



UAMINIFU SACCO
Pillar to prosperity

UAMINIFU SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD

APPLICATION FOR MEMBERSHIP

[FORM A]

Member Number:



The Hon Secretary
P.O Box 55919 Nairobi

I hereby make an application for membership and agree to conform to the Uaminifu SACCO Society By-laws, and subsequent amendments thereof.

Surname..... Other Names.....

Date of Birth [DD/MM/YY]/...../..... Marital status..... Gender: M [] F []

ID NO..... KRA Pin Number.....

Postal Address: Current. Box: Code: Town: Home Address:

Physical Address: Town: Sub location: Street:

Email Address [1] [2]

Cell phone NO [2]

Employer..... Duty Station..... Designation..... Payroll Number.....

Alternative contact(Name)..... Relationship..... Cell phone no.....

Contract Term [start (DD/MM/YY)]/...../..... [End (DD/MM/YY)]/...../.....

I do Authorized deductions from my pay slip as follows:

Entrance fee: 500.00 Share Amount..... Monthly Savings Effective date.....

Applicant Signature:



Witness [Name]..... Signature..... Date.....

For official Use

Date of Admission..... Min NO..... Official Signature.....

TERMS AND CONDITIONS OF MEMBERSHIP

1.0 COMPOSITION

Membership shall consist of:

- a) Original members who signed the application for registration.
- b) New members subsequently admitted in accordance with these by-laws.

1.1 QUALIFICATION FOR MEMBERSHIP

A person who possesses the following qualification shall be eligible for membership:

(a) Is within the field of membership consisting of the following common bond:

- i) Is a regular employee of Kenya Women Finance Trust DTM, KWFT Holding and its Subsidiaries
- iii) Is an employee of the SACCO
- (c) Is of good character and sound mind
- (d) Pays the entrance fee and share capital (which are nonrefundable) as prescribed in the SACCO by-laws.

Provided that no member shall belong to more than one Sacco society having similar objectives.

1.2 APPLICATION FOR MEMBERSHIP

Every applicant for membership shall complete an "application for membership" form. This form shall be drawn to show all the information required for the purpose of registration of members.

1.3 ADMISSION INTO MEMBERSHIP

- a) An applicant shall be admitted to membership on application upon payment of an entrance fee of Kshs500/and paid in full for at least 100 shares or such other minimum shares as shall be fixed by the Delegates Meeting from time to time.
- b) Upon admission the member's name shall be entered in the membership register and a membership number issued.
- d) Members shall be admitted by the management committee subject to Confirmation by the next Delegates Meeting.
- e) The member on request will be issued with a copy of the society's by-laws at a fee.

1.4 REFUSAL OF ADMISSION

The Management Committee may refuse admission to a person after assigning reasons for their decision. Such a person, if otherwise eligible for membership, shall have the right to appeal to the next Delegates Meeting.

1.5 RIGHTS OF MEMBERS

A member of the society shall have the right to:

- a. Attend and participate in Society decision making and voting within the electoral zone [Unit, Branch or Regional] level as applicable.
- b. Be elected to organs of the society, subject to these by-laws;
- c. Enjoy the use of all the facilities and services of the society subject to the society's by-laws;
- d. All legitimate information relating to the society, including, internal regulations, registers, Minutes of Delegates Meetings and supervisory committee's reports, annual accounts, inventories and investigation reports, at the society's registered office.

1.6 OBLIGATIONS OF MEMBERS

A member of the society shall have the obligation to:

- i) Observe and comply with all the society's by-laws and decisions taken by the relevant organs of the society;
- ii) Buy and pay up for shares or make any other regular payments provided for in these By-laws;
- iii) Meet the debts of the society in case of insolvency in accordance with the provisions of the Act and these by-laws.

1.7 CESSATION OF MEMBERSHIP

Membership in the society shall cease upon:

- i. Resignation or termination of Employment
- ii. Acting contrary to the relevant provisions of the Act, Rules and these bylaws.
- iii. Ceasing to hold qualification for membership as specified in the by-laws.
- iv. Expulsion
- v. Death
- vi. Being certified insane.

Declaration

I have read the terms and conditions and accept to abide by them

Signature

Date.....



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APPLICATION FOR SACCO MOBILE BANKING

I hereby apply to be registered for Uaminifu Mobile banking platform.

ID Number: Payroll Number: Member Number.....

Phone number: Email Address:

Account Balances, Deposit Contribution and Loan Repayment [] Mobile loan and FOSA []

TERMS AND CONDITIONS:

1. This application shall be accepted only after authentication of customer through any mode of verification as may be prescribed by the Society
2. Member, by making a request for transaction from his/her mobile phone through the mobile platform, irrevocably and unconditionally authorizes the Society to access all his/her accounts linked with mobile banking services for effecting the transaction and also share the information regarding the transaction with the service provider.
3. The mobile banking service may, without any prior notice, be terminated or suspended by the society for any reason whatsoever including and without limitation to invalid data, closure or suspension of related account, breakdown, maintenance, modification, expansion and/or enhancement. The Society will not assume any liability or responsibility for any such suspension or termination.
4. The Member shall be solely responsible for accuracy and authenticity of the request made by him/her for information/transaction hence should take sufficient care when making a request.
5. If the customer suspects there is an error with the information provided, s/he should inform the society as soon as possible. The society shall endeavor to correct the error if any. However, the society shall not be liable for any inadvertent error which result in providing incorrect information to him/her
6. The Member is solely responsible for protecting his/her PIN and mobile phone. All requests emanating out of member's phone with correct PIN will be treated as genuine and the Society will not be liable.
7. The Society shall endeavor to maintain the secrecy and confidentiality of customer's accounts to the best of its ability. The Society however shall not be liable if the Member's account is compromised on account of breach of secrecy, denial of service or on account of hacking/other technological failure.
8. Where you apply for a loan from the SACCO, it will be appraised accordingly. The SACCO reserves the right at its sole discretion and without assigning any reason to approve or decline your application for a loan.
9. The Member shall make all payments due from you to the SACCO, including repaying loans within the stipulated time, and any other payments in respect to using mobile banking system.
10. In the event the Member doesn't repay the loan in full within the stated period after disbursement, the SACCO will impose a monthly penalty for defaulting to pay. The SACCO will also take relevant recovery measures including but not limited to recovery through check off.

I agree to the above stated terms and conditions as well as the SACCO's By – Laws.

Signautre Date



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Nominee/Next of Kin declaration form

I.....Payroll NO..... MBR NO.....

Of boxID NO.....

Hereby nominate the following as my next of kin nominee[s] in accordance with rule 32 of Co-operative Societies rules 2004 to inherit my savings in Uaminifu SACCO.

1. Name.....ID..... Relationship.....%.....

Contact: Postal.....Cell phone.....

2. Name.....ID..... Relationship.....%.....

Contact: Postal.....Cell phone.....

3. Name.....ID..... Relationship.....%.....

Contact: Postal.....Cell phone.....

4. Name.....ID..... Relationship.....%.....

Contact: Postal.....Cell phone.....

NB. Kindly attach a copy of ID of the Nominee in case of Adults and copy of birth certificate in case of minors

In the event any Nominee unable or unwilling to take up his/her share when called upon his/her share be distributed to the others in equal proportions.

Given under my hand this day.....of 20..... Signature:

And witnessed by:

1) [Name]..... Member No:ID No.....

Signature..... Date.....

2) [Name].....Member No:ID No.....

Signature..... Date.....