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APPLICATION FOR MEMBERSHIP

I hereby make an application for membership and agree to abide to the Co-operative Societies Act and Rules, AMREF SACCO By-laws and any amendments thereof.

(Complete this form in BLOCK letter and attach Copy of ID/Passport and KRA Pin Certificate and 1 passport size photos)

A. APPLICANTS PERSONAL INFORMATION (CHECK OFF MEMBER)

NAME OF APPLICANT (as in ID)
DATE OF BIRTH ID/PASSPORT NUMBER
EMPLOYER. OFFICIAL DESIGNATION
PAYROLL NO TERMS OF SERVICE
STATION NATIONALITY
EMPLOYER'S ADDRESS
EMPLOYEE'S ADDRESS
TELEPHONE..... E-MAIL.....

How did you get to know about Amref Sacco? (Tick one)

Sacco website/social media Referral Others (please specify)

B. APPLICANTS PERSONAL INFORMATION (NON-CHECK OFF/ REFFERAL MEMBER)

NAME OF APPLICANT (as in ID) ID/PASSPORT No.....
DATE OF BIRTH NATIONALITY
P.O BOX..... OCCUPATION
EMPLOYER/BUSINESS NAME
TYPE OF ORGANISATION/BUISSNESSLOCATION.....
TELEPHONE..... E-MAIL.....

(Attach Letter of Employment or Business registration certificate as applicable)

C. DETAILS OF REFERRING MEMBER (For applicants in SECTION A or B)

I hereby confirm that the above named applicant is of good conduct and is known to me for.....years

NAME OF PRINCIPAL MEMBERMNO.....
ID NUMBER.....P.O BOX.....TELEPHONE
E-MAIL.....RELATIONSHIP TO APPLICANT.....
SIGNATURE DATE.....

D. NOMINATED NEXT OF KIN

I, the undersigned, in the event of my death, whilst a member of the society, hereby instruct the society to pay all amounts due to me less any debts to the society, to the person(s) named in this section. I understand that I may alter the name of the nominated next of kin by filling in a subsequent Nominated next of kin Form.

Name	Relationship	% of Deposit	ID Number	Box Address	Tel No.	Email

NAME OF CONTACT PERSON.....PHONE NO.....
 ID.NOSIGN.....DATE.....

E. AUTHORIZATION TO DEDUCT FROM SALARY/ COMMITMENT TO REMIT (Note: Ksh 2,000 non-refundable entrance fee will be charged in the 1st contribution)

I hereby authorize the deduction of commit to remit Ksh with effect from the Month of..... 20..... to be allocated as follows:

ACCOUNT	SHARE CAPITAL A/C	MEMBER DEPOSIT A/C	HOLIDAY SAVING A/C	PROPERTY SAVING A/C	JUNIOR SAVING A/C
AMOUNT					

For share capital.....no of months

Preferred mode of contribution for Non-check off applicants (tick box)

Standing Order Bank Deposit Bank transfer Mpesa Paybill

F. MEMBER BANK/PAYMENT DETAILS

- 1.Account name
- 2.Bank Name
- 3.Account Number
- 4.Bank Branch.....

G. MOBILE BANKING REGISTRATION:

Mobile Banking No: (Safaricom only)

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I hereby confirm that all the details provided above to support my application for membership in AMREF SACCO are true to the best of my knowledge.

By filling and signing this form, you authorize the Sacco to process and store your personal data for the purpose of membership application.

Signature.....Date.....

WITNESSED BY

Name I.D Mno. Tel.....sign.....Date.....

FOR OFFICIAL USE

Received by: Name.....Sign.....Date.....

Approved / rejected by: Name.....Sign.....Date.....

Member No issued _____

TERMS AND CONDITIONS FOR MOBILE BANKING

Definition of Terms:

The “**Sacco**” refers to AMREF Sacco Society Ltd.

Business day-means a day on which banks are normally open for ordinary business in Kenya excluding Saturdays’ Sundays’ and gazette public holidays.

Customer Instruction- means any request or instruction from the Mobile Banking customer to the Sacco.

Pin -means any confidential password, code or number normally four digits which may be used to access the Mobile Banking services.

Transaction fees -These are the Mobile Banking transaction services charges.

Support email -Refers to the email that will be provided for Mobile Banking Customers in case of any queries related to Mobile Banking Services.

Subscriber -means a customer who subscribes to use Mobile Banking Service.

General conditions

Use of personal identification number (PIN)

- a) Mobile Banking subscriber shall receive an SMS informing them of their registration and PIN.
- b) The Subscriber shall input their preferred PIN to access Mobile Banking Services
- c) 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

Lost/stolen SIM card registered for Mobile Banking service

- a) If the subscriber loses his/her SIM card line registered with Mobile Banking, the subscriber must notify the Sacco immediately to block Mobile Banking service until the SIM card is replaced.
- b) The subscriber shall be liable in respect of any transactions instructions affecting his/her Sacco account that is given with a valid PIN

- c) If report of loss or theft of SIM card registered for Mobile Banking service is communicated by someone other than the subscriber Sacco shall not be held liable for any damages thereto.

Support Email

Support shall be provided through the CRM on the mobile banking app.

Cancellation, stoppage of Mobile Banking service

- a) The subscriber may at any time unsubscribe for Mobile Banking service by way of completing the mobile banking exit form.
- b) Payments made by means of Mobile Banking service are irrevocable.
- c) The Sacco may at any time cancel/stop the service without notice or assigning any reason and without incurring any liability to the subscriber until a solution is found.

Charges

The Sacco shall levy charges for use of this service. The subscriber shall be informed of such 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 way of s notice. 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 laws of the republic of Kenya

N.B. Please refer to our official website <https://www.amrefsacco.org> to read our Mobile Banking Policies.