



JOINAS SAVINGS AND CREDIT SOCIETY LTD.
P.O. BOX 669, 00219 KARURI
TEL 020-2071289 | 0721 175585
E-Mail:info@joinassacco.com

APPLICATION FOR MEMBERSHIP FORM:

I the undersigned here having read, understood and agreed to the terms and conditions of the Society in the next page, hereby apply for membership:

APPLICANT PARTICULARS

Full Names.....
 Identity card\passport No..... Date of birth..... Pin no.....
 Marital Status.....
 P. O. BoxPostal Code.....City.....
 Tel. No..... Email.....
 Residence.....County.....Nearest Landmark.....
 How did you know about Joinas Sacco?

EMPLOYMENT DETAILS

Occupation.....location.....
If in business indicate:
 Name of business.....
 Type and nature of business.....
 Location of business.....

NOMINEE CLAUSE

I _____ **ID NO.** _____, hereby
 Nominate the following as my nominee (s) to inherit amounts due to me less any dues to the society.

NAME	ID NO\D.O.B	CONTACTS	RELATION	%

If a minor please fill in details of the guardian

Name.....ID No.....contact.....
 Relation to next of kin.....
 Given on this..... day of year.....
 Signature

REQUIREMENTS

- Original and copy of national Identification card or any other legal form of identification
- A non-refundable registration fee of Kshs. 500
- Monthly contribution of Kshs 1,450
- One must be of sound mind
- Must be of legal age

TERMS AND CONDITIONS

1. Sacco shares

- A member must attain a share capital of Kshs 15,000 within 3 years after joining the society
- The share capital is not considered when applying for loan
- It attracts dividend annually
- At the attainment of the Kshs 15,000 a member will be issued with a share certificate
- Sacco shares are not refundable but they are transferred in case one wish to terminate membership

2. Next of kin

- A member is entitled to change his/her nominee as he/she wishes by filling a change of kin form which will revoke any previous commitment whether oral or written prior to it
- If the next of kin is a minor, then the details of a guardian appointed by the principal must be filled out

3. Loans

- To qualify for a loan a member must be active for at least 6 months
- A Member qualifies for 2 times their Sacco deposits for 1st loan and subsequent loans are issued 3times the deposits

4. Termination of membership

- A 60 days' notice must be given in writing during voluntary termination of membership
- Termination of membership also occurs upon the demise of a member, the next of kin should present the necessary documents to the Sacco.
- The board of directors reserves the right of admission and termination of membership in accordance with the by-laws.

Indemnity Clause; “I/We have read and agreed to the terms and conditions of this Sacco and agreed that this account shall be operated solely at the discretion of the SACCO and hereby indemnify the SACCO at my/our cost against any loss incurred or claims arising out of the account being closed without notice because of unsatisfactory performance.”

Yours faithfully,

Full Name(s) _____ Signature _____ Date _____

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

FOR OFFICIAL USE ONLY:

<i>FOSA ACCOUNT</i>	<i>BOSA ACCOUNT</i>
YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Account Number: _____	Member Number: _____
Authorized Signature _____	Authorized Signature: _____

Registration fee.....

Receipt No.....Date.....

Worked on bySignature.....

Approved / Disapproved.....

Chairman..... Date.....

Treasurer..... Date

Secretary..... Date