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M-KIMISITU REGISTRATION FORM

PLEASE COMPLETE BELOW DETAILS IN CAPITAL LETTERS

Member Full Names: _____

Member Number: _____ National ID No: _____

Mobile No: _____ (Safaricom Number ONLY)

Email Address: _____

I want to use M-KIMISITU on the following Transactions: (You can tick all that apply)

- Application of M-Kimisitu loan
- Withdrawal of Holiday saving
- Withdrawal of Little angel account
- Disbursement of loans
- Refund of Over payments
- Balance Inquiry
- Inter-account Transfer

Others

Please attach a copy of your national identification card. You MUST be registered with M-Pesa to use M-Kimisitu Service.

Declaration by Member:

I hereby apply for M-Kimisitu service and verify that the information given above is true and complete. I accept and agree to be bound by the terms and conditions of use. I agree that I am liable for the charges incurred through the use of this service and indemnify the Sacco against all losses that they may incur as a result of my use of this service. I understand that the Sacco reserves the right to decline the application without giving reasons.

Member Signature: _____ Date: _____

Use of M-Kimisitu is subject to M-Kimisitu terms and conditions. Please refer overleaf for details.

FOR OFFICIAL USE ONLY

Verified By: _____ Date Verified: _____

Approved By: _____ Date Approved: _____

DEFINITION OF TERMS

The “**Sacco**” refers to Kimisitu Sacco society Ltd.

“**M-Kimisitu**” refers to the mobile banking solution service.

Business day means a day on which banks are normally open for ordinary business in Kenya excluding Saturdays’ Sundays’ and gazette public holidays.

“**Customer instruction**” means any request or instruction from the M- Kimisitu customer to the Sacco.

“**Pin**” means any confidential password, code or number normally four digits which may be used to access the M-Sacco services.

“**Transaction fees**” These are the M-Sacco transaction services 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- Sacco services.

“**Subscriber**” means a customer who subscribes to use M-Sacco service.

General Conditions

Joint account, Children, Corporate and School Fees

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-Sacco service.

Use of personal identification number (PIN)

- a) M-Kimisitu 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-Kimisitu 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
- d) 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.

Lost/stolen SIM card registered for M-Kimisitu service

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

24 Hour service hotline

The 24hr service hotline is found on the SMS received when one is registered for M-Kimisitu 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.

Cancellation, stoppage of M-Kimisitu service

- a) The subscriber may at anytime cancel or unsubscribe for M-Kimisitu service.
- b) Payments made by means of M-Kimisitu service are irrevocable.

Charges

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

Liability to the subscriber

Subject to the above terms and conditions 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, destructions 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 possible. 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 laws of the republic of Kenya