

## **1. Introduction**

These Terms and Conditions ("Terms") govern your use of Kenya National Police DT. SACCO mobile application and associated digital channels ("Services"), operated by the SACCO. By accessing or using our Services, you agree to be bound by these Terms.

## **2. Regulatory Compliance**

These Terms comply with:

- The SACCO Societies Act of Kenya
- The Co-operative Societies Act
- SASRA (SACCO Societies Regulatory Authority) regulations
- SACCO By-laws and Policies.
- The Data Protection Act and regulations
- Central Bank of Kenya regulations on mobile financial services and as guided from time to time by the Financial Reporting Centre
- Any other relevant legislation.

## **3. Eligibility**

To use our Services, you must:

- Be a registered member of Kenya National Police DT. SACCO with a valid National ID.
- Maintain an active SACCO account.
- Own or have authorized access to the registered mobile device

## **4. Services Offered**

Our mobile app and digital channels provide:

- Account balance inquiry
- Funds transfer between accounts
- Loan application and status checking
- Account opening
- Standing orders
- Share trading
- Airtime purchase and bill payments
- Account statements
- Deposit and withdrawal services
- Transaction history
- Account management features
- Service request
- Feed back mechanism

## **5. Security and Access**

### **5.1 Account Security**

- You are responsible for maintaining the confidentiality of your login credentials
- You must use strong passwords and change them regularly
- Enable two-factor authentication when available
- Never share your PIN or password with anyone

- In case of Biometric use, DO NOT include anyone else's credentials.
- Report any unauthorized access and suspicious activities immediately

## **5.2 Device Security**

- Register only one mobile device per account
- Keep your mobile device secure and updated
- Log out after each session
- Install and maintain updated antivirus software
- Avoid using public Wi-Fi for transactions
- Report any suspicious activities in relation to this service immediately to the SACCO.

## **6. Account Statements and Notices**

- You can request for your statement for the Account at any time through your device
- The Statement shall be delivered to you either by SMS through your registered phone number or rendered on your registered mobile device or email address associated with your Account.
- By virtue of your registration for the Account, you agree to receiving communications and information from us by email, SMS, in app notifications to the mobile phone number and devices associated with your Account.

## **7. Loan**

- You may be able to access credit facilities through your device(s) as part of the Services defined under Clause 4
- Loan applications shall be processed based on the approved credit policy.
- Loans shall be disbursed to your FOSA Account subject to deductions that are due and applicable charges and taxes.

## **8. Transaction Limits and Charges**

### **8.1 Transaction Limits**

- Daily transaction limits shall be as per SACCO policy and existing regulations
- Maximum transfer amounts shall be as provided by existing regulations.
- Transaction count limitations may be enforced for security reasons.

### **8.2 Fees and Charges**

- Applicable fees and charges will be displayed in the course of the transaction process.

## **9. Member Responsibilities**

You agree to:

- Provide accurate and complete information
- Update your contact information promptly
- Monitor your account regularly
- Report any discrepancies within 12 hours
- Use the Services for lawful purposes only

- Comply with all applicable laws and regulations

## **10. Privacy and Data Protection**

### **10.1 Data Consent.**

By using this service, you consent to your data being collected, processed, stored and transferred in accordance with the Data Protection Act, 2019.

### **10.2 Data Collection**

We collect and process:

- Personal identification information
- Transaction data
- Device information
- Usage patterns

### **10.3 Data Usage**

Your data will be used for:

- Processing transactions
- Account management
- Security verification
- Service improvement
- Regulatory compliance
- Communication and information purposes

### **10.4 Data Protection**

We shall implement appropriate measures to protect your data as per the Data Protection Act.

## **11. Service Availability and Maintenance**

- We shall endeavour to provide high service availability therefore the systems will be maintained and upgraded from time to time which may result in service interruptions.
- In case of anticipated service interruptions as a result of the maintenance, the Society will communicate in a timely manner.
- In case of down times due to unforeseen circumstances the Society shall communicate on resolution process and advice on other alternative channels.

## **12. Liability and Disclaimers**

### **12.1 SACCO Liability**

We are not liable for:

- Third party network, service interruptions, system downtimes or service failures
- Delayed transactions as a result of third parties.
- Unauthorized access due to member negligence
- Force majeure events
- Any decisions or actions you take based on the content of this service.

## **12.2 Member Liability**

Members are liable for:

- Unauthorized transactions due to negligence
- Incorrect transaction details
- Engaging in fraudulent activities.
- Usage in a way that damages the reputation of the SACCO and or infringes upon the rights of others.

## **13. Dispute Resolution**

- First, all disputes shall be resolved through internal SACCO mechanisms
- Members unresolved disputes may be resolved through the Co-operative dispute resolution framework.

## **14. Termination**

We may terminate or suspend access to Services:

- For violation of these Terms
- Upon member request
- Due to regulatory requirements
- For security concerns
- Upon account closure

## **15. Changes to Terms**

- We reserve the right to modify these Terms
- Changes will be communicated through the relevant channels.
- Continued use after changes constitutes acceptance
- Members have the right to terminate services if they disagree with changes

## **16. Contact Information**

For support or queries:

- Customer Service: +254709825000
- Email: [info@policesacco.com](mailto:info@policesacco.com)
- Physical Address: Police SACCO Plaza, Nairobi, Ngara Road, off Murang'a Road
- Website: [www.policesacco.com](http://www.policesacco.com)

## **17. Acceptance**

By using our Services, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions. If you do not agree to these terms, do not use this service.