpetual, irrevocable,
worldwide, non-exclusive, royalty-free, sub- licensable and
transferable license and right to use any Content that You
choose to submit via the Service (such as, without
limitation, feedback and comments), and all intellectual
property rights for copyright and other intellectual
property rights infringement.

15. Data Collection and Protection Policy
SBU is concerned about the privacy of your personal information and data and is committed to protecting your personal information in accordance with our privacy policy.

14.16 The provisions of this clause shall survive the termination of the subscription arrangements;

shall operate to limit or exclude liability of either party which cannot be limited or excluded under applicable law (including any Regulatory Framework for Stored Values and Electronic Payment Systems as may be provided by the Central Bank or any Regulatory Authority, as amended from time to time, the "National Payment System Act and relevant regulations).

14.15 Nothing in this clause 6 or elsewhere in this Agreement
any reason.

14.4.5 To the maximum extent permitted under applicable law, SBUs shall not be liable for any Transactions which it rejects because of insufficient funds in Your Account or if You have elected to use another Payment Method to fund the Transaction, lack of authorization for sufficient funds from the Transaction.

to software providers, mobile operators, merchants

14.14.4 There is a reduced level of failure of third-party service providers to provide any services including but not limited to correct these in any specified time;

4.4.4.5. The party does not work as it is not expected, does not meet requirements or contains errors or defects or fails

44-44-42 - Any device (including your module device), hardware or software you use in connection with the Flexipay is damaged, corrupted, hacked or fails to work.

shall not be liable for any planned or unplanned outages;

4.14. You are unable to access or use the Flexipay, and SBU makes no commitment on the availability of the Service and costs You incur because:

Cell wall beta-D-glucan synthase genes in *S. cerevisiae*

or thatraudulent or illegal activity is taking place; SBU shall bear no responsibility for a Transaction which SBU rejects in accordance with this clause 6.13, SBU will provide you with electronic notification of any Transaction which is rejected, and where possible, the reasons for such rejection.

14.13.2 If SBU suspects You are in breach of the Agreement, SBU may terminate the Agreement.

14.13.1 Which SBU determines in its sole discretion would violate applicable law or the risk policies of SBU and/or its partners, licensees or customers.

14.13 At its sole discretion SBU reserves the right to screen messages sent to [fastpay Transact](#)

by any means, and for determining the suitability of all assessed content.

is solely responsible for all content that he/she transmits through or in connection with the Service. The user agrees

4.12SBU is not responsible for material or information contained in any third-party content that is accessible or provided by SBU faculty, staff, or students.

disclaims all liability whatsoever, for any loss of data, non-delivery or for any interruption, suspension or termination however caused by any interruption, misuse or miss-

14.11 To the maximum extent permitted under applicable law, SBU
against You.

14.10 Any misuse of the Service by You in breach of the Agreement shall be at Your sole risk and cost. You will indemnify and hold SBU and its employees, officers, directors and shareholders harmless for any losses, liabilities, damages, costs, expenses (including management time and reasonable legal fees) and charges arising out of or in relation to any third party claim to the extent such claim relates to any breach of the Agreement.

14.11 Such criminal or civil proceedings it may deem appropriate to initiate the Agreement or otherwise, SBU may have under pre-judice to other rights and remedies SBU may have under the Agreement. This is without prejudice to any breach of the Agreement.

14.9 If you request any Transaction to redeem stored value in Your Account for an LGX equivalent amount in cash at a designated Flexipay Wallet partner location, You acknowledge and agree that it is solely Your responsibility to verify the correct amount and authenticity of the bank notes You receive at the time the Transaction is executed, and that SBU shall have no liability to You in that respect to notes You receive at the time the Transaction is executed.

14.8. To the maximum extent permitted under applicable law, SBU shall not be liable for any purchase, delivery, fitness for purpose and/or warranty of any Goods and Services purchased by You from any third party (including a Merchant) using the Account or otherwise through a Flexible Wallet Service. You will be bound to the sales agreement entered between You and the relevant Merchant, Agent or vendor. For any issues with the Goods and Services obtained from the Merchant, You should contact and register your complaint with the Merchant and/or the payment service provider who supports the Payment method.

