



# MEMBERSHIP APPLICATION FORM

Attach passport  
photo here

Please complete this form in CAPITAL letters. All fields marked in asterisks are MANDATORY.  
I hereby make an application for membership and agree to conform to the Society's by laws and amendments thereof.

## APPLICANTS DETAILS

FIRST NAME\* \_\_\_\_\_ MIDDLE NAME\* \_\_\_\_\_ LAST NAME\* \_\_\_\_\_

ID/PASSPORT NUMBER\* \_\_\_\_\_ PAYROLL NO.\* \_\_\_\_\_ EMPLOYER\* \_\_\_\_\_

DATE OF BIRTH (DD/MM/YY)\*: \_\_\_\_/\_\_\_\_/\_\_\_\_ GENDER\*:  Male  Female

FORMATION: \_\_\_\_\_ COUNTY\*: \_\_\_\_\_ KRA PIN: \_\_\_\_\_

POSTAL ADDRESS\*: \_\_\_\_\_ EMAIL: \_\_\_\_\_ TEL NO.\*: \_\_\_\_\_

MODE OF REMITTANCE\* (tick where applicable)

CHECK OFF  DIRECT DEBIT  EFT  CASH/ M-PESA

MONTHLY CONTRIBUTION AMOUNT (Kes)

## NEXT OF KIN DETAILS

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(s) named in this section (The name(s) of the nominee(s) can be given in a sealed letter). I understand that I may alter the name(s) of the Nominated Next of Kin(s) by filling a fresh nomination form. N/B: if more than one nominee is listed, please indicate the percentage to pay each of them.

### Beneficiaries\*

Full Names	Mobile No.	ID Number	Relationship	D.O.B	%	Postal Address

### UBF Nominees (Spouse and/or Children)

Nominated Spouse and/or children's details (Attach copy of spouse ID and copy of birth certificate of children. Nominate one spouse only. In case of more children, fill the next of kin form. Read page 3 for information on benefits of UBF).

Full Names	Mobile No.	ID Number/ Birth Certificate No.	Relationship	D.O.B	Postal Address



**REGISTRATION OF PRODUCT/SERVICES (tick where applicable)**

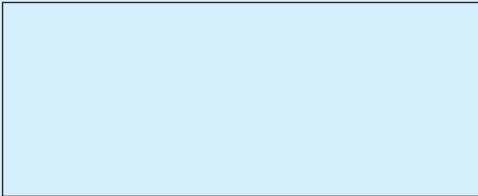
M-TAWI Service      M-TAWI Banking Number:

Internet banking       Sacco Link ATM Card       Holiday account

I 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 confirm having read and understood the General Terms and Conditions for Operating the SACCO Link ATM Card and M-TAWI Mobile banking service, a copy has been availed to me this \_\_\_\_\_ day of \_\_\_\_\_ year 20\_\_\_\_\_ and which I accepted.

FULL NAMES: \_\_\_\_\_

DATE: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



**SPECIMEN SIGNATURE\***  
*(Should be used for all documents provided by the Sacco)*  
*Sign at the Centre of the Box*

**FOR OFFICIAL USE ONLY**

Member no. \_\_\_\_\_

- Customer Information Checklist
- Valid Identification documents obtained & authenticated
- Photographs Obtained/Captured and authenticated
- Biometrics captured
- Customer Contact Information available
- Mandated Signatures Obtained

Account Opened by (Name): \_\_\_\_\_ Signature: \_\_\_\_\_

Account Opened by (Name): \_\_\_\_\_ Signature: \_\_\_\_\_

## 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 based on the number of years of membership to a maximum of Kshs 50,000.
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 up to a maximum of 4 children in a year up until 24 years of age.

