HOME BUSINESS SACCO LTD.

P.O. BOX 1073 -20300, NYAHURURU
TEL: 065-2022179/0723 776 530.
Email: homebusinesssacco@gmail.com

MOBILE BANKING APPLICATION FORM

Customer's Name: ____

Customer's ID Number :____________________________* Please attach a copy of your national ID card)

Mobile Phone No: __________________________________*(Safaricom Number ONLY)

Member Number: ____________________

Declaration

I ……………………………………………………………………….. hereby verify that the information I have given above is true.

Signature: ______________________________* Date: ___________________________

Use of MOBILE BANKING is subject to terms and conditions. Please refer overleaf for details.

Details marked with (*) and a copy of ID are compulsory, failure to complete these details will lead to nullification of your application.

FOR OFFICIAL USE ONLY

	Staff Name	Designation	Staff no	Sign	Date
Verified by;					
Approved by;					
Charged by;					
Authorized by;					
Pin Posted by;					
Tick Back by;					

CHECKLIST

1.Valid ID/Passport

TERMS AND CONDITIONS

This is a legally binding agreement between you and Home Business DT Sacco establishing the Terms and Conditions for M-banking services. The use of M-banking service implies that you have accepted the Terms and Conditions which is subject to any further changes.

Regulatory compliance

These terms comply with:

- SASRA(SACCO Societies Regulatory Authority) regulations
- Home Business DT Sacco Bylaws
- The Data Protection Act and Regulations
- Any other relevant legislation

Eligibility of the Service

M-banking Service is eligible to individual accounts only.

Account held jointly by two or more persons and group accounts which require more than one signatory will not be issued with M-Banking Service.

Maintain an active SACCO account.

Services offered.

M-banking service provides:

- Account balance inquiry
- Cash withdrawal from FOSA to M-pesa.
- Account mini-statements.
- Loan repayment from FOSA/M-pesa to Loan
- Deposit from FOSA to alternative BOSA saving schemes.

Use of Personal Identification Number (PIN)

M-Banking subscriber shall receive an SMS informing them of their registration and PIN. The subscriber shall be required to change the PIN before using the M-Banking Services.

a) 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.
b) The subscriber must not keep any written record of the PIN .
c) The Subscriber must keep their PIN secret and take steps to prevent anyone else from finding out their PIN details.

d) You must inform the Sacco immediately via telephone ,customer support contacts ,or by visiting the nearest Branch in -case:

I. You know or think that someone else has your PIN(who is not authorized to access it) is accessing ,using or has tried to access your M-banking.
II. A PIN is forgotten the subscriber is required to contact the Sacco to request for a new PIN by filling a pin reset form.

f)The PIN is not transferable and is only used by the Subscriber.
g)All transactions authenticated using the PIN will be deemed to be valid and initiated by the Member.

Lost/Stolen Sim Card Registered For M-Banking Service

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

Accessibility of M-banking Service

After successfully applying the M-banking Service ,you can access the service upon receiving the PIN seven days a week, twenty-four hours a day although the service may not be available during regularly scheduled maintenance periods or during system/network interruptions.

Transaction Limits

Daily transaction limits shall be guided by Sacco Policies and existing regulations.

Minimum and Maximum amounts shall be guided by the Sacco policies and existing regulations.

Message Alerts

Your application to M-banking Service may include receiving text messages related to service alerts .By using the Service ,you agree that Home Business DT

Sacco may send messages including official communication through SMS.

Address Changes

It's the sole responsibility of the Subscriber to ensure the contact information is current and accurate. This includes but not limited to ;your name,ID/Passport number, telephone number, signature and address. Changes can be made through filling a written document or contacting our Support Center. Home Business DT Sacco is not responsible for any transaction errors or charges incurred if you do not provide accurate contact details or account information.

Termination of M-Banking Service.

a)The subscriber may at any time cancel or unsubscribe for M-Banking service through a written document.

b) Payments made by means of M-Banking service 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.

d) The Sacco may terminate the Service for Security purposes.

e) The Sacco may suspend the Service upon account closure.

f)If the Subscriber violates the Terms and Condition.

g) Several clauses shall still hold upon Termination of M-banking Service.

Lodging complaints

Home Business DT Sacco is not responsible for any issue unless the Member has made a written complaint via the Contact Center within 24 hours.

Service Availability

Home Business DT Sacco shall purpose to provide M-banking Service availability hence the system will be maintained at certain periods which may result in service interruptions and the Subscriber will be informed of the resolution process and resolutions to other alternative channels.

Service Liability

Home Business DT Sacco shall not be held liable for

- Any errors caused by the Subscriber for failure to observe the T&Cs
- Third Party network, service interruptions, system downtimes/ service failure
- If it is due to uncontrollable factors e.g. government polices/acts,revolt,terrorism activities,
- Member negligence.

Member Liability

The Member is liable for:

- Incorrect contact information.
- Incorrect transaction details.
- Taking part in Fraudulent activities.
- Disclosing of PIN to second party.

Dispute Resolution

In case of Disputes the matter shall be resolved through the laid Sacco internal procedures and controls .

Data Protection and Privacy.

I. Home Business DT Sacco is dedicated to protect the Data issued by the Subscriber when he/she accesses the M-banking service.

II. By subscribing to M-banking Service the Subscriber confirms his /her consent to the Sacco to collect and use their information in accordance with this privacy statement and Data Protection Act 2019.

III. Third Party institutions-you need to be aware that third Party institutions may contain privacy provisions that differ from Home Business Privacy statement .

Charges

The Sacco shall levy charges for use of this service and the Sacco reserves the right to change or modify the fees and charges at any time. You agree to pay M-banking fees and authorize us to remit such fees from your account you maintain with us. If there are insufficient funds in your account to pay the fees ,you agree to promptly remit the payment to Home Business DT Sacco upon demand. Withdrawal commission is varied depending on the amount to be withdrawn by the Subscriber.

You hereby acknowledge having read and understood the Schedule of the charges and be bound by it.

Liability of the subscriber

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

Declaration

I have understood the Terms and Conditions set out above governing the use of my account and services to be provided together with my account offered by Home Business DT Sacco and I hereby accept to be bound by them .

MEMBER NAME	
MEMBER ID NO.	
DATE	
SIGN	