



CHAI SACCO SOCIETY LIMITED

MEMBER No.

"Affix Photo"

MEMBERSHIP APPLICATION FORM

APPLICANT'S DETAILS

Surname:	Other Names:	Gender: M ☐ F ☐
Date of Birth:	Marital Status:	Occupation:

CONTACT DETAILS

Postal Address:	Postal Code:	Town/City:
Telephone:	Cell Phone No:	Email Address:

PHYSICAL ADDRESS

Location:	Street/Building/Estate:	House Number:
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HOME/PERMANENT ADDRESS

P.O. Box:	Street/Building/Estate:	Town/City:
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IDENTIFICATION

ID No.: (Attach copy)	Place of Issue:	KRA PIN:
Passport No:	Issue Date:	Expiry Date:

NEXT OF KIN DETAILS

Name:	Relationship:	ID No.:
Tel. No.:	Postal Address:	

EMPLOYMENT DETAILS (To be completed by employed applicant)

Name of Employer:	Department:	Payroll No.:
Tel. No.:	Location:	Emp. No.:
Station:	Expiry of Contract:	
Terms of Employment:(Permanent/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: ☐	Business: ☐	Pension: ☐
Others: (Specify)		

ESTIMATED MONTHLY INCOME LEVELS (Tick as appropriate)

☐ 0-20,000	☐ 20,001-50,000	☐ 50,001-100,000	☐ Over 100,000
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DETAILS FOR CHAI ANGELS JUNIOR ACCOUNT (Attach copy of child's birth certificate/notification)

Surname:	Other Names:	Gender:
Contribution per Month:		

CHAI PREMIER HOLIDAY ACCOUNT

Monthly Contribution	Kshs.
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DEPOSIT CONTRIBUTION

Monthly Deposit (Ksh)	Amount in words
Proposed Mode of remittance: ☐ Check-off ☐ Standing Order ☐ Direct Debit ☐ 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:	

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:.....	%.....
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

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RECRUITER

I..... ID./NO..... M/NO

confirm that the applicant is capable of operating an account independently as a member of Chai Sacco Society Ltd.

Recruiter's signature Date

OFFICIAL USE ONLY

Membership Category: ☐ Corporate ☐ Business ☐ Individual ☐ Other

Membership Fee paid (Ksh)_____ Date Paid: _____ Mpesa/Teller Transaction No: _____

Member Created by: _____ Signature: _____

Member Approved by: _____ Signature: _____

Activated by: _____ Signature: _____

MEMBERSHIP TERMS & CONDITIONS

MEMBERSHIP ELIGIBILITY

Any natural, legal or a 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 less than eighteen 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 form (Next of Kin)
- g) Has understood the objectives of the Society, his obligations as a member and other membership requirements as stated in the By-laws.

MEMBERS' RIGHTS

The following are the rights that you enjoy as a member of Chai Sacco:

- a) Receiving, periodically and regularly, or upon request, and at least once a year, a statement of accounts containing the record of his 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 By-laws. Using the Society's services according to the policies and procedures approved by the Board of Directors.
- a) Submitting projects or initiative to the Board of Directors, for the improvement of the Society's services.
- b) Appointing a nominee.
- c) Participating in the sharing of the Society's surpluses.
- d) 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.
- e) Voting on all matters put before the electoral zone.
- f) Enjoying all other rights as prescribed by the Co-operative Act and the Rules.

MEMBERS' OBLIGATIONS

- a) As a member of Chai Sacco you are obliged to:
- b) Be faithful and honest in all their dealings with the Society.
- c) Observe the law, the rules and these By-laws whenever transacting any business with the Society.
- d) Observe the code of conduct and ethics of the Society, and in particular desist from any corrupt practices in all dealings with the Society.
- e) Refrain from engaging in the business of money lending in competition with the Society.
- f) Protect the image of the Society and avoid unnecessary publicity, incitement or careless talk that can injure the reputation of the Society.
- g) Inform the Chief Executive Officer in writing of change of my physical address and contact details whenever they occur.
- h) Pay my debt obligations to the Society without fail and save regularly with the Society.
- i) Seek cooperative education to improve my awareness and enlightenment on cooperative matters.
- j) Attend meetings and education forums and take part in Society's decision-making.
- k) Inform non-members and encourage them to join the Society. i) Identify problems affecting the Society and suggest solutions.
- m) Participate in the Society's projects, both physically and financially.
- n) Make use of the services of the Society as stated in its objects.
- o) Comply with these By-laws, the Co-operative Act, the Sacco Act, Rules, Regulations and resolutions of General Meetings.