### CONDITIONS FOR USE OF ATM CARD

#### GENERAL CONDITIONS

1. The SaccoLink Card is neither a credit card nor a cheque guarantee card and shall not be presented as such.
2. The Sacco/Bank reserves the right to withdraw the use of SaccoLink Card or to refuse request for authorisation of any SaccoLink card transaction at any time and without prior notice.
4. The SaccoLink Card once issued to the Cardholder is not transferable.
5. The SaccoLink Card is the property of the Sacco and the Cardholder undertakes to return the card to the Sacco or Sacco/Fosa on demand.
6. The card must not be used for any unlawful purpose, including the purchase of goods or services prohibited by local and international law.

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

1. The Cardholder will be issued with a PIN.
2. The Cardholder shall 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 Cardholder's 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 reverse side of the Sacco Link Service Point. Verbal notification must be confirmed in writing immediately; and a lost/stolen letter of indemnity shall be signed by the Cardholder.
2. A Lost or stolen card notice shall indicate the particulars of the cardholder including name, address, Branch that issued the Card, account number, card number, and date of reporting. Once the notice is received the particulars of the Lost/stolen SaccoLink Card will then be input on the Hot Cards list.
3. In case of dispute over effective date and time of reporting loss or theft, in relation to 1 above, the time and date of receipt of the written confirmation shall be regarded as the date of notification to the Society.
4. The Cardholder shall be liable in respect of any transaction instructions affecting the Sacco account that is given with a valid PIN.

5. The Cardholder shall give to the Bank or any person acting on Bank's behalf all necessary assistance in any investigations, avail all information as to the circumstances of the loss or theft of the SaccoLink Card, and take all reasonable steps to assist recovery of the SaccoLink Card.
6. A lost card that is recovered by the Cardholder should be returned to the nearest branch of the Sacco. The Sacco or Bank has discretion on approving continued 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.

#### 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 a rate that may change from time to time.

#### FORGOTTEN PIN

If a PIN is forgotten the Cardholder shall return their SaccoLink card to the Sacco where a replacement card will be order at a fee.

#### CANCELLATION, STOPPAGE OF SACCOLINK CARDS AND PAYMENT

1. The Cardholder may at any time cancel his/her SaccoLink Card by returning it to the point of issue. If the return is made by mail the card must be cut into two.
2. The mobile line used for linkage to the Sacco link can only be changed through formal application to the bank.
3. Payments made by means of the SaccoLink debit card are irrevocable.
4. In 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.
5. On closing of the account on which the SaccoLink Card is operated, it shall be the duty of the Cardholder to return the Card immediately to the nearest branch.

#### CHARGES

The Sacco shall levy charges for the use of the service which may change from time to time. The Cardholder shall be informed of such changes by notices or other media of communications in the Sacco.

#### LIABILITY OF A CARDHOLDER

Subject to above condition, Cardholders shall be fully liable in respect of each transaction instruction.



**Kenya National  
Police DT SACCO**  
*United for Prosperity*

## M-TAWI TERMS & CONDITIONS

### DEFINITION OF TERMS

- **“Sacco”** refers to Kenya National Police DT SACCO Society Ltd
- **“M-Tawi”** refers to the Mobile banking solution service.
- **“Customer instruction”** means any request or instruction from the M-Tawi customer to the Sacco.
- **“PIN”** means any confidential password, code or number normally 4 digits which may be used to access the M-Tawi services.
- **“M-Tawi Tariff”** –refers to the M-Tawi transaction charges
- **“Subscriber”** means a member who subscribes to use M-Tawi Service.
- **“Joint Account”** - Account held jointly by two or more persons whose mandate is “Any to sign” and accounts which require more than one signatory will not be issued with M-Tawi Service.

### USE OF PERSONAL IDENTIFICATION NUMBER (PIN)

- a) M-Tawi 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-Tawi 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.

### LOST/STOLEN SIM CARD REGISTERED FOR M-TAWI SERVICE

- a) If the subscribers' loses his/her SIM Card line registered with M-Tawi, the subscriber must notify the Sacco immediately to block M-Tawi 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 M-Tawi service is communicated by someone other than the subscriber, Sacco shall not be held liable of any damages thereto.