



SACCOLINK CARD APPLICATION FORM

PLEASE COMPLETE DETAILS IN CAPITAL LETTERS

First Name _____ Middle Name _____ Last Name _____

ID No.

Account Number

PIN Renewal New ATM Card (Tick where applicable)

Branch: _____

Email: _____

Postal Address: _____

Town: _____

DECLARATION BY THE CARD APPLICANT

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

Signature: _____ Date: _____

FOR OFFICIAL USE ONLY

Verified by: _____ Approved by: _____

Date: ____/____/____ SACCO Stamp: _____

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 The SACCO is authorized to debit the Cardholder's account with all amounts withdrawn by means of the SacoLink Card using the PIN.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 Card holder.
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 shall be expected to pay for the replacement of the card at a rate that may change from time to time.

CANCELLATION, STOPPAGE OF SACCOLINK ATM 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 Saccolink 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.