14.6. In the event of fraud, loss or theft of the SIM Card or Mobile Device, You are obliged to immediately notify SBU in writing or through any Digital Channels which SBU makes available expressly for such purpose of the same in order that SBU may freeze Your Account. Charges may be applicable if Your service provider requires to replace the SIM Card and You will be responsible for the payment of such charges and for any Transaction effected up to the time You froze Your Account or requested SBU to freeze it, you will indemnify and hold SBU and its employees, officers, directors and shareholders harmless for any losses, liabilities, damages, costs (excluding any opportunity cost or cost of funding), expenses (including management time and reasonable legal fees) and charges arising out of or in relation to any Transactions requested or made with Your Mobile Device and SIM Card prior to SBU freezing Your Account pursuant to Your notification, as described above.

14.7. Whilst SBU takes the utmost care in securing all communications via any public telecommunications networks, it is susceptible to unauthorised interception and hacking. Any loss or damage whether direct or consequential arising from

15.1	By using the Flexipay, You consent to SBU accessing new services or products that may be of interest to You and from time to time, will mail, email or SMS information to You about us, our products and services, or that of our partners. If You do not wish to continue receiving this information, You may contact us and we will remove You from our mailing list.	15.2 Your right to privacy and security is very important to us. We, SBU ("the Bank"), treat personal information as private and confidential.
15.3	SBU may be used and relate to SBU, and that, to the fullest extent permitted under applicable law, SBU may disclose and transfer Your personal information provided to SBU to agree that Your personal information provided to SBU may be used and transferred to other organizations or transferees of SBU rights, whenever we commission other organizations to provide actual or proposed assignments or transfers of SBU rights, support services to us, we will bind them to our privacy policies as far as they may be required to have access to our customers, personal information to perform such services, customers as far as they may be required to have access to our third-party service providers, our affiliates, any other persons professional advisers, banks, financial institutions, SBU credit providers, any third party collection agencies, any credit reference agencies, any security agencies, any party service providers, any third party collectors, any third contractors, any telecommunication operators, any third purposes (whether in Uganda or abroad) to SBU agents, and/or other services including marketing and research for the purposes of providing the Flexipay Wallet Service processes, disclose and transfer Your personal information to work effectively.	15.3 You agree that Your personal information provided to SBU may be used and relate to SBU, and that, to the fullest extent permitted under applicable law, SBU may disclose and transfer Your personal information provided to SBU to agree that Your personal information provided to SBU may be used and transferred to other organizations or transferees of SBU rights, whenever we commission other organizations to provide actual or proposed assignments or transfers of SBU rights, support services to us, we will bind them to our privacy policies as far as they may be required to have access to our customers, personal information to perform such services, customers as far as they may be required to have access to our third-party service providers, our affiliates, any other persons professional advisers, banks, financial institutions, SBU credit providers, any third party collection agencies, any credit reference agencies, any security agencies, any party service providers, any third party collectors, any third contractors, any telecommunication operators, any third purposes (whether in Uganda or abroad) to SBU agents, and/or other services including marketing and research for the purposes of providing the Flexipay Wallet Service processes, disclose and transfer Your personal information to work effectively.
