Dimkes DT Sacco
Your faithful financial partner!

Bishop Magua House, Fifth Floor
Kiambu(next to ACK St. James Cathedral)
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Member Number

INDIVIDUAL MEMBERSHIP APPLICATION FORM

A. PERSONAL DETAILS (PERSONAL ACCOUNTS DETAILS)

Full Names: .....

ID No ..... Passport No..... KRA PIN .....

Gender ☐ Male ☐ Female

Mobile No Line 1..... Line 2.....

Members Parish .....

Address .....Code.....

Country of Residence .....County..... City/Estate.....

Nearest land mark .....

Email Address.....

Next of Kin..... Relationship..... Phone No.....

B. OCCUPATION

Employed: Employers Name ..... Contract ☐ Permanent ☐

If on Contract, Term of the Contract ..... (.....) Years

Office Location .....

Self Employed: Nature of Business..... (Specify eg Farmer Contractor)

Business Location.....

INCOME

☐ Ksh. 500 - 50,000
☐ Ksh. 51,000-100,000
☐ Ksh. 101,000 - 500,000
☐ Above Ksh. 500,000

Other Accounts held in Dimkes and any other financial institution

Account Number	Bank/financial Institution	Branch

C. NOMINEE

Name	ID/ Passport Number	% of the wealth	Contacts	Relationship	Date of Birth

D: SPOUSE DETAILS (for insurance purpose)

Spouse Name..... ID No.....

Phone Number..... Date of Birth.....

E: PRODUCTS (Tick appropriately)

- ☐ Normal Shares (Non Withdrawable)
- ☐ Deposit A/C
- ☐ Fixed Deposit
- ☐ Golden Saving Account
- ☐ Biashara Account
- ☐ Fosa Shares (Non Withdrawable)
- ☐ Smart Savers
- ☐ Mobile Banking (applicable to sole proprietor & business with one director)

I/we apply for mobile banking facility from Dimkes Sacco Limited. I/We warrant to you that the information given is true and complete and I/We authorize you to make any inquiries necessary in connection with this application. I/We accept and agree to be bound by the condition of use. I/We agree that I/We are liable for all charges incurred through the use of the facility. I/We hereby indemnify the Sacco against all loses that may occur as a result of my/Our use of this facility. I/We understand that the Sacco reserves the right to decline the application without giving reason.

Mobile phone No. .....

Applicant Name ..... Signature .....Date.....

6. Do you need a Cheque Book ☐ **Member Portal** ☐

F. APPLICANT SPECIMEN

PASSPORT PHOTO

SIGNATURE

G. TERMS AND CONDITIONS

1.Application for membership- Every applicant for membership shall complete the membership form in BLOCK LETTERS.

Attach a CERTIFIED COPY of the IDENTITY CARD, PASSPORT PHOTO, KRA PIN.

2.Admission into membership-Registration Required registration fee and required share capital payable in 3 months installments.)

3.Refusal of admission-The management committee may refuse admission to a person after assigning reasons for their decision. Such a person shall have the right to appeal to the annual general meeting and further as provided in the co-operative societiesy Act No 12 of 1997 as may be amended from time to time.

4.Nominees-Every member shall nominate in writing at least one or two person (s) to whom upon his/her death his/her shares, money, deposits or any interest and dividend shall be transferred or paid.

5.Payment to nominee-In the event of the death of a member, the society, after satisfying itself and after obtaining such documentary proof of the death of a member as it may consider necessary, shall transfer to the nominee(s) the value of the deceased member's shares, deposits, interests and dividends after deducting such sums as may be due by the member to the society as soon as possible. If for any reason on the death of a member a nominee does not exist, the society may pay money due to the deceased member to the personal representative or recognized heirs of the deceased member.

6.Deposits- All deposits must be made in the manner as prescribed and accepted by the Sacco. Deposits made by cheques to be collected by the Sacco, will be done at the expense of the Member. Where a cheque/orders are unpaid/dishonored for any reason whatsoever not attributable to the Sacco, the Sacco may debit the member's account with the requisite charges incurred.

7.Member's Instructions - A member may issue instructions to the Sacco through Telephone, Email and/or Postal service. The Sacco shall however not be liable and the member shall indemnify and hold the Sacco harmless if the Sacco acts on instructions which may be corrupted, improperly transmitted or the communication is not received by the Sacco. The Sacco reserves the right to conduct due diligence before acting on the instructions to confirm that indeed the instructions are from the said member. Further, the Sacco may decline to act on the instructions given if the instructions are not clear and the instructions might break a law, regulation or code. The Sacco shall only be bound to act upon the said instructions until such time as the member shall give the Sacco due written notice to the contrary.
Note: Instructions received after Sacco Business hours or a non-Business day shall be processed on the next Business day. However, before the said day, the Member may cancel the said transaction/instructions.

8.Cheque books- A member can apply for the issuance of a cheque book upon payment of the requisite fees. The member shall ensure that the same is kept in safe custody and shall report to the Sacco if lost. The member shall ensure that the cheques are drawn by the authorized persons. The member shall indemnify the Sacco from any loss occasioned by cheque instructions acted upon by the Sacco.

9.Standing orders- The member may place a standing order on their respective account as instructions to the Sacco. The Sacco shall be indemnified from any liability or loss to the member, the beneficiary or a third party that may be occasioned by lack of fulfilment of the standing order due to insufficiency of funds in the member's account.

