



BANKI KUU NON-WDT SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD

Haile Selassie Avenue, P.O. Box 60000 - 00200, Nairobi, Kenya
 Tel: 286398/1/2/3/4, Mobile: +254 724-256-652



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APPLICATION FOR MEMBERSHIP:

DETAILS OF THE APPLICANT:

I hereby make a membership application and agree to conform to the Society's by-laws and any amendment thereof.

Full Name: Mr./Mrs./Miss. _____

Date of Birth _____ Official Designation _____

Staff No/ Payroll No _____ Terms of Service _____

I/D Number _____ Email Address _____

Home Address _____ Mobile Number _____

Marital Status _____ KRA PIN _____

Bank Account No _____ Bank Name _____

Branch Name _____

SPECIMEN SIGNATURE:



SOURCES OF INCOME:

Employed Self Employed Student Other (Specify) _____

Main Source of Funds:

Other Source of Funds:

EMPLOYED

Employer Name	Employer Address	Office Tel Number:
Terms Of Employment Permanent <input type="checkbox"/> Contract <input type="checkbox"/>	Job Title/Role/Position	Department/Unit/Section/Division
Average Monthly Income in KES Less than 50,000 <input type="checkbox"/> 50,001 - 200,000 <input type="checkbox"/> 200,001 - 500,000 <input type="checkbox"/> 500,001-1M <input type="checkbox"/> Above 1M <input type="checkbox"/>		

SELF EMPLOYED

Business Name:	Nature of Business:	Business Reg./Company Inc. Number:
Physical Address of Business/Location:	Business Contact Name:	Contact Tel. NO.
Est. Monthly Sales Turnovers (Kes Equivalent): Less than 50,000 <input type="checkbox"/> 50,001 - 200,000 <input type="checkbox"/> 200,001 - 500,000 <input type="checkbox"/> 500,001-1M <input type="checkbox"/> Above 1M <input type="checkbox"/>		

STUDENT

Name Of University/College	Admission Number	Expected Completion Date
Physical Address of Business/Location:	Business Contact Name:	Contact Tel. NO.
Estimated Monthly Deposits (Kes Equivalent) Less than 5000 <input type="checkbox"/> 5,001 - 10,000 <input type="checkbox"/> 10,001 – 30,000 <input type="checkbox"/> 30,00-50,000 <input type="checkbox"/> Above 50,000 <input type="checkbox"/>		

PENSIONER (Retiree) / OTHER INCOME

I Used to be a CBK Employee of Staff no. _____ (*Leave if not applicable)

Estimated Monthly Deposits (Kes Equivalent)
 Less than 10,000 10,001 - 30,000 30,001 – 50,000 50,00-100,000 Above 100,00

CONTACT PERSON & NEXT OF KIN DETAILS:

CONTACT PERSON

Name: _____ Phone Number: _____ Email Address: _____

I hereby authorize the Sacco to contact the above mention if I am unavailable.

Signature _____

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 debts to the Society, to the person named in this section. The name of the nominee can be given in a sealed letter. I understand that I may alter the name of the Nominated Next of Kin by filling in a subsequent Nominated Next of Kin form.

	<u>FULL NAME</u>	<u>RELATIONSHIP</u>	<u>ID</u>	<u>Telephone</u>	<u>% Share</u>
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____

WITNESS 1 (NAME) _____ Staff/Membership No _____ SIGNATURE _____

WITNESS 2 (NAME) _____ Staff/Membership No _____ SIGNATURE _____

REFERRED BY (NAME) _____ Staff/Membership No _____ SIGNATURE _____

DECLARATION:

- a) Banki Kuu Sacco or Banki Kuu Non-WDT Sacco Society Limited, where used in this declaration refers to the same entity.
- b) I hereby warrant that I have the legal capacity and requisite authority to enter a contractually binding relationship with Banki Kuu Sacco and further warrants that any instructions given to Banki Kuu Sacco either using the primary email address or the primary mobile number shall be deemed to have been done so, with my express authority.
- c) "Email address" I have provided in this form is my main personal email address. I may change it at any time by filling in and signing a new Member Contact Indemnity Form.
- d) "Mobile number" I have provided on this form is my main personal mobile telephone number. I may change it at any time by filling in and signing a new Member Contact Indemnity Form.