15.4	Whenever we commission other organizations to provide actual or proposed assignments or transfers of SBU rights, support services to us, we will bind them to our privacy policies as far as they may be required to have access to our customers, personal information to perform such services, customers as far as they may be required to have access to our third-party service providers, our affiliates, any other persons professional advisers, banks, financial institutions, SBU credit providers, any third party collection agencies, any credit reference agencies, any security agencies, any party service providers, any third party collectors, any third contractors, any telecommunication operators, any third purposes (whether in Uganda or abroad) to SBU agents, and/or other services including marketing and research for the purposes of providing the Flexipay Wallet Service processes, disclose and transfer Your personal information to work effectively.	15.4 Whenever we commission other organizations to provide actual or proposed assignments or transfers of SBU rights, support services to us, we will bind them to our privacy policies as far as they may be required to have access to our customers, personal information to perform such services, customers as far as they may be required to have access to our third-party service providers, our affiliates, any other persons professional advisers, banks, financial institutions, SBU credit providers, any third party collection agencies, any credit reference agencies, any security agencies, any party service providers, any third party collectors, any third contractors, any telecommunication operators, any third purposes (whether in Uganda or abroad) to SBU agents, and/or other services including marketing and research for the purposes of providing the Flexipay Wallet Service processes, disclose and transfer Your personal information to work effectively.
15.5.1	Shall retain and store user identification data and transaction records within the meaning of the Data Privacy and Protection Act, and	15.5.1 Shall retain and store user identification data and transaction records within the meaning of the Data Privacy and Protection Act, and
15.5.2	May disclose such data and records to the Central Bank and other government bodies or pursuant to a court order.	15.5.2 May disclose such data and records to the Central Bank and other government bodies or pursuant to a court order.
15.6	You accept that SBU may disclose or receive personal information or documents about You or other related know Your customer (KYC) information provided by You to SBU; to and from local and international law enforcement or regulatory authorities or government agencies to assist in the prevention, detection or prosecution of criminal activities or fraud;	15.6 You accept that SBU may disclose or receive personal information or documents about You or other related know Your customer (KYC) information provided by You to SBU; to and from local and international law enforcement or regulatory authorities or government agencies to assist in the prevention, detection or prosecution of criminal activities or fraud;
15.7	You consent and hereby authorize Your communications and preferences connected to Your use of the Service may be monitored or recorded for use in business practices such as quality control, training, ensuring effective systems operation, prevention of unauthorized use of our services, or to use in audit or audit procedures conducted to Your use of the Service may be of a public nature.	15.7 You consent and hereby authorize Your communications and preferences connected to Your use of the Service may be monitored or recorded for use in business practices such as quality control, training, ensuring effective systems operation, prevention of unauthorized use of our services, or to use in audit or audit procedures conducted to Your use of the Service may be of a public nature.
16.1.1	For the purposes of these Terms and Conditions	16.1.1 For the purposes of these Terms and Conditions
16.1.2	"Sanctions", shall mean sanctions imposed from time to time by any of the Competent Authorities;	16.1.2 "Sanctions", shall mean sanctions imposed from time to time by any of the Competent Authorities;
16.1.3	"Sanctioned List" shall mean listed on all or any one of the Sanction Lists and/or subject to any Sanctions;	16.1.3 "Sanctioned List" shall mean listed on all or any one of the Sanction Lists and/or subject to any Sanctions;
16.1.4	"Sanctioned" shall mean listed on any one of the Sanction Lists;	16.1.4 "Sanctioned" shall mean listed on any one of the Sanction Lists;
16.2	"Sanctions" shall mean sanctions imposed from time to time to time	16.2 "Sanctions" shall mean sanctions imposed from time to time to time
16.3	"MinEfi" shall mean the European Union's Common Foreign and Security Policy	16.3 "MinEfi" shall mean the European Union's Common Foreign and Security Policy
16.4	"EU" shall mean the European Union	16.4 "EU" shall mean the European Union
16.5	"HMT" shall mean Her Majesty's Treasury of the United Kingdom	16.5 "HMT" shall mean Her Majesty's Treasury of the United Kingdom
16.6	"OFAC" shall mean the Office of Foreign Assets Control of the Department of the Treasury of the United States	16.6 "OFAC" shall mean the Office of Foreign Assets Control of the Department of the Treasury of the United States
16.7	"SBUs" shall mean Subsidiaries of the Banks	16.7 "SBUs" shall mean Subsidiaries of the Banks
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- 3) the HMT Consolidated List of Financial Sanctions Targets in the United Kingdom;

