



## B-Ka\$H REGISTRATION FORM

(Mobile Banking Solution)

### PART A: SUBSCRIBER DETAILS (All fields must be completed)

Full Name	
Staff/ N <sup>o</sup>	
Mobile No.	
Email address	
I/D Number	

New Registration

Pin Reset

Reactivation

### PART B: BKA\$H ACCOUNT DETAILS

Registered Safaricom Line: *\*Only safaricom No.*

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(In Words) \_\_\_\_\_

(E.g. 0722 \*\*\* \*\*\*) Zero-Seven-Two-Two..... )

The Sacco shall not be held responsible for directing payments into a wrong mobile account number provided by the member in the above space(s).

#### Declaration by the Member (Subscriber)

I certify that the information I have given above is true.

**Applicants' signature:** \_\_\_\_\_ **Date** \_\_\_\_\_

**Witnessed by: Name:** \_\_\_\_\_ **M/No:** \_\_\_\_\_ **Signature** \_\_\_\_\_

### PART C: FOR OFFICIAL USE ONLY (Only ICT Staff)

FOR SOCIETY USE ONLY

Captured By \_\_\_\_\_ Signature \_\_\_\_\_ . (Inputter)

Confirmed By \_\_\_\_\_ Signature \_\_\_\_\_ . (Approver)

Date \_\_\_\_\_

Applicants Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

## DEFINITION OF TERMS

The "Sacco" refers to the Banki Kuu Sacco Co-operative Society Ltd.

- "B-Ka\$H" refers to the Mobile banking solution service
- "Business day" means a day on which banks are normally open for ordinary business in Kenya excluding Saturday, Sunday and gazetted public holidays.
- "Customer instructions" means any request or instructions from the B-Kash Customer to the Sacco.
- "Pin" means any confidential password, code or number, normally 4 digits which may be used to access the B-Kash service.
- "Transaction fees" These are the B-Kash transaction charges.

## USE OF PERSONAL IDENTIFICATION NUMBER (PIN)

1. B-Ka\$H subscriber shall receive an SMS informing them of their registration and PIN.
2. The subscriber shall be required to change the PIN before using the B-Ka\$H Services
3. 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 new PIN.

## Credit Reference Bureau (CRB) Listing

I hereby declare that the foregoing is true to the best of my knowledge and believe and I agree to abide by the by laws of the society, the credit policy and any variations by the board in respect to above sections. I further confirm that, I understand that in case of default, the defaulter's information will be furnished to a CREDIT REFERENCE BUREAU or Other bodies without prior written consent. \*  
Subscribers(Members) with non-performing loans (unpaid for 90 days) will be listed as provided under section 18 of The credit Reference Bureau Regulations 2013. Note that loans listed on CRB will remain listed for a period of 5 years after the loans are cleared and this will affect access to credit from other financial institutions in the future.

\*Banki Kuu Sacco lists all loans with CRBs. Loans with default will be listed as non-performing

Applicants' signature: \_\_\_\_\_ Date \_\_\_\_\_

Witnessed by: Name: \_\_\_\_\_ M/No: \_\_\_\_\_ Signature \_\_\_\_\_

## FACILITY TERMS & CONDITIONS

### Lost/ Stolen Sim Card Registered for B-Ka\$H Service

- If the subscriber loses his/her sim card line registered with B-Ka\$H, , the subscriber must notify the Sacco immediately to block M- Sacco Service until the sim card is replaced. If the subscriber loses his/her sim card, he/she must immediately notify the Banki Kuu Sacco via the email [customerservicecoop@centralbank.go.ke](mailto:customerservicecoop@centralbank.go.ke).
- The subscriber shall be liable in respect of any transactions instructions affecting his/her Sacco account that is given with a valid PIN.
- 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.

### Cancellation, stoppage of B-Ka\$H, Service

- The subscriber may at any time cancel or unsubscribe for B-Ka\$H, service.
- Payments made by means of B-Ka\$H service are irrevocable.
- In case of a problem the Sacco may at any time cancel and/or stop a card without notice or assigning any reason and without incurring any liability to the subscriber until a solution is found.

### B-Ka\$H, Charges

The Sacco shall levy charges for the use of this service. The subscriber shall be informed of such charges by notice.

### Liability of The Subscriber

Subject to 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 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 Sacco's branches. 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.

### B-Ka\$H LOAN POLICY GUIDELINES

- Applicant must have been an active member for at least six (6) months.
- Applicant must register for B-Ka\$H.
- Mode of loan repayment is through the Sacco's PAYBILL or B-Ka\$H Mobile banking service
- Loan repayable within 30 days.
- Failure to repay after 30 days will attract an additional loan facilitation fee at the applicable rates.

### REPAYMENT GUARANTEE

I hereby accept liability for the repayment of the B-Ka\$H loan(s) in the event I fail to honor my loan(s) obligation(s). I understand the amount in default may be recovered by an equal offset against my shares, interests and deposits in the Society

Applicants' signature: \_\_\_\_\_ Date \_\_\_\_\_

Applicants Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_