



# **MOBILE BANKING REGISTRATION FORM**

**PLEASE COMPLETE DETAILS IN BLOCK LETTERS**

**Applicant's Details**

Full Name (As in ID) \_\_\_\_\_

Member No: \_\_\_\_\_ National ID No. \_\_\_\_\_ KRA PIN \_\_\_\_\_

Mobile Banking No: (Safaricom only)

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**I hereby confirm that the above details are correct and agree to the policies and terms of the AMREF Sacco Mobile Banking. (Please refer overleaf for details.)**

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**FOR OFFICIAL USE ONLY**

Data Captured By: \_\_\_\_\_ Sign \_\_\_\_\_ Date \_\_\_\_\_

Mobile No. Verified By: \_\_\_\_\_ Sign \_\_\_\_\_ Date \_\_\_\_\_

Approved By: \_\_\_\_\_ Sign \_\_\_\_\_ Date \_\_\_\_\_

# TERMS AND CONDITIONS

## 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

### **Forgotten pin**

If a PIN is forgotten the subscriber is required to contact the Sacco to request for a PIN reset by way of an email to [mobile.banking@amrefsacco.org](mailto:mobile.banking@amrefsacco.org)

### **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**

The support email [Mobile.Banking@amrefsacco.org](mailto:Mobile.Banking@amrefsacco.org) is available through the Mobile Banking service USSD and 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.