4) the Consolidated List of Persons, Groups and Entities Subject to European Union Financial Sanctions;

5) the Consistent List of Persons, Groups and Entities Subject to the French Ministry of Economy, Finance and Industry Sanctions.

16.2 You undertake to SBU that you are not currently or in the foreseeable future the subject of any sanctions imposed by SBU that may suffer or sustain arising from or relating to any use of the Bank which may damage its parent company or its subsidiary(ies) of which the Bank may suffer or sustain nature and howsoever arising loss or damage of whatsoever nature and howsoever arising losses or damage of whatsoever nature and howsoever arising losses, damages, costs and expenses which the Bank may incur or sustain, in connection with any funds by any party and/or Sanctions Body; and/or

16.3.1 become the subject of Sanctions established by a shareholder:

16.3.2 act to directly or indirectly benefit any party against whom Sanctions have been established by a Competent Authority and/or

16.4.2 conduct or activity on our part that directly or indirectly benefits any party against whom Sanctions have been established by any Sanctions Body from time to time.

17. Anti-Money Laundering and Prevention of Terrorism Sanctions

17.1 We must comply, amongst other things, with certain provisions of the Anti-Money Laundering Act, 2013, as amended. These provisions include, but are not limited to, reporting of property associated with terrorist and related parties (TR), cash threshold reporting (CTR) and reporting (STR), CTRs and TRPs to the Financial Intelligence Centre (FIC) for possible further action. We monitor all other message types (both inward and outward) which Telecommunications (SWIFT) payments messages as well as other messages (both inward and outward) which are routed through Our Safe Watch software, which against numerous external and internal Sanctification Bodies are referred to in clause 18.3 shall preclude us, thereafter, from recovering from you any such damages as we may have suffered in order to investigate your conduct and if any damages are suffered by us due to such conduct.

18.1.5 or secure any improper advantage; then we shall be entitled, by written notice to you, to forthwith terminate this agreement and/or any Service Request, either in whole or part.

18.1.6 fix the price, consideration or other monies stipulated or otherwise provided for in any such contract referred to in clause 18.1.2 above;

18.1.7 award a tender awarded to another public or private person to:

18.1.8 in the absence of a tender, procurement of Services to any public or private person, including SBU;

18.1.9 award a tender for provision of Services to any public or private person, including SBU;

18.1.10 procurement of a contract with any public or private person, promote the welfare of another person in order to improve its influence and

18.1.11 fix the price, consideration or other monies stipulated or otherwise provided for in any such contract referred to in clause 18.1.2 above;

18.1.12 withdraw a tender awarded to another public or private person, including SBU;

18.1.13 withdraw a tender awarded to another public or private person, including SBU;

18.1.14 fix the price, consideration or other monies stipulated or otherwise provided for in any such contract referred to in clause 18.1.2 above;

18.1.15 or secure any improper advantage; then we shall be entitled, by written notice to you, to forthwith terminate this agreement and/or any Service Request, either in whole or part.

18.2 Upon such termination we shall be entitled, in addition to all other remedies available to it, to recover from you damages for any amounts whatsoever, we are indebted to you for any amounts whatsoever, we shall be entitled to you we have suffered by virtue of such conduct by the other Party.

18.3 If, at the time of such termination, we are indebted to you for any amounts whatsoever, we shall be entitled to you we have suffered by virtue of such conduct by the other Party.

18.4 No payment by us to you after the lapse of the period referred to in clause 18.3 shall preclude us, thereafter, from recovering from you any such damages as we may have suffered in order to investigate your conduct and if any damages are suffered by us due to such conduct.

19. Assignment

The Service is provided exclusively for the registered Customer, accordingly, the Customer may not assign or transfer the service to any third party, SBU may assign or transfer this Agreement to any Affiliate or novate and/or unilaterally transfer the Agreement to an Affiliate or to any successor company (whether by merger, consolidation or otherwise) without the prior written consent of the Customer, upon written notification.

20. Termination and Discontinuation

20.1 SBU may, at any time, to end Our relationship with You without warning. We may also be required to provide to You information You agree to provide. We may also be required to update Your personal information and to complete our update payments to or from Your Wallet and to provide us with information about We may process the rendering of any Service to You including the process in the carrying out Our duties, We may screen, monitor or and watch lists.

**calling 080 0 251 251 (TOLL FREE PHONE LINES) or email flexipaywallet@stanbic.com or by
other fees, charges and penalties – You can find information on these on the tariff guides or website www.stanbic.co.ug or by
merchant wallet account. NOTE that while the common fees, charges and penalties are listed in the table above, there may be
Dependig on the transactions made, you will be charged any of the fees above, which will be directly deducted from your**

Transaction	Deposits	Cash to Wallet	Send Money to Merchant	Send Money to Stanbic Account	To Mobile Money	Pay Bills and School Fees	Withdraw Cash at Agent	ATM Withdraw
Deposits, Money Transfer, Cash Out, Bill Payments and Merchant Payments								
500 - 2,500	Free	Free	Free		100	750	1200	
2,501 - 5,000	Free	Free	Free	250	100	750	1200	
5,001 - 15,000	Free	Free	Free	830	100	750	1200	
15,001 - 30,000	Free	Free	Free	830	100	750	1200	
30,001 - 45,000	Free	Free	Free	940	400	750	1200	
45,001 - 60,000	Free	Free	Free	940	400	750	1200	
60,001 - 125,000	Free	Free	Free	940	400	750	1200	
125,001 - 250,000	Free	Free	Free	1,880	400	750	1200	
250,001 - 500,000	Free	Free	Free	2,310	400	750	1200	
500,001 - 1,000,000	Free	Free	Free	2,310	2,500	1,750	1200	
1,000,001 - 2,000,000	Free	Free	Free	2,500	750	1200		
2,000,001 - 4,000,000	Free	Free	Free	3,325	2,500	2,500	1200	
4,000,001 - 7,000,000	Free	Free	Free	4,975	2,500	4,500	1200	

