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# **MSACCO REGISTRATION FORM**

PERSONAL DETAILS(IN CAPITAL LETTERS)				
Full Name of Applicant:	Date of birt			
Gender Male Female		, ,		
P.O. Box:Postal Code	Town:			
Mobile number :	Signature:			
Email (Applicant):	ID.Number:			
Contact person details				
Contact person full name:				
Mobile number :				
Contact person email:				
Relationship:				
Other Customer details				
Occupation:				
Employer/Business:				
Employment No:				
Monthly Income(Tick appropriately)				
0-10,000 10,000 – 50,000 50,000 – Above				
Savings Account Number:				
Account Name:				
Member No: Signature:				
Pin reset request				
Please Reset/Resend PIN for my Msacco as below				
Member No1:				
Member No2:				
Reason for Reset/Resend:				

# **Declaration by the Applicant:**

I hereby apply for M-Sacco(Mobile banking) solution. I warrant you that the information given above is true and complete to the best of my knowledge. I authorize you to make any inquiries necessary in connection with this application. I accept and agree to be bound by the conditions of use. I agree that I am liable for charges incurred through the use of this Facility. I hereby indemnify the Sacco against all losses that they may incur as a result of my use of the facility. I understand that the Sacco reserves the right to decline the application without giving reasons to the extent permitted by law.

law.			
Applicants ID NO:	Signature:	Date:	
FOR OFFICIAL USE ONLY			
Verified By:	Date Verified:	Sign	
Approved By:	Date Approved:	Sign	

### GENERAL MANDATORY CONDITIONS

You MUST be registered with M-PESA to use the MSACCO Service You must attach Copy of National Identification card.

#### Other conditions

**a)Joint account and** accounts which require more than one signatory **will NOT be** offered with M-Sacco service.

### Use of personal identification number(PIN)

b) M-Sacco subscriber shall receive an SMS informing them of their

registration and PIN.

- c) The Subscriber shall be required to Change the PIN before Using the M-Sacco Services
- d) The subscriber shall exercise due care to ensure the secrecy of the PIN at all times and prevent use of PIN by any third party.
  e) In case of a problem ,the Sacco may at any time cancel/stop the service without notice or assigning any reason and without

any liability to the subscriber until a solution is found.

- f) If the subscriber loses his/her SIM card line registered with MSacco, the subscriber must notify the Sacco immediately to block M-Sacco service until the SIM card is replaced
- g) The subscriber shall be liable in respect of any transactions instructions affecting his/her Sacco account that is given with a valid PIN
- h) If report of loss or theft of SIM card registered for M-Sacco service is communicated by someone other than the subscriber, the Sacco shall not be held liable for any damages thereto.

## Forgotten pin

incurring

If a PIN is forgotten the subscriber is required to contact the Sacco to request for a new PIN.

### Cancellation, stoppage of M-Sacco service

- i) The subscriber may at anytime cancel or unsubscribe for M-Sacco service.
- j) Payments made by means of M-Sacco service are irrevocable. Charges

The Sacco shall levy charges for use of this service. The subscriber shall be informed of any changes by notice.

### Liability to the subscriber

Subject to the above terms and conditions of use, subscribers shall be fully liable in respect of each transaction instruction.

# **Acts That Do Not Bind Either Party**

Neither party shall be liable for failure or delay in the performance of its obligations under this agreement to the extent

that such failure or delay is caused by matters beyond that party's reasonable control including but not limited to network delays destructions arising out of war, rebellion, civilian commotion, strikes, lockouts and or other acts or orders of any government department, council or other of constituted body. Notice of these circumstances shall be given to the other party as soon as possible. For so long as performance of those obligation is suspended the other party may similarly suspend performance of its obligation.

#### **Amendment**

These terms and conditions may be amended at any time by notice from the Sacco to subscriber. The subscriber will be informed of such amendments by notice at Sacco's branches. Any such amendments shall be deemed to be effective and binding.

#### Law

These terms and conditions shall be governed and construed under laws of the republic of Kenya