



DIRECT M-BANKING APPLICATION FORM

APPLICANT’S FULL NAME:..... ID NUMBER:

POSTAL ADDRESS:CODE:TOWN.....

E-MAIL ADDRESS:..... D.O.B (DD/MM/YY).....

MOBILE NUMBER

Sacco Accounts to Be Linked (Please fill in as appropriate accounts that require to be linked)

FOSA ACCOUNT NUMBER	
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Declaration by the applicant:

I hereby apply for M-BANKING at Kitui Teachers SACCO. I warrant you that the information given above is true and complete and I authorize you to make any enquiries necessary in connection with this application. I accept and agree to be bound by the Conditions of use. I agree that I am liable for all charges incurred through the use of this service. I hereby indemnify the Bank and SACCO against all losses that they may incur as a result of my use of the facility. I understand that the SACCO reserves the right to decline the application without giving reasons.

Applicant’s I.D No:.....Signature:Date.....

SACCO OFFICIAL USE:

Received by:Signature:Date:.....

Input by:.....Signature:Date:

Approved by:Signature:.....Date:

M-BANKING CONDITIONS OF USE

1. The PIN must be memorized by the account holder and thereafter deleted and may only be used: -
 - a. By the account holder
 - b. To obtain the facilities and benefits from time to time as made available by the Bank in respect to the use of the PIN.

IMPORTANT NOTES

The PIN is mandatory for every message. You must use your registered SIM card for the services.

1. The M-Banking Cash Service registered user will be issued with a PIN.
2. The M-Banking Cash Service registered user shall exercise due care and attention to ensure the safety and secrecy of the PIN at all times and to prevent the loss of and or use of the PIN by any third party.
3. The Sacco is authorized to debit the M-Banking Service registered User's account with all amounts transacted by means of the M-Banking Service using the PIN.
4. The M-Banking Service registered User must:
 - Not put the Mobile Device and PIN together.
 - Change the PIN immediately on suspicion the PIN is compromised.
 - Not keep any record of it, in written or electronic form nor write it down
 - Not disclose it to, or allow it to become known to, any person, including family members or those in apparent authority, including Bank / Sacco staff
 - Not negligently or recklessly disclose it by, for example, failing to take reasonable care when keying it in to prevent others from identifying it
 - Not leave the Mobile Device unattended and left logged into M-Banking
 - Lock the Mobile Device or take other steps necessary to stop unauthorized use of M-Banking
 - Notify the Sacco immediately if the Mobile Device is lost or stolen, or if there is a change of the Mobile Device or Mobile Device phone number.
 - Not select a PIN that easily identifiable or guessed or based on easily accessible personal data (such as sequential numbers, birth months, telephone numbers etc).

ACCESSING THE SERVICE

- To register for the M-Co-op cash service you must be a Sacco Link card holder, a FOSA account holder or a Sacco member with **Kitui Teachers Sacco**.
- To carry out an M- Pesa, Airtel Money, YU cash, etc transaction on the direct M-banking Service menu you must be a registered M-Pesa user with **Safaricom Ltd**, a registered Airtel Money user with **Airtel Money** or a registered user with **Yu Cash**.
- The Sacco/ Bank may change these Terms and Conditions from time to time and shall provide you with reasonable notice of such change.
- You accept these Terms and Conditions when you first register for the M-Banking service.
- If you change your mobile phone number you must deregister from the M-Banking Service and then re-register using your new mobile phone number.
- If your mobile phone is lost or stolen, we recommend that you deregister from the M-Banking service.
- Members can register or deregister for the M-Banking Service by contacting the Sacco Office. Members will be charged for all fees up to the date of deregistering from the M-Banking Service.
- M-Banking may from time to time be unavailable due to systems maintenance or circumstances beyond our control such as mobile carrier outages.
- A fee will be charged for services on the M-Banking Service as advised by us.
- The SACCO, at its discretion and without prior notice, may withdraw the right to use the M-Banking Services.