



Joinas Sacco Society Limited,
P. O. Box 669-00219, Karuri.
Tel. 020-2071289 | 0721175585
Email: info@joinassacco.com
Website: www.joinassacco.com

Mobile Banking (M-PESA) Application Form

(Please fill in the form in block letters)

Date: _____

Surname: _____ First Name: _____ Middle Name: _____

Member No: _____ Payroll No. _____ ID NUMBER: _____

P. O. Box _____ code: _____

M-Pesa Mobile Number:

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Fosa Account No.:

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Declaration by the applicant:

I hereby apply for Mobile Phone Banking Facility ("the Facility") from the Joinas Sacco Society Limited ("the Bank"). I warrant that the information given above is true and complete and I authorize you to make any enquiries 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 all charges incurred through the use of the Facility. I hereby indemnify the Bank against all losses that it may incur as a result of my use of the Facility. I understand that the Bank reserves the right to decline the application without giving reasons.

Applicants Signature (s): _____ Date _____

Scan the form after filling in the correct details and send it via email to admin@joinassacco.com

FOR OFFICIAL USE ONLY;

Sacco Verified by: _____ Approved by: _____

Signature _____

Signature _____

Date: _____

Date: _____

Sacco Stamp: _____

Sacco Stamp: _____

Terms and Conditions governing your use of the Joinas Sacco M-banking Services.

ELIGIBILITY AND REGISTRATION

- To register for the M-banking service you must be a member of the sacco.
- To carry out an M- Pesa transaction on the M-banking Service menu you must be a registered M-Pesa user.
- The Sacco may change these Terms and Conditions from time to time and shall provide you with reasonable notice of such change.
- You accept these Terms and Conditions when you first register for the M-banking service.
- M-banking Service will be available 24 hours a day, 7 days a week.
- M-banking Service will only be available to the mobile phone number nominated / registered by you.
- M-banking Service messages will notify you as to the status of your account at a given point in time. A Sacco message may not take account as to amounts deposited (or withdrawn) but not credited (or debited) to your accounts.
- If you change your mobile phone number you must deregister from the Sacco M-banking Service and then re-register using your new mobile phone number.

If your mobile phone is lost or stolen, you should deregister from the M-banking service. The Sacco shall not be responsible for any losses suffered by you, should you fail to deregister from the service if your phone is lost or stolen.

- Members can register or deregister for the Sacco M-Banking Service by contacting the Sacco Office. Members will be charged for all fees up to the

date of deregistering from the Sacco M-Banking Service.

- A fee will be charged for services on Sacco M- Banking Service as advised by your the Sacco.
- Services may from time to time be unavailable due to systems maintenance or circumstances beyond our control such as mobile carrier outages.
- The Bank and the Society will not be liable:
 - For any loss (including consequential loss) in connection with Sacco M-Banking Service not being available.
 - For any loss caused by any function of M-banking malfunctioning if you were aware, or in the opinion of the Society should have been aware, that that function of M-Banking Service was unavailable for use or was malfunctioning.
 - For any errors or damage caused to your mobile phone as a result of using Sacco M-Banking Service.
 - To any person for any loss (including consequential loss) that person suffers as a result of relying on information obtained via M- Banking Service.

USE OF PERSONAL IDENTIFICATION NUMBER (PIN)

1. The SaccoLink M- Banking Service registered user will be issued with a PIN.

The Sacco M-Banking Service registered user shall

2. exercise due care and attention to ensure secrecy of the PIN at all times and to prevent the use of the PIN by any third party.

3. The Sacco is authorized to debit the M-Banking Service registered user for all amounts transacted by means of the Sacco M-Banking Service using the PIN.

4. The SaccoLink M-Banking Service registered user must:

- Not put the Mobile Device and PIN together.
- Change the PIN immediately on suspicion the PIN is compromised.
- Not keep any record of it, in written or electronic form nor write it down
- Not disclose it to, or allow it to become known to, any person, including family members or those in apparent authority, including Sacco staff
- Not negligently or recklessly disclose it by, for example, failing to take reasonable care when keying it in to prevent others from identifying it
- Not leave your Mobile Device unattended and left logged into M-Banking
- lock your Mobile Device or take other steps necessary to stop unauthorized use of M-banking
- Notify Sacco immediately if your Mobile Device is lost or stolen, or if you change your Mobile Device or Mobile Device phone number.
- Not select a PIN that is easily identifiable or guessed or based on easily accessible personal data (such as sequential numbers, birth months, telephone numbers etc).