CONDITIONS FOR USE OF ATM CARD

GENERAL CONDITIONS

1. The Sacco Link Card is neither a credit card nor a cheque guarantee card and shall not be presented as such.

2. The Sacco Link Card is for use only at Co-op Bank ATMs, other Bank Visa branded ATMS and at Visa branded merchant point of sales.
3. The Sacco/Bank reserves the right to withdraw the use of Sacco Link Card or to refuse request for authorisation of any Sacco Link card transaction at anytime and without prior notice.
4. The Sacco Link Card once issued to the Cardholder is not transferable.
5. The Sacco Link Card is the property of the Sacco and the Card holder undertakes to return the card to the Sacco or Sacco/Fosa on demand.
6. 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 Sacco Link 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 SACCO LINK CARD

1. If the Sacco Link Card is lost or stolen or misplaced the Cardholder must notify the Sacco or call the number on the reverse side of the Sacco Link Service Point. Verbal notification must be confirmed in writing immediately; and a lost/stolen letter of indemnity shall be signed by the Card holder.
 2. A Lost or stolen card notice shall indicate the particulars of the cardholder including name, address, Branch that issued the Card, account number, card number, and date of reporting. Once the notice is received the particulars of the Lost/stolen Sacco Link Card will then be input on the Hot Cards list.
 3. In case of dispute over effective date and time of reporting loss or theft, in relation to 1 above, the time and date of 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 a valid PIN.
 3. In case of dispute over effective date and time of reporting loss or theft, in relation to 1 above, the time and date of 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 a 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 as to the circumstances of the loss or theft of the Sacco Link Card, and take all reasonable steps to assist recovery of the Sacco Link 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 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.

24 HR SERVICE HOT LINE

The card 24hr hotline number is found on the reverse side of the Sacco Link card. Cardholders should keep the 24 hour hotline number in their mobile number or frequently used telephone book.

REPLACEMENT OF CARDS

The Sacco shall replace lost or damaged cards within 2 weeks. The cardholder will be expected to pay for the replacement of the card at a rate that may change from time to time.

FORGOTTEN PIN

If a PIN is forgotten the Cardholder shall return their Sacco Link card to the Sacco where a replacement card will be ordered at a fee.

CANCELLATION, STOPPAGE OF SACCO LINK CARDS AND PAYMENT

1. The Cardholder may at any time cancel his/her Sacco Link 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 Sacco Link 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 Sacco Link 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-CHAI TERMS & CONDITIONS

DEFINITION OF TERMS

"Sacco" refers to Chai Sacco Society Ltd

"M-Chai" refers to the Mobile banking solution service.

"Customer instruction" means any request or instruction from the M-Chai customer to the Sacco.

"PIN" means any confidential password, code or number normally 4 digits which may be used to access the M-Chai services.

"M-Chai Tariff" refers to the M-Chai transaction charges

"24Hr service hotline" refers to the telephone number that will be provided for M-Chai customers in case of any queries related to M-Chai services.

"Subscriber" means a member who subscribes to use M-Chai 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-Chai Service. **USE OF PERSONAL IDENTIFICATION NUMBER (PIN)**

- a) M-Chai 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-Chai 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-CHAI SERVICE

- a) If the subscribers' loses his/her SIM Card line registered with M-Chai, the subscriber must notify the Sacco immediately to block M-Chai 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-Chai 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-Chai 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-CHAI SERVICE

- a) The subscriber may at any time cancel or unsubscribe for M-Chai service.
- b) Payments made by means of M-Chai 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.

CHARGES

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

LIABILITY OF THE SUBSCRIBER

Subject to 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, 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 anytime 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 Chai Sacco that Email/ Fax instructions (if opted for) will be acted Chai 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 Chai Sacco to assume such risks that have far reaching consequences.

I accept and agree to the terms and conditions that govern Chai Sacco Society Ltd. I warrant that the information given here is true and complete. Without any objection I authorize the society to process the data and share it with any relevant third parties as instituted in the sacco by-laws. I consent to withdrawing further processing of my personal data following implications laid out in the society's by-laws.

Consent for marketing purposes: We would like to use your details to provide you with information on Sacco products, services and special offers from us.

Signature _____ Date _____

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