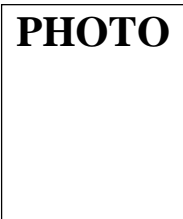




TABASAMU SACCO
 BOX 123-80403 KWALE. Tel +254 702 599 292/+254 792 773 444



MEMBERSHIP APPLICATION FORM

APPLICANT'S DETAILS

Surname:		Other Names:		Gender: M <input type="checkbox"/> F <input type="checkbox"/>	
Date of Birth:		Marital Status:		Occupation:	
Postal Address:		Postal Code:		Town/city:	
Mobile:		Email Address:			
Physical Location:		Street/Building/Estate:		Town/County:	
ID No:		Place of issue:		KRA PIN:	
Passport No:		Issue Date:		Expiry Date:	

EMPLOYMENT DETAILS (To be completed by employed applicant)

Name of Employer:		Department:		Payroll No:	
Station:		Location:		Emp. No:	
Terms of Employment:(Permanent/Contract)				Expiry of Contract:	

IF SELF EMPLOYED (to be completed by a business applicant)

Business name:		Street/Building/Estate		Office Number:	
Nature of business:					

SOURCE OF FUNDS (Tick as appropriate)

Salary: <input type="checkbox"/>		Business: <input type="checkbox"/>		Pension: <input type="checkbox"/>	
Others:(Specify)					

ESTIMATED MONTHLY INCOME LEVELS (Tick as appropriate)

<input type="checkbox"/> 0-20,000	<input type="checkbox"/> 20,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
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DETAILS FOR TABASAMU SACCO MINOR ACCOUNT

Surname:		Other Names:		Gender: M <input type="checkbox"/> F <input type="checkbox"/>	
Date of Birth:		Birth Certificate/Notification No:		Relationship with Applicant:	
Contribution per Month:					

SAVINGS PRODUCTS

I hereby apply for:

- | | | |
|---|---|--|
| <input type="checkbox"/> Savings Account | <input type="checkbox"/> Fixed Deposits Account | <input type="checkbox"/> Christmas Savings Account |
| <input type="checkbox"/> Minor Account | <input type="checkbox"/> Ramadhan Savings Account | <input type="checkbox"/> Group Savings Account |
| <input type="checkbox"/> Mama/Baba mboga account | <input type="checkbox"/> Bodaboda Savings account | <input type="checkbox"/> Wakulima/Famers account |
| <input type="checkbox"/> Biashara Savings account | <input type="checkbox"/> | <input type="checkbox"/> |

DEPOSIT CONTRIBUTION

Monthly Deposit (KSH)	Amount in words:
Proposed mode of remittance: <input type="checkbox"/> Check off <input type="checkbox"/> standing Order <input type="checkbox"/> Direct Debit <input type="checkbox"/> Other (Specify)	
Effective Date (dd/mm/yy):	

SAVINGS CONTRIBUTION

Monthly Savings:	Amount in words (KSH)
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SHARE CAPITAL

No. of Shares applied for:	Amount (KSH)
Monthly contribution:	

ATM CARD / DEBIT CARD (Tick as appropriate)

Issue ATM Card:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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M-CENTI (MOBILE BANKING)

I hereby authorize Tabasamu SACCO Society Ltd to register this account for M-CENTI as stated below:

Yes No If Yes, Cell Phone:

Serial No: (Generated by System)

NOMINEE

Nominee's Name: _____	ID No: _____	Relationship _____
Phone No: _____	P.O Box: _____	% _____
Nominee's Name: _____	ID No: _____	Relationship _____
Phone No: _____	P.O Box: _____	% _____
Nominee's Name: _____	ID No: _____	Relationship _____
Phone No: _____	P.O Box: _____	% _____

APPLICANT'S SIGNATURE
RECRUITED BY:

I _____ P/NO _____ M/NO _____

Confirm that the applicant is capable of operating an account independently as a member of Tabasamu SACCO.

Recruiter Signature _____ Date _____

OFFICIAL USE ONLY

Membership Category: Corporate Business Individual Group Other _____

Member Created by: _____ Signature _____

MEMBER/ NO:	FOSA A/C NUMBER:
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Member Approved by: _____ Signature _____

MEMBERSHIP TERMS & CONDITIONS

MEMBERSHIP ELIGIBILITY

Any natural, legal or group of person (s) eligible for membership of the society may apply to be members by completing an "application for membership" form, and may be admitted if they meet the following requirements:

- a) Is within the field of membership provided for in the bylaws.
- b) Is not than 18 years of age.
- c) Is not directly, a money lender or carrying out such activities detrimental to the objectives of the Society is of good character.
- d) Has regular income from employment, business or trade.
- e) Has paid entrance fee and minimum shares as prescribed in the membership policy.
- f) Has filled a nominee (Next of Kin).
- g) Has understood the objectives of the society, his obligations as a member and other membership requirements as stated in the bylaws.

MEMBERS' RIGHTS

The following are the rights that you enjoy as a member of Tabasamu SACCO Ltd:

- a) Receiving, periodically and regularly, or upon request, and at least once a year, a statement of accounts containing the record of his/her credit and debit transactions.
- b) Attending and participating in elections within the electoral zone. Each member shall have one vote irrespective of his/her total shareholding.
- c) Electing representatives to attend and participate at a general meeting.
- d) Electing or be elected as an officer of the Society, unless otherwise prohibited by any other law or these bylaws. Using the Society's services according to the policies and procedures approved by the Board of Directors.
- e) Submitting projects or initiative to the Board of Directors, for the improvement of the Society's services.
- f) Appointing nominee.
- g) Participating in the sharing of the society's surpluses.
- h) Accessing all legitimate information relating to the Society, including internal regulations, registers, minutes of the Annual Delegates Meetings, Supervisory Committee reports, and annual accounts, at the registered office of the Society, subject to the Society's policies and regulations in force at the time.
- i) Voting on all matters put before the electoral zone.
- j) Enjoying all other rights as prescribed by the Co-operative Act and the Rules.