- e) I therefore expressly agree to indemnify and absolve Banki Kuu Non-WDT Sacco Society Limited against any lawsuits, losses, charges, damages, liabilities, expenses (including legal fees), fees or transactions (including those by third parties) suffered by Banki Kuu Sacco, incurred or that may otherwise result from reliance by Banki Kuu Sacco on any instructions or information issued by myself or purported to be issued by me and or on behalf of myself through my email address and or the mobile number as provided in this form.
- f) If I wish to change either the email address or the mobile number, and do not communicate this to Banki Kuu Sacco, then I agree not to hold Banki Kuu Sacco liable for any transactions that may arise due to the use of the previous email address and/or mobile number in Banki Kuu Sacco's possession.
- g) Other than change of my email address and mobile number and for purposes of clarity I may issue instructions to Banki Kuu Sacco through my email address and my mobile number through various online channels such as:
 1. Banki Kuu Sacco Website and Portals
 2. Email
 3. Banki Kuu Sacco USSD and Mobile Applications

DATA PRIVACY POLICY:

Banki Kuu Non-WDT Sacco Limited ("us", "we", or "our") is a Sacco regulated by SASRA to offer financial services. We operate the www.bankikuusacco.co.ke website, which provides more information of us and our various services / facilities as well as the MSACCO Mobile App mobile application (the "Service").

As an organization, we take our responsibility regarding the management of our stakeholders' data very seriously. This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Services sets out how we manage our responsibility in the use of your data and the choices you have associated with that data.

We use your data to provide and improve the Services. By using these Services, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Data Privacy Policy, terms used in this Data Privacy Policy have the same meanings as in our Terms and Conditions.

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send.

We collect several different types of information for various purposes in order to provide and improve our Service to you including Names, I.D./Passport Number, Date of Birth, Gender, Marital Status, Biometric Data, Property Details, Postal Address, Telephone Number. Some of the purposes for which we collect and process your data includes:

- To provide and maintain our Service.
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so.
- To provide member support
- To comply with our legal obligation for example anti-money laundering obligations.
- In assessing your loan application and determining your creditworthiness for a loan.
- Providing updates on our loan products and services by way of directly marketing to you.
- When acting as an insurance intermediary, to meet our obligations.
- To gather analysis or valuable information so that we can improve our Service.
- To monitor the usage of our Service
- To detect, prevent and address technical issues.
- To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

Banki Kuu Non-WDT Sacco Limited may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of Banki Kuu Non-WDT Sacco Limited
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

Banki Kuu Non-WDT Sacco Limited will retain your Personal Data only for as long as is necessary for the purposes set out in this Data Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you or we may be prevented from complying with our legal obligation

As a Data Subject you have the following Rights as set out in the Data Protection Act;

- The right to be informed of the use of your information/data.
- The right to access, update or to delete the information or data in our custody.
- The right of rectification. You have the right to have your information/data rectified or deleted if that information is misleading, inaccurate or incomplete.
- The right to object. You have the right to object to our processing of your Personal Data.
- The right of restriction. You have the right to request that we restrict the processing of your personal information.
- The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable, and commonly used format.
- The right to withdraw consent. You also have the right to withdraw your consent at any time where Banki Kuu Non-WDT Sacco Society Limited relied on your consent to process your personal information, without any detriment to your interests.

Please note that we may ask you to verify your identity and provide signed instructions before responding to such requests.

Banki Kuu Non-WDT Sacco may update our Data Privacy Policy from time to time. We will notify you of any changes by posting the new Data Privacy Policy on our website. We will let you know via email and / or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy. If you have any questions about this Data Privacy Policy, please contact us.

I hereby declare that by signing this document I agree to the set declaration and data privacy policy:

Name _____ S/No _____

Signature _____ Date _____

Witness's (Name) _____ Staff/Membership No _____ Signature _____

MOBILE BANKING APPLICATION (B-KA\$H):

B-KA\$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).

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

Applicants' signature: _____ **Date** _____

Witnessed by: Name: _____ **M/No:** _____ **Signature** _____

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:

Use Of Personal Identification Number (Pin):

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

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**.
- 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 31 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** _____

Documents Required:

- Copy of ID and/or valid travel passport/Alien ID.
- Affidavit and Kenya Gazette notice for change of name.

FOR SOCIETY USE ONLY:

ENTRANCE FEE (KSHS. 1000)

PAID ON _____ RECEIPT No. _____

DATE OF ADMISSION TO MEMBERSHIP _____ MEMBERSHIP REGISTER No. _____

Updated & checked by: _____ Signature _____ Date _____

Verified by: _____ Signature _____ Date _____

Approved by: _____ Signature _____ Date _____