3. Fees, charges and penalties

A service that offers bulk disbursement to Flexipay wallets and collection of payments for goods and services

on behalf of the Merchants through a Merchant collection portal.

2. Aims and benefits

Flexipay merchant collections and bulk disbursement

Please note only sign after you have read, understood and agreed to the content of this document.

This key facts document is important to you, it summarises the transaction you are considering.

KEY FACTS DOCUMENT - MERCHANT SERVICES

(Customer deposits are protected by the Deposit Protection Fund of Uganda)

(Licensed and supervised by Bank of Uganda)

STABIG BANK UGANDA



REF NO: FLEXIPAY MERCHANT SERVICES





Dial *291# to sign up to the Flexipay wallet
and follow the prompts. Visit us online at flexipaywallet@stanbic.com or call our toll free numbers 0800 251 251 for more information.
Flexipaywallet@stanbic.com or call our toll free numbers 0800 251 251 for more information.

Page 2 of 2

Visit our website at www.stanbicbank.co.ug
0800 251 251, email flexipaywallet@stanbic.com or

contact us on Our toll-free lines
this deposit product or the terms used in this KFD, please

Where can I find out more? If you want more information on

0800 251 251
provided by contacting our Customer Call Centre on

(email). You can opt out of the communication options
mobile contact (SMS and telephone calls) or email address

We will communicate using the contact details available to us –
it is important for us to be able to communicate with you.

FUTURE COMMUNICATIONS:

within 24 hours.
of your complaint, investigate and give you an answer

flexipaywallet@stanbic.com. We will acknowledge receipt
issue logs tab or our Contact Centre on 0800 251 251 or

communicate this to us via The self-service portal under the
if you are dissatisfied with our services, we welcome you to

For queries and complaints:

You may close your wallet account at any time. To close your
account send us confirmation of this request in writing, if you
close your account, there will be a charge for doing so (see
section #4 charges #10) and the account will closed after 30
days. If this is a fixed deposit account, early termination may
result in losing interest accrued.

ACCOUNT CLOSURE:

- The merchant is responsible for confirming customers Flexipay wallets and amounts prior to disbursement.
- The merchant is responsible for confirming customer payments and reconciling their accounts.

5. RISKS

- Interest to be earned: 0. The interest rate is: N/A
- No account opening balance required
- Minimum balance in UGX: 500
- Maximum balance in UGX: 999 999 999
- Maximum daily transfer limit to other Flexipay wallet in UGX: 15 000 000



Tax implications:
the tax charges will change accordingly.
is a change in the existing tax laws or in their interpretation,
levied in addition to the charges shown above. Where there
in compliance with the Tax laws. A 15% excise duty charge will
be levied in addition to the charges shown above. Where there
is a change in the existing tax laws or in their interpretation,
follow the prompts. Visit us online at flexipaywallet@stanbic.com or call our toll free numbers 0800 251 251 for more information.

Deposit protection:
Your deposits are insured up to UGX 10 million by the Uganda
Deposit Protection Fund. Please make reference to the bank
official communication channels highlighted in Section 3

Inactivity/dormancy:
Your wallet account will be considered inactive after 180 days
of no customer activity. You will need to do a transfer into
your account to reactivate your account. After 9 months of
account inactivity, the account is considered dormant.
To reactivate, a fee may apply. See 4 (fees). Reactivation
must be done within six months upon receipt of notice
from the Bank.

How to take money out of your account:
You can transfer funds from your merchant wallet to another
Flexipay wallet, any Stanbic account or your own Stanbic
account.

How to deposit money into your account:
You can receive funds into your wallet through payments via
*291# or transfers from other Flexipay wallets. Merchant
wallets can be funded through cash deposits, payments,
merchants to merchant transfers and account to merchant.

6. Further points to consider