***TEACHER*** [ ] ***OTHER EMPLOYMENT*** [ ]  ***BUSINESS MAN/WOMAN*** [ ]

MEM NO.: \_\_\_\_\_\_\_\_\_\_\_\_

1. **MEMBER DETAILS**

Applicant’s Full Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date of Birth: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Gender: \_\_\_\_\_\_\_

Cell phone No.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ID/Passport No.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_KRA PIN: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

County: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Home Address Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Town: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Marital Status: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Do you have any physical disability ***(tick where appropriate)***? Yes [ ], No [ ]

**B. WORKSTATION DETAILS:**

Name of School/Company/Business: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

P.O. Box (Office): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Town: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

TSC / Employment number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Source of INCOME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Nature of Employment ***(tick where appropriate)***: Permanent [ ] / Contract [ ] / Retiree [ ]

**C. COMMITMENT TO MAKE CONTRIBUTION:**

***Monthly Contribution***: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ + ***(Benovelent / sinking fund)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ = ***(Total)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**TSC / SALARIED EMPLOYEES**

I\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ hereby authorize Keystone Dt SACCO Society Ltd to deduct **the above stated total from** my monthly salary and pay to with effect from the month of \_\_\_\_\_\_\_\_\_\_20\_\_\_\_\_ until further notice.

**D. NEXT OF KIN/ NOMINEE DETAILS**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| NAME OF KIN / NOMINEE | GENDER | RELATIONSHIP | ID NO | PHONE NUMBER | % ALLOCATED |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

Applicant Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I.D number\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***By appending your signature, you agree to the Sacco membership terms and conditions. you also agree that the Sacco can use your image under the data protection Act -on its social media platforms, website, or any function to be televised or video captured by the Sacco***

### REQUIREMENTS

1. I, D COPY
2. KRA PIN COPY

**MOBILE LOAN**

**E. MOBILE BANKING *(Terms and conditions)***

As a holder of the Mobile loan account, you may, subject to these Terms and Conditions, apply for a loan from the Sacco using the MOBILE LOAN Menu on your Equipment.

Whenever you apply for a loan from the Sacco, your application shall be appraised according to the applicable loan appraisal processes of the Sacco. The Sacco reserves the right at its sole discretion and without assigning any reason to approve or decline your application for a loan.

Subject to approval of your application for a loan, the Sacco shall disburse to you a loan of an amount to be determined by the Sacco in its sole discretion.

The proceeds of the Loan shall be credited into your ORDINARY SAVINGS Account maintained at the Sacco subject to any deductions on account of applicable Transaction Fees.

You shall repay the Loan within the stipulated time as the Sacco may determine from time to time. For any loans advanced, and whose term exceeds one (1) month, the repayments shall be made in monthly installments as advised by the Sacco.

In consideration of the Sacco granting you the Loan, you shall pay the Sacco an interest rate as determined by the Sacco. The Total

Interest payable shall first be deducted before the

principal. Interest rate is subject to change from time to time at the Sacco's sole discretion.

You shall make all payments due from you to the Sacco through the Mobile Banking System or any other avenue availed by the Sacco for loan repayments.

In the event that you do not repay the Loan in full within the stated period after disbursement of the Loan, the Sacco may impose a penalty for defaulting to pay.

The Sacco shall be entitled to recover any outstanding loan amount and accrued interest and penalties from other savings accounts held by you in the Sacco.

The Sacco reserves the right to vary the terms of the Loan including the interest payable thereon from time to time having regard to the prevailing laws and regulations of the Sacco.

The Sacco shall have a right of lien and set off any outstanding loan overfunds held by you in your Deposit Accounts.

You hereby expressly consent and authorize the Sacco to disclose, respond, advise exchange and communicate the details or information pertaining to your Mobile Loan Account to Credit Reference Bureaus as required under the banking Act or any other regulatory body.

**Disclaimer of Liability**

Keystone DT Sacco is in no way liable for any error or omission in the services provided by any Mobile or any third-party service provider (whether appointed by Keystone DT Sacco on that behalf or otherwise) to the customer, which may affect the Facility.

Keystone DT Sacco does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the Facility.

Keystone DT Sacco makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the customer or by any person resulting from or in connection with the Facility.

Keystone DT Sacco shall under no circumstance be held liable to the customer if the Facility is not available or there is any delay in the carrying out of the instructions for any reasons whatsoever including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of Keystone DT Sacco.

Without limitation to the other provisions of these Terms and Conditions, Keystone DT Sacco , its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of Keystone DT Sacco in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the

Customer and the network of any Mobile service provider and KEYSTONE DT SACCO's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the customer, The Society's system or the network of any cellular service provider and/or any third party who provides such services as is necessary to provide the Facility.

Illegal or improper use of the Facility by the Authorized User or any other person shall render the customer and the Authorized User liable for payment of financial charges as decided by Keystone DT Sacco and /or will result in suspension of the Facility to the Customer.

Notwithstanding anything to the contrary stated herein, Keystone DT Sacco shall not be involved in or in any way be liable to the customer for any dispute between the Customer and a cellular services provider or any third-party service provider (whether appointed Keystone DT Sacco in that behalf or otherwise)

**Indemnity**

In consideration of Keystone DT Sacco providing the Facility, the Customer agrees to indemnify and keep Keystone DT Sacco safe and harmless from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which Keystone DT Sacco may at any time incur, sustain, suffer or be out to as a consequence of or arising out in good faith for acting on or omitting or refusing to act on any instructions given by use of the Facility.

The Customer holds Keystone DT Sacco/its Affiliates, harmless against any loss incurred by the Customer due to failure in the network of the mobile service provider.

The Customer agrees to indemnify and hold Keystone DT Sacco harmless for any losses occurring as a result of the Customer permitting other persons to use the Facility through any means.

Applicant’s signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I.D Number\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

RECRUITEED BY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Sign: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

MOBILE NUMBER: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ MEMBER NUMBER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**F. FOR OFFICIAL USE**

**Application is registered as member number? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Account Registered by:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ sign\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Received for coding by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_sign\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Mobile Banking Team**

INITIATING officers Names\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ sign\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Approving officers Names\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ sign\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_