MEMBERS' OBLIGATIONS

As a member of Tabasamu SACCO you are obliged to:

- a) Be faithful and honest in all their dealings with the Society.
- b) Observe the law, the rules and these bylaws whenever transacting any business with the Society.
- c) Observe the code of conduct and ethics of the Society, and in particular desist from any corrupt practices in all dealings with the society.
- d) Refrain from engaging in the business of money lending in competition with the Society.
- e) Protect the image of the Society and avoid unnecessary publicity, incitement or careless talk that can injure the reputation of the Society.
- f) Inform the Chief Executive Officer in writing of change of my physical address and contact details whenever they occur.
- g) Pay my debt obligations to the Society without fail and save regularly with the Society.
- h) Seek cooperative education to improve my awareness and enlightenment on cooperative matters.
- i) Attend meetings and education forums and take part in Society's decision making.
- j) Inform non-members and encourage them to join the Society.
- k) Identify problems affecting the Society and suggest solutions.

- l) Participate in Society's projects, both physical and financially
- m) Make use of the services of the Society as stated in its object.
- n) Comply with these bylaws, the Co-operative Act, the SACCO Act, Rules, Regulations and resolutions of General Meetings.

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 SaccoLink Card is for use only at Co-op Bank ATMs, other Bank VISA branded ATMs and at VISA branded merchant point of sale.
3. The SACCO/Bank reserves the right to withdraw the use of SaccoLink Card or to refuse request for authorization of any SaccoLink Card transaction at any time and without prior notice.
4. The SaccoLink Card is the property of the SACCO and the Card holder undertakes to return the Card to the SACCO/FOSA on demand.
5. 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 SaccoLink 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 SaccoLink Card is lost or stolen or misplaced the Cardholder must notify the SACCO or call the number on the reverse side of the SaccoLink 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 shall indicate the particulars of the cardholder including name, address, branch that issued the Card, account number, card number and the date of reporting. Once the notice is received the particulars of the lost/stolen SaccoLink Card will then be input on the Host Card list.
3. In case of dispute over effective date and time of reporting lost or theft, in relation to 1 above, the time and date 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 Bank's behalf all necessary assistance in any investigations, avail all information 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 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.
The cardholder should sign on the panel provided on the reverse of the card on receiving the card. The signature should be similar to that on the National ID otherwise the card maybe rejected by merchants.

FORGOTTEN PIN

If a PIN is forgotten, the Cardholder shall return their SaccoLink card to the Sacco where a replacement card will be ordered 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. Payments made by means of the SaccoLink debit card are irrevocable.
3. 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.
4. 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 point of issue.

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 notice in SACCO’s Branches.

LIABILITY OF A CARDHOLDER

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

***FOSA Savings Account is mandatory to all members**

M-CENTI TERMS & CONDITIONS

DEFINATION OF TERMS

- “Sacco” refers to Tabasamu SACCO Society Ltd.
- “M-CENTI” refers to the Mobile banking solution service.
- “Customer instruction” means any request or instruction from the M-CENTI customer to the Sacco.
- “PIN” means any confidential password, code or number normally 4 digits which may be used to access the M-CENTI services.
- “M-CENTI Tariff” refers to the M-CENTI transaction charges.
- “24Hr service hotline” refers to the telephone number that will be provided for M- Sacco customers in case of any queries related to M-CENTI services.
- “Subscriber” means a member who subscribes to use M-CENTI Service.

GENERAL CONDITIONS

Joint Account

Account held jointly by two or more persons whose mandate is “Any sign” accounts which require more than one signatory will not be issued with M-CENTI Service. **USE OF PERSONAL IDENTIFICATION NUMBER (PIN)**

- a) M-CENTI 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-CENTI 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-CENTI SERVICE

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

24 Hour Service Hotline

The card 24hr hotline number is found on the SMS received when one is registered for M-CENTI 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 a new PIN.

CANCELATION, STOPPAGE OF M-CENTI SERVICE

- a) The subscriber may at any time cancel or unsubscribe for M-CENTI service.
- b) Payments made by means of M-CENTI services are irrevocable.
- c) In case of a problem the Sacco may at any time cancel/stop the service without notice or assigning any reason and without incurring any liability to the subscriber until a solution is found.

CHARGES

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

LIABILITY OF THE SUBSCRIBER

Subject to the above terms and condition 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 network delays, destruction arising out of war, rebellion, civilian commotion, strikes, lockouts and or other acts or orders of any government department, council or other of constituted body. Notice of these circumstances shall be given to the other party as soon as practical. For so long as performance of those obligation is suspended the other party may similarly suspend performance of its obligation.

AMENDMENT

These terms and conditions may be amended at any time by notice from the Sacco to subscriber. The subscriber will be informed of such amendments 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.

EMAIL/FAX INDEMNITY

I, the member, do authorize within the framework of functioning of Tabasamu SACCO that Email/Fax instructions (if opted for) will be acted, Tabasamu SACCO is not liable in case of any incident that might arise upon execution of such orders and that the member acknowledges and is fully aware and is cognizant of the various risks inherent and associated with communication and instruction through email and facsimile transmission and is fully prepared to accept such risks and that it is not in the interest of Tabasamu SACCO to assume such risks that have far reaching consequences.

I have read, understood and undertake to comply, observe and be bound by the terms and conditions and tariffs inforce which may be amended from time to time.

Applicant signature..... Date