



**Kenya Police  
SACCO**  
*United for Prosperity*

Kenya Police Sacco Plaza, Ngara Road, Off Muranga Road,  
P.O. Box 51042 - 00200, Nairobi. Pilot No: 0709 825 000

**Email:** [info@policiesacco.com](mailto:info@policiesacco.com) [customer.care@policiesacco.com](mailto:customer.care@policiesacco.com)  
**Website:** [www.policiesacco.com](http://www.policiesacco.com)

**APPLICATION FOR MEMBERSHIP AND REGISTRATION**

TO: HON SECRETARY  
KENYA POLICE STAFF SACCO  
P.O. BOX 51042 - 00200  
NAIROBI

PASSPORT PHOTO



Please complete this form in CAPITAL letters.

I hereby make an application for membership and agree to conform to the Society's by laws and amendments thereof.

**APPLICANTS DETAILS**

FIRSTNAME	MIDDLE NAME	LASTNAME
PERSONAL NO.	PAYROLL NO.	MEMBER NO.
ID/PASSPORT NUMBER	DATE OF BIRTH (DD/MM/YY)	EMPLOYER
PROVINCE / FORMATION	DIVISION	STATION
PERMANENT ADDRESS	EMAIL ADDRESS	MOBILE NO.

**AUTHORITY TO MAKE DEDUCTIONS FROM MY SALARY**

I .....hereby authorize you to deduct Kshs:..... from my salary every month and pay to the Kenya Police Staff Savings and Credit Co-operative Society Ltd with effect from.....

**NOMINATED NEXT OF KIN (PER BY LAW 22)**

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 my 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 a fresh nomination form. N/B: if more than one nominee is listed, please indicate the percentage to pay each of them

NOMINEES FULL NAMES	ID. NUMBER	RELATIONSHIP	DATE OF BIRTH	%	ADDRESS

**UBF SPOUSE INFORMATION**

Nominated Spouse details. (Must attach copy of spouse ID. Nominate one spouse only)

SPOUSE NAME AS IN ID	ID. NO	PRESENT ADDRESS	TEL NO.	EMAIL ADDRESS

**MOBILE BANKING SERVICES (M-SACCO)**

Enter mobile number (Safaricom only)

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Services Available - Loan Salary alerts, Withdrawal, Deposit, Loan repayment and Balance Enquiry. Use of M-Sacco is Subject to terms and conditions. Please refer overleaf for details.

I hereby accept the terms and conditions presented overleaf.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**SACCO LINK DEBIT CARD APPLICATION**

I authorize the Police SACCO to issue an ATM card to my account and warrant that the information given above is true and complete. I authorize you to make any enquiries necessary in connection with the application. I accept and agree to be bound by the conditions of use detailed overleaf. (as amended from time to time). I agree that I will be liable for all charges incurred through the use of this card. I understand that my application can be declined by the Police SACCO without giving reasons to the extent permitted by law.

Signed: \_\_\_\_\_ Date \_\_\_\_\_

Witness 1

Full Names: \_\_\_\_\_

ID No: \_\_\_\_\_ Force No: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness 2

Full names: \_\_\_\_\_

ID No: \_\_\_\_\_ Force No: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

SPECIMEN SIGNATURE (Sign at the Center of the Box)

NAME: \_\_\_\_\_

ID/PASSPORT NUMBER \_\_\_\_\_ DATE: \_\_\_\_\_

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TO THE KENYA POLICE STAFF SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

I/We agree that this account shall be operated solely at the discretion of the SACCO and hereby agree to indemnify the SACCO at my/our cost against any loss or claims arising out of the account being closed by the SACCO without notice due to unsatisfactory performance. I/We confirm having read and understood the General Terms and Conditions for Operating the FOSA Account, SACCO Link ATM, and M-SACCO, a copy has been availed to me this \_\_\_\_\_ day of \_\_\_\_\_ year 20 \_\_\_\_\_ and which I accepted.

Signed \_\_\_\_\_ Date: \_\_\_\_\_

**FOR OFFICIAL USE ONLY**

Customer Information Checklist

- |  |   |
|--|---|
| <input type="checkbox"/> Valid Identification documents obtained & authenticated | <input type="checkbox"/> Customer Contact Information available |
| <input type="checkbox"/> Photographs Obtained/Captured and authenticated         | <input type="checkbox"/> Mandated Signatures Obtained           |

Account Opened by: Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Account Authorized by: Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Account No. Issued: \_\_\_\_\_

