

MO-CASH BANKING APPLICATION FORM

1. MEMBER ACCOUNT HOLDER DETAILS

BRANCH..... DATE

APPLICANT'S NAME

ID/NO:

CUSTOMER NUMBER ACCOUNT NUMBER

APPLICANT'S ADDRESS

MOBILE PHONE NUMBER +254.....

AVAILABLE SERVICES

- *Loans*
- *Balance Enquiry*
- *M-pesa / Cash Withdrawals*
- *Funds Transfer*
- *Utilities*
- *Statement Request*
- *Change PIN No.*
- *Un-subscribe*

APPLICANT'S DECLARATION

- I authorize **Unaitas Sacco Society Limited** to register/ enroll me as a Mo-cash client, and to link the mobile number issued above to my account.
- I have read, understood and hereby agree to be bound by the terms and conditions of use.
- I agree that I will be liable for all charges associated with the use of Mo-cash services.
- I warrant that the information given above is true and complete.

Applicant's Signature **Date:**

FOR OFFICIAL USE

Confirmed By: **Date:**

Enrollment Done By: **Date:**

Authorized By: **Date:**

2. TERMS & CONDITIONS FOR MO-CASH BANKING PRODUCT

Upon signing this form, the member formally agrees to be governed by the terms of this agreement hereunder mentioned:

- a) The society reserves the right to modify, increase or reduce the charges at any time but not without due justification.
- b) The society will not assume any liability for any failure or delay in transmission of requests to you or any error in such information so required. You agree to be liable for any charges incurred through the use of the mobile banking facility.
- c) You shall promptly notify the society of any changes relating to the subscribed service. This includes loss or theft of your mobile phone. The society shall not be liable to any loss or claim resulting from such un-relayed information.
- d) The service shall not be used for any unlawful purpose including purchase of goods and services prohibited by law.
- e) The society shall not be liable for any loss caused by: (i) disclosure of confidential information (ii) disclosure of information in the designated mobile phone where such designated mobile phone is in another person's possession with your consent.
- f) Account held jointly or a group account or an institutional account whose operation mandate requires more than one signature shall not be registered for the service.
- g) The subscriber will be issued with a PIN. The subscriber shall exercise due care, attention and secrecy of the PIN at all times and to prevent the loss of and use of the PIN by a third party.
- h) If the PIN is lost the subscriber should notify the Sacco immediately. Verbal notification should be followed up with written notification within 24 hours,
- I) The subscriber shall be liable in respect to any transaction affecting the Sacco account that is given with a valid PIN.
- j) The subscriber may at any time cancel the Mo-cash services by formally writing to the Sacco authorizing the stopping of the services.
- K) The Sacco can stop the Mo-cash services without consultation with the subscriber if it deems the operations of the account risky.
- l) Payments made by means of Mo-cash are irrevocable.
- M) This terms and conditions can be amended at any time by the Sacco through a notice to the subscriber of the services. The subscriber will be informed of such amendments by notice at Sacco's branches.
- N) Your personal information is required as a prerequisite to this processing. The information will be used to authenticate, record and alert you on your transactions. It will also be used to provide you reliable and timely services.
- O) All this information is collected, stored and processed lawfully. Unaitas will not distribute your personal information to third parties unless the sacco believes it necessary for the conduct of its business, or unless required to do so by laws of kenya. No other disclosure will be made without your consent.
- P) Unaitas will send you information from time to time by email, telephone or sms about new products and services. for more information, visit www.unaitas.com to review the privacy policy

N.B:

- **When you get registered in the system, you will receive an SMS with your PIN Number, which you are advised to note, change and delete immediately.**
- **Kindly complete your transaction within two (2) minutes. Otherwise you will be timed out if this period is exceeded.**
- **Never disclose your PIN and Account Balance to anyone.**
- **Don't disclose the messages received, they have your confidential Account Balances.**

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