10.Statement of accounts- A member is entitled to have their full statement of accounts upon request and payment of the requisite fees. Should there be any discrepancies in the statements, the member is required to raise their concerns/objections immediately and not later than 30 days from the date of its issuance. The Sacco reserves the right to rectify the discrepancies without any prior notice to you but will ensure to notify you within reasonable time after the alterations.

11.Lien: The Sacco reserves the right to lien the sums held in the member's account pending resolutions by the Sacco over the member's accounts disputes.

12.Signature specimen- A member shall provide to the Sacco his signature specimen and which will be maintained by the Sacco. A member will ensure that the signature specimen is unique to the member and shall not be changed unless prior notice has been issued to the Sacco. In the event of change of member name, change of beneficiary and/or change or addition of signatories of the account, then the Sacco will require a signature specimen from the said member.

13. Communication- Any statements, notices or letters will be sent to the last known address given by the member to the Sacco or member's preferred and provided email address or contacts. and the same shall be deemed to have been received 5 days after posting. The date on the written document shall be assumed to be the date of dispatch of the said document in the absence of proof of the contrary. The member shall be obliged to update their personal details every year of their membership in the Sacco. The Sacco shall be indemnified from any losses, delays, misunderstandings, mutilations , duplications or any irregularities that may occur due to the transmission of any communication by any means to the last known address of the member. The Member hereby authorize the Sacco to use their provided contact details to send information about products and services including but not limited to offers and promotions.

14.Charges/Fees- The Sacco shall reference its charges/fees and/or tariffs for its products and services. The Sacco also reserves the right to review and to introduce charges or increase charges for the use of its services and products.

15.Member Complaints- The Sacco shall resolve the member's complaints within the shortest reasonable time. The Sacco shall not be deemed responsible for any matter unless the same is conveyed through the various communication channels/means provided by the Sacco.

16.Cessation of membership-Membership in the society shall cease with effect from the date of a member:

- Dying
- Being expelled from membership
- Ceasing to hold the qualifications stated in the By-Laws
- On the transfer of all shares held by him/her
- Voluntary withdrawal
- Becoming of unsound mind.certifiably insane
- Being declared bankrupt in a court of law

17.Dormancy-A member account will be treated and classified as inactive if one does not initiate transactions for a continuous period of Six (6) months. However, prior to this classification, the Sacco will inform the member periodically in intervals of 30 days prior to and later within 7 days prior to this classification. The member will be required to reactivate the account through the Sacco's laid down procedures if they wish to continue utilizing the Sacco's services

18.Withdrawal from the society- A member may at any time withdraw from the society after meeting all withdrawal requirements by giving a written notice of sixty (60) days. A member may withdraw from the society by selling or transferring shares to another member. Kindly note that Share capital is not withdrawable but only transferable to another member. Any monies due to the member will be refunded after deducting any liabilities to the society as a borrower, guarantor, endorser or otherwise.

19.Closing your account- The Sacco shall close the member's account after the member has successful withdrawn from the Sacco and transferred their share capital to another member. The Member shall surrender any cards or cheque books at the time when they are submitting after transferring the said share capital.

20.Data Protection- The Sacco will keep all your personal data confidential. However, in order to serve your needs and provide you with the services you require, we may share any information you provide to us with our subsidiary company, agents and service provider. The Sacco shall ensure that if we share such information with third parties, any such disclosure is at all times in compliance with our Data Protection Policy and the law.

21.E- services; A member may apply for E-Services with the Sacco, that is, Mobile Banking and Internet Banking, by filling the relevant form. However, the member shall indemnify the Sacco from any liability arising out of dealings against and contrary to the terms and conditions in the mobile/E-services application form.

22.CRB Clause

i. I authorize Dimkes Sacco to access and query my credit information from any of the licensed CRBs and to receive credit reports/scores from any of the licensed CRBs on behalf of myself in order to assess my credit worthiness, wherever and whenever I apply for a new facility and during the persistence of such facilities in order to assist Dimkes Sacco to accomplish its objectives and to enforce its rights under this agreement. I further consent to MY credit information being shared with the licensed credit reference bureaus.

ii. This consent shall not be withdrawn during the period in which I have an outstanding balance. This consent shall automatically terminate upon clearance of all existing loans by myself/Institution to Dimkes Sacco and as long as I have no outstanding facilities with Dimkes Sacco.

H. DECLARATION:

I hereby make an application for membership and agree to conform to the society's by laws, terms and conditions herein and amendments there of and pay required registration fee.

Applicant Name ..... Signature .....Date.....

I. WITNESS (Sacco Official Only)

Name ....Signature .....Date.....

J. HOW DID YOU KNOW ABOUT US:

- ☐ Staff
- ☐ Social Media
- ☐ Another Member

Others, Specify: _____

K. FOR OFFICIAL USE ONLY (Tick appropriately)

Check list

- ☐ Passport Photo
- ☐ Copy of ID/Valid Passport
- ☐ Specimen of Signature
- ☐ Copy of KRAPin
- ☐ Reg. Fee

Verified by: .....Signature.....Date .....

Captured by: .....Signature.....Date .....

Approved by:.....Signature.....Date .....