### **UTUMISHI BENEVOLENT FUND**

THIS IS AN INSURANCE PRODUCT THAT MEMBERS CONTRIBUTE KSHS. 350 MONTHLY. THE BENEFITS ARE:-

1. IN CASE OF THE DEMISE OF THE PRINCIPAL (MEMBER) THE SOCIETY WILL MAKE A PAYMENT OF KSHS. 70,000 (SEVENTY THOUSAND SHILLINGS)
2. FOR CASES OF RETIREMENT, RESIGNATIONS AND DISMISSALS THE MEMBER WILL BE PAID KSHS. 50,000 (FIFTY THOUSAND SHILLINGS)
3. FOR CASES OF DEATH OF A SPOUSE (ONE SPOUSE) THE SOCIETY WILL PAY KSHS. 40,000 (FORTY THOUSAND SHILLINGS)
4. A DECEASED MEMBER WILL ALSO HAVE HIS/HER DEPOSITS DOUBLED
5. FOR CASES OF DEATH OF A CHILD THE SOCIETY WILL PAY KSHS. 30,000 (THIRTY THOUSAND SHILLINGS) PER CHILD UPTO MAXIMUM OF 4 CHILDREN IN A YEAR.

### **CONDITIONS OF USE FOR THE SACCO LINK CARD**

#### **DEFINITION OF TERMS**

The "Sacco" refers to the Kenya Police Co-operative Society

The "Bank" refers to the Cooperative Bank of Kenya Ltd.

"Branch" means a branch of the Kenya Police Sacco

"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 instruction from the Cardholder to the Sacco or Bank
- \* "Sacco Link" refers to the Sacco Electron debit card
- \* "PIN" means any confidential password, code or number, whether issued to the Sacco by the bank or adopted by the Sacco and accepted by the bank which may be used to access Co-ops wiche network.
- \* "ATM" means Automatic Teller Machine.
- \* "Sacco Cardholder" refers to Sacco Customer who has been issued with an ATM card together with a corresponding Personal Identification Number (PIN)
- \* "Transaction Fees" These are the ATM transaction charges
- \* "24 hr Service hotline" refers to the telephone number on the back side of the Sacco Link card

#### **JOINT ACCOUNT**

Account held jointly by two or more persons whose mandate is "Any to Sign" Accounts which require more than one signatory will not be issued with a Sacco Card.

#### **GENERAL CONDITIONS**

1. The Sacco Link card is neither a credit card nor a cheques guarantee card and shall not be presented as such.
2. The Sacco Link Card is for use at Co-op Bank ATM's, other banks Visa Branded ATM's and at Visa branded

1. The Sacco/Bank reserves the right to withdraw the use of the Sacco Link Card or to refuse request for authorization of any Sacco link Card transaction at any time and without prior notice.
2. The Sacco Link Card once issued to the Cardholder is NOT transferable.
3. The Sacco Link Card is the property of the society and the Cardholder undertakes to return the card to the Sacco or Sacco/Fosa on demand.
4. The Card MUST NOT be used for any unlawful purpose, including the purchase of good and services prohibited by both local and International law.

#### **USE OF PERSONAL IDENTIFICATION NUMBER (PIN)**

1. The Cardholder will be issued with a PIN.
2. The Cardholder will exercise due care and attention to ensure safety of the card and secrecy of the PIN at all times and to prevent the loss of and or use of the card or PIN by any third party.
3. The Sacco is authorized to debit the Cardholders account with all amounts withdrawn by means of the Sacco Link Card using the PIN.
4. The Cardholder MUST NOT put the card and PIN together. The Cardholder should change the PIN immediately on suspicion the PIN is compromised.

#### **LOST/STOLEN SACCOLINK CARD**

1. If the Sacco Link card is lost or stolen or misplaced the cardholder must notify the Sacco or call the number on the back side of the Sacco link service point. Verbal communication must be confirmed in writing immediately; and a lost/stolen letter of indemnify shall be signed by the cardholder.

- 1.
2. A lost or stolen card notice shall indicate the particulars of the cardholder including name, address, Branch the issued the Card, account number, card number and date of reporting. Once the notice is received, the particulars of the Lost/stolen Sacco link card will then be put on the Hot cards list.
3. In case of dispute over effective date and time of reporting loss or theft, in relation to above, the time and date of receipt of the written confirmation shall be regarded as the date of notification to the bank.
4. The Cardholder shall be liable in respect of any transaction instructions affecting the Sacco account that is given with valid PIN.
5. The cardholder shall give to the bank or any person acting on the Bank's behalf all necessary assistance in any investigations, avail all information as to the circumstances of the loss or theft of the Sacco link Card, and take all reasonable steps to assist recovery of the Sacco Link Card.
6. A lost Card that is recovered by the Cardholder shall be returned to the nearest branch of the Sacco. The Sacco or Bank has a discretion on approving continues use of such a card.
7. If the report of a loss or theft of card is communicated by someone other than the cardholder, the Sacco/Bank shall not be held liable for any damages thereto.

