



BAT Regulated Non-WDT Sacco Society Ltd

P.O BOX 30000 - 00100

Nairobi, Kenya.

Tel: 0740200705

## M-SACCO APPLICATION FORM

(MUST be completed in BLOCK LETTERS)

### A) APPLICANT'S DETAILS

Surname		Other Names	
ID/Passport No.		Mobile No.	
Email Address:			

### B) TERMS AND CONDITIONS

1. M-sacco subscriber shall receive an SMS informing them of their registration and PIN.
2. The subscriber shall be required to change the PIN immediately before using the M-sacco Services
3. The subscriber shall exercise due care to ensure secrecy of the PIN at all times and prevent use of PIN by any third party.
4. If a PIN is forgotten the subscriber is required to contact the Sacco to request for a new PIN.
5. If member loses his/her sim card registered with M-sacco, the member must notify the Sacco immediately to block M- Sacco Service until the sim card is replaced.
6. The member shall be liable in respect of any transactions affecting his/her Sacco account that is given with a valid PIN.
7. If report of loss or theft of sim card registered for M-Sacco service is communicated by someone other than the subscriber Sacco shall not be held liable of any damages thereto.

**Liability of The Subscriber:** Subject to above terms and conditions of use, subscribers shall be fully liable in respect of each transaction instruction.

**Cancellation, stoppage of M-Sacco Service** a) The subscriber may at any time cancel or unsubscribe for M-Sacco service. b) Payments made by means of M-Sacco service are irrevocable. c) In case of a problem the Sacco may at any time cancel and/or stop the service without notice or assigning any reason and without incurring any liability to the subscriber until a solution is found.

**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 destruction arising out of war, rebellion, civil commotion, strikes, lockouts and or other acts or orders of any government department, council or other constituted body. Notice of these circumstances shall be given to the other party as soon as practicable. For so long as performance of those obligations is suspended the other party may similarly suspend performance of its obligations.

**Amendment:** These terms and conditions may be amended at any time by notice from the Sacco to the subscriber. The subscriber will be informed of such amendment by notice at the Sacco. Any such amendments shall be deemed to be effective and binding upon the subscriber upon publication of the notice.

**Law:** These terms and conditions shall be governed and construed under the laws of the Republic of Kenya.

**Applicant's Signature:** \_\_\_\_\_ **(initials not acceptable) Date** \_\_\_\_\_

### C) OFFICIAL USE ONLY

Captured by: Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Checked by: Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Approved by: Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_