



HARAMBEE SACCO
Empowerment. Development. Security

MOBILE BANKING AND ATM CARD APPLICATION FORM

Harambee SACCO Plaza
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PERSONAL INFORMATION

Customer Names: **(As it appears on National ID Card)*

Customer National ID No: **(Please attach copy of your national ID or Military ID)*

Mobile Number:

New: Personal Number:

Old: Member No:

Department:

ATM CARD: YES NO | ATM PIN ONLY: YES NO

DECLARATION BY SUBSCRIBER/APPLICANT

I certify that the information I have given above is true.

Use of ATM or mobile banking is subject to terms and conditions. Please refer overleaf for details. Attach Police abstract if it is a mobile line replacement. Details marked with () are compulsory, failure to fill or submit them will lead to nullification of your application.*

.....
Applicant's Signature

Date:

FOR OFFICIAL USE ONLY

RECORDS

Member Changes Record No:

IPRS Confirmation:

Captured By:

Date:

Signature:

Date:

Approved By:

Signature:

Date:

FOSA

MPESA Confirmation:

Confirmed By:

Date:

Signature:

Comments:

MSACCO Application

No:

Verified By:

Date:

Signature:

Approved By:

Date:

Signature:

ATM CARD : Applied by:

Signature: Date:

DEFINITION OF TERMS

- **“SACCO”** refers to Harambee Sacco Cooperative Society Limited.
- **“PIN”** means confidential password, code or number which may be used to access the mobile banking services or ATM services.
- **“Charges”** these are mobile banking or ATM services charges.
- **“ATM”** means Automated Teller Machine being a computer terminal that processes certain financial transactions.
- **“SMS”** means short message service which an electronic communication.
- **“Transaction”** means any permissible instructions given by the card holder or subscriber to the SACCO to effect permissible actions in relation to the account.

ATM CARD CONDITIONS OF USE

Card holder obligations

1. The PIN issued to the card holder for use with the debit card or any other numbers chosen by the card holder as PIN is for use by the card holder, non-transferable and is strictly confidential. A written record of PIN number MUST never be kept. On receipt of the PIN card holder should memorize the number.
2. The account shall be debited with the amount of any withdrawal, transfer and/ or any other transaction effected by use of debit card. Card holder shall not be permitted to overdraw funds by use of the card in excess of funds in their account.
3. The card holder undertakes not to use the debit card to effect payment(s) for any illegal purchases of items not permitted by the SACCO or country's regulations.
4. The card holder hereby agrees and acknowledges that all the applicable costs, charges and fees in connection with the use or usage of the card can be deducted automatically from the cardholders funds.
5. The card holder should immediately inform the SACCO if they suspect their card has been lost, stolen or compromised. Until such notice is received, the SACCO shall remain authorized to debit your account for transactions made.
6. The card holder may at any time cancel his/her card by returning it to the SACCO.

MOBILE BANKING CONDITIONS OF USE GENERAL CONDITIONS

Joint Account

Account held jointly by two or more persons whose mandate is "Any to sign" and which require more than one signatory will not be issued with mobile banking service and ATM card.

Use of Personal Identification Number (PIN)

1. Mobile banking subscribers shall receive an SMS informing them of their registration and PIN.
2. The subscriber shall be required to change the PIN before using the service.
3. 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 mobile banking service

1. If the subscriber loses his/her sim card registered for mobile banking, the subscriber must notify the SACCO immediately to disable the mobile banking service until the SIM card is replaced.
2. The subscriber shall be liable in respect of any transactions or instructions affecting his/her SACCO account that are processed with a valid PIN.
3. If report of loss or theft of SIM card registered for mobile banking service is reported by someone other than the subscriber, the SACCO shall not be held liable of any damages thereto.

Forgotten PIN

If a PIN is forgotten the subscriber is required to contact the SACCO to request for a new PIN.

Cancellation, Stoppage of mobile banking service

1. The subscriber may at any time cancel or unsubscribe for the mobile banking service.
2. Payments made by means of mobile banking service are irrevocable.
3. In case of a problem the SACCO may at any time cancel and/ or stop the service without any reason and without incurring any liability to the subscriber until a solution is found.

Charges

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

Liability of the Subscriber

Subject to the above terms and conditions of use, subscribers shall be fully liable in respect of each transaction instruction.

Mobile loans

The SACCO from time to time may introduce its products online through the mobile banking service. The terms and conditions of such products shall be as per the credit policy of the SACCO.

Amendment

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

I confirm having read and understood the terms and conditions.

Name

Signature

Date