#### **SIGNATURE**

The cardholder should sign on the panel provided on the reverse (Back side) of the card on receiving the card. The signature should be similar to that on the National ID, otherwise the card may be rejected by merchants

## 24 HR SERVICE HOTLINE

The Card 24hr hotline number is found on the reverse side of the Sacco Link card. Cardholders should keep the 24hr hotline number in their mobile phones or frequently used telephone books.

## REPLACEMENT OF CARDS

The Sacco shall replace lost or damaged cards within 2 weeks. The Cardholder will be expected to pay for the replacement of the card at the rate that may change from time to time.

## FORGOTTEN PIN

If a PIN is forgotten, the Cardholder shall return their Sacco Link Card to the Sacco where a replacement card will be ordered at a fee.

## CANCELLATION, STOPPAGE OF SACCO LINK CARDS AND PAYMENT

1. The Cardholder may at any time cancel his/her Sacco Link card by returning it to the point of issue. If the return is made by mail, the cards must be cut into two.
2. Payments made by means of the Sacco Link debit card are irrevocable.

## DEFINITION OF TERMS

- \* The "Sacco" refers to the Kenya Police Co-operative Society
- \* The "M-Sacco" refers to the Mobile Banking Solution Service.
- \* "Branch" means a branch of the Kenya Police Sacco
- \* "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 instruction from the M- Sacco Customer to the Sacco.
- \* "PIN" means any confidential password, code or number, normally 4 digits which may be used to access the M-Sacco service.
- \* "Transaction Fees" These are the M-Sacco transaction charges
- \* "24 hr Service hotline" refers to the telephone number that will be provided for M-Sacco customers in case of any queries related to the M-Sacco Service.

## General Conditions

### Joint Account

Account held jointly by two or more persons whose mandate is "Any to Sign" Accounts which require more than one signatory will not be issued with M-Sacco Service

### Use of Personal Identification Number (PIN)

- a) M-Sacco subscriber shall receive an SMS informing them of their registration and PIN
- b) The subscriber shall be required to change the PIN before using the M-Sacco Service

The subscriber shall exercise due care to ensure that secrecy of the PIN at all times and prevent the use of PIN by any third party.

3. In any case of a problem the Bank/Sacco may at any time cancel and /or stop a card without notice or assigning any reason and without incurring any liability to the Cardholder until a solution is found.

4. On closing of the account on which the Sacco Link Card is operated, it shall be the duty of the cardholder to return the card immediately to the point of issue.

## CHARGES

The Sacco shall levy charges for the use of this service, which may change from time to time. The subscriber shall be informed of such charges by notice in Sacco's branches.

## LIABILITY OF A CARDHOLDER

Subject to the above condition, Cardholders 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 delays

caused by matters beyond that's party's reasonable control including but not limited to destruction arising out of war, rebellion, civil commotion, strikes, lockouts and industrial disputes, fire, explosions, earthquakes and or other seismic activity, acts of God, flood, drought or bad weather, the unavailability or other media or 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 these 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 Cardholder will be informed of such amendment by notice at the Sacco 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 by the Laws of the Republic of Kenya.

## CONDITIONS OF USE FOR M-SACCO

### Lost/Stolen Sim Card Registered for M-Sacco Service

- a) If the subscriber loses his/her sim card line registered with M-Sacco immediately to block M-Sacco Services until the sim card is replaced.
- b) The subscriber shall be held 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 to M-Sacco service is communicated by someone other than the subscriber Sacco shall not be held liable of any damage thereto. If the report of a loss or theft of card is communicated by someone other than the cardholder, the Sacco/Bank shall not be held liable for any damages thereto.

### 24hr Service Hotline

The 24hr service hotline number is found on the SMS received when one is registered for M-Sacco Service. Subscribers' should keep the 24hr Customer Care number in their mobile or frequently used telephone book.

### Forgotten Pin

If a PIN is forgotten, the subscriber is required to contact the Sacco to request for new PIN.

### Cancellation, Stoppage Of M-Sacco Service

A subscriber may at any time cancel or unsubscribe from M-Sacco Service

Payments made by means of the M-Sacco are irrevocable. In any 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.

On closing of the account on which the Sacco Link Card is operated, it shall be the duty of the cardholder to return the card immediately to the point of issue.

### Charges

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

### Liability of a Subscriber

Subject to the above terms and conditions, 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 delays caused by matters beyond that's party's reasonable control including but not limited to destruction arising out of war, rebellion, civil commotion, strikes, lockouts and industrial disputes, fire, explosions, earthquakes and or other seismic activity, acts of God, flood, drought or bad weather, the unavailability or other media or 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 these obligations is suspended, the other party may similarly suspend performance of its obligations.

### Amendment

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