



Passport
Photo

Member No.:

Signature:

Please complete in BLOCK letters. All sections must be completed and the following attached: One recent COLORED Passport size photograph, Copy of ID and Copy of KRA PIN

I hereby make an application for membership and agree to conform to the Co-operatives By-Laws and any amendment thereof.

PERSONAL INFORMATION (AS PER ID OR PASSPORT)

Section 1: Customer Details

Date:

Surname:

Other Names:

ID/PP No:

Nationality:

P. O. Box:

Postal Code:

Town:

Mobile No.:

Date of Birth.:

RELIGION:

Email:

KRA PIN:

M-BANKING REGISTRATION

Funds disbursed to FOSA A/C can be accessed through mobile hence M-Banking registration is to facilitate moving funds to your M-Pesa Account from your Sacco Fosa Account.

M-Pesa Registered Number:

EMPLOYER & PARTICULARS OF OCCUPATION

Company Name:

Occupation.:

Staff Number.:



IF JOINING AS AN INDIVIDUAL FILL IN PHYSICAL LOCATION OF BUSINESS AND POSTAL ADDRESS

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WHO INTRODUCED YOU TO NSSF SACCO?

MEMBER NAME	NATIONAL ID NUMBER	WITNESS SIGN	FACEBOOK	WEBSITE	OTHER

I the undersigned, upon my demise whilst a member of the Society, hereby instruct the Society to pay all the amounts due to me, to the person(s) named in the section. The name(s) of the nominees can be given in a sealed letter.

I understand that I may alter the name of nominated next of kin by filling a subsequent nominated next of kin form

SNo.	Nominee/ Beneficiary	Relationship	ID No./Birth Certificate	Date of Birth	Phone Number	Guardian	Percentage (%) Assigned

REMITTANCES

I hereby authorize you to deduct Kshs. _____ Monthly Deposits Contribution from my monthly Salary and/or any other mode of remittance and pay NSSF Sacco Limited with effect from the date of (month/year) _____ until further notice. Membership of KES. 1,000.00 will be deducted with the first deduction from payroll OR any other mode of remittance arrangement with the Society. You will also need to deposit KES. 1,000.00 for the FOSA Minimum deposit for M-Banking to be activated.

TICK PREFERRED MODE OF PAYMENT

☐

Employer (check-off)

☐

Standing Order

☐

FOSA Standing Order

☐

Cash over the Counter

☐

Lipa na Mpesa



MOBILE BANKING TERMS AND CONDITIONS

These Terms and Conditions should be read in conjunction with the existing Terms and Conditions for FOSA Accounts as issued by the Society from time to time. These terms govern your use of the M-Banking Service which is offered by the Society. The following should be observed: -

1. To register for the M-Banking service you must be a FOSA account holder. The subscribed member will receive an SMS with the PIN informing them of their registration to Mobile Banking services.
2. To carry out an M-Banking transaction on the Service menu you must be a registered M-Pesa user.
3. M-Banking Service will only be available to the mobile phone number registered by you, Members can register or de-register for the M-Banking Service by contacting the Sacco Office.
4. If you change your mobile phone number you must de-register from M-Banking and then re-register using your new mobile phone number.
5. If your mobile phone is lost or stolen, you should de-register from the M-Banking service. The Sacco shall not be responsible for any losses suffered by you, should you fail to de-register from the M-Banking service if your phone is lost or stolen.
6. The Sacco shall levy charges for use of this service. The Member shall be informed of such changes by notice.
7. 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 destructions arising out of war, rebellion, civilian commotion, strikes, lockouts, and or other acts or orders of any government department, council or other constituted body. Notice of these circumstances shall be given to the other party as soon as possible.
8. Subject to these terms and conditions of use, the subscribed member shall be fully liable in respect of each transaction instruction.
9. The Sacco may change these Terms and Conditions from time to time and shall provide you with reasonable notice of such change.

GENERAL MEMBERSHIP TERMS

1. Fill up a membership form (on the "downloads" page on this website), complete with personal details, next of kin and list of nominees. Include a passport sized photo and a copy of your ID.
2. Membership fee is **KES. 1,000**. This is a one-off payment (non-refundable).
3. Share Capital (Shareholding in the SACCO), we have different categories of membership in the SACCO paying different amounts namely; Category A: KES. 20,000, Category B: KES. 10,000 and Category C: KES. 5,000. This is non-refundable fee but transferable to an existing SACCO member upon exit from the SACCO.
4. Monthly contributions - Minimum KES. 3,500, KES. 500 goes towards risk fund.
5. SACCO withdrawal notice is 60 days from receipt of withdrawal letter. Withdrawal Fee of KES. 1,000 applies.
6. Payment contribution modes:
 - **Mpesa Paybill** – Business No. 819890. AC No. is your SACCO Membership Number/ID Number.
 - **Cash Payment** – Over the Counter at the SACCO Banking Hall.
 - **Standing Order** – Co-op Bank Details:

A/C Name: NSSF SACCO LIMITED.

A/C No. 01120040151300

Branch: Ukulima Branch

Other Details: Your ID No. Or Member



DATA PROTECTION POLICY

NSSF Sacco Limited ("us", "we", or "our") is a Sacco regulated by SASRA to offer financial services. We operate the www.NSSFsacco.co.ke website, which provides more information of us and our various services/facilities as well as the M-Banking App mobile application (the "Service"). As an organization, we take our responsibility regarding the management of our stakeholders' data very seriously. We use your data to provide and improve the Services. By using these Services, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Data Privacy Policy, terms used in this Data Privacy Policy have the same meanings as in our Terms and Conditions.

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications by informing us through our Email provided on the Sacco website. We collect several different types of information for various purposes in order to provide and improve our Service to you including Names, I.D./Passport Number, Date of Birth, Gender, Marital Status, Next of Kin Data, Property Details, Postal Address, Telephone Number. Some of the purposes for which we collect and process your data includes:

- To provide and maintain our Service.
- To notify you about changes to our Service.
- To allow you to participate in interactive features of our Service when you choose to do so.
- To provide member support.
- To gather analysis or valuable information so that we can improve our Service.
- To monitor the usage of our Service.
- To detect, prevent and address technical issues.
- To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

NSSF Sacco Limited may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation.
- To protect and defend the rights or property of NSSF Sacco Limited.
- To prevent or investigate possible wrongdoing in connection with the Service.
- To protect the personal safety of users of the Service or the public.
- To protect against legal liability.

NSSF Sacco Limited will retain your Personal Data only for as long as is necessary for the purposes set out in this Data Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with NSSF Sacco Limited.

**DECLARATION**

I confirm that I have read, understood and complied with all the membership terms and conditions and Data Protection Policy and terms as contained in the by-laws and the particulars I have given are true to the best of my belief.

SIGNATURE OF APPLICANT (within the box)

FOR SOCIETY USE ONLY:

Staff introduced:Signature.....Date.....

Actioned by.....Signature.....Date.....

Checked by.....Signature.....Date.....