



**DAIMA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD**  
P.O. Box 2032, EMBU  
Tel: (020) 2367460, EMBU.  
Email: info@daimasaccold.com

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## MOBILE - BANKING APPLICATION FORM

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### PLEASE COMPLETE DETAILS IN CAPITAL LETTERS

Branch: \_\_\_\_\_ Date: \_\_\_\_\_

First Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Applicant's ID No. \_\_\_\_\_

#### Mobile Phone No:

1. 

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Account Number: (Base No) \_\_\_\_\_

#### Dial \* 384\*2200#

##### Services Available

- Cash withdrawal from your saving Account to Mpesa
- Cash withdrawal from your saving account at Daima Agent shop
- Cash Deposits to your account from Mpesa paybill number 874950
- Cash Deposits to your Account at Daima Agent shop
- Loan Payment from Mpesa or at Daima Agent shop to Loan account
- Share contribution from Mpesa or at Daima Agent shop to share account
- Balance Enquiries of all your accounts in Daima
- Mini statement & Password Change
- Cash transfer from any of your saving in Daima to another savings account within Daima
- Alerts messages on debits/credit in your account
- Utility Payment – e.g. KPLC, Airtime,
- School Fees payment
- Buying of Goods at registered super market outlets
- Other upcoming M-banking services

## CONDITIONS OF USE

### DAIMA MOBILE BANKING TERMS & CONDITIONS

These Terms and Conditions govern your use of the Sacco M-banking service. These Terms and Conditions should be read in conjunction with the Society's existing Terms and Conditions for M-Banking and Fosa Accounts as issued by the Society from time to time. To the extent of any inconsistency between these Terms and Conditions, Fosa Accounts Conditions shall prevail.

#### ELIGIBILITY AND REGISTRATION

- To register for the M-banking service you must be an account holder with **Daima Sacco Society**.
- To carry out an **M-Pesa** transaction on the M-banking Service menu you must be a registered **M-Pesa** user with **Safaricom Ltd**.
- The Sacco may change these Terms and Conditions from time to time and shall provide you with reasonable notice of such change.
- You accept these Terms and Conditions when you first register for the M-banking service.
- M-banking Service will be available 24 hours a day, 7 days a week. The Sacco cannot guarantee the timely delivery of the service but assures you on the Best service delivery.
- M-banking Service will only be available to the mobile phone number nominated / registered by you.

- If you change your mobile phone number you must deregister from Daima M-banking Service and then re-register using your new mobile phone number.
- If your mobile phone is lost or stolen, we recommend that you deregister from the Daima M-banking service.
- Members can register or deregister for the M-Banking Service by contacting the Sacco Office. Members will be charged for all fees up to the date of deregistering from the M-Banking Service.
- Daima M-banking services may from time to time be unavailable due to systems maintenance or circumstances beyond our control such as mobile carrier outages.
- The Society will not be liable:
  - For any loss (including consequential loss) in connection with M-Banking Service not being available.
  - For any loss caused by any function of Daima M-banking services malfunctioning if you were aware, or in the opinion of the Society should have been aware, that the function of M-Banking Service was unavailable for use or was malfunctioning.
  - For any errors or damage caused to your mobile phone as a result of using M-Banking Service.
  - To any person for any loss (including consequential loss) that person suffers as a result of relying on information obtained via M-Banking Service.
  - For any loss (including consequential loss) that person suffers as a result of relying on Information obtained via Daima M-Banking Service.
- A fee will be charged for M-Banking Service as advised by the Sacco.

**USE OF PERSONAL IDENTIFICATION NUMBER (PIN)**

1. The Daima Sacco M-Banking Service registered user will be issued with a PIN.
2. The Daima Sacco M-Banking Service registered user shall exercise due care and attention to ensure safety of the M-Banking secrecy of the PIN at all times and to prevent the exposure of the PIN to any third party.
3. The Sacco is authorized to debit the M-Banking Service registered User’s account with all amounts transacted by means of the M-Banking Service
4. **The Daima Sacco M-Banking Service registered User must:**
  - Change the PIN immediately on receiving the first system generated PIN
  - Not disclose it to, or allow it to become known to, any person, including family members or those in apparent authority, including Sacco staff
  - Change the PIN immediately on suspicion the PIN is compromised.
  - Not negligently or recklessly disclose it to anybody including Daima Sacco Agents, failing to take reasonable care when keying it in to prevent others from identifying it
  - Not leave your Mobile Device unattended and left logged into M-Banking
  - lock your Mobile Device or take other steps necessary to stop unauthorized use of Mobile Phone Banking
  - Notify Sacco immediately if your Mobile Device is lost or stolen, or if you change your Mobile Device or Mobile Device phone number.
  - Not select a PIN that is easily identifiable or guessed or based on easily accessible personal data (such as sequential numbers, birth months, telephone numbers etc).

**Declaration by the applicant:**

I hereby apply for Mobile Banking Facility from Daima SACCO. I warrant you that the information given above is true and complete and I authorise you to make any enquiries necessary in connection with this application. I accept and agree to be bound by the Conditions of use. I agree that I am liable for all charges incurred through the use of this facility. I hereby indemnify the Sacco against all losses that they may incur as a result of my use of the facility. I understand that the Sacco reserves the right to decline the application without giving reasons.

**Applicants Signature (s):** \_\_\_\_\_ **Date:** \_\_\_\_\_

**For Official Use:**

**Recruiting Officer:** \_\_\_\_\_ **Verified by (Branch Manager):** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Registered by (IT Officer):** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_