

**VIKTAS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED**  
**P.O. BOX 2183 – 20300, Tel: 0729885713**  
**Email: info@viktassacco.co.ke**

**MOBILE BANKING REGISTRATION FORM**

**PLEASE COMPLETE DETAILS IN CAPITAL LETTERS**

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

**Name:** \_\_\_\_\_

**Mobile No:**

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**National ID No:** \_\_\_\_\_  
*(Please attach a copy of your national identification card)*

**Email Address:** \_\_\_\_\_

**I want to use Mobile Banking on the following Member No:**

**MBR No** \_\_\_\_\_

**Available Services**

*Banking - Balance Enquiry, Mini-statement & Password Change, Sacco Shares Deposit, Loan repayment, Mobile Loan, Alerts (activating or deactivating) –e.g. Salary alerts, Large debits/Credit Alerts, Airtime purchase – Safaricom Direct top Voucher, Withdrawal to - M-Pesa*

**Declaration by the applicant:**

I hereby apply for Mobile Phone Banking Facility from Viktas Savings and Credit Co-operative Society Ltd. I warrant 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 reproduced overleaf which I have read and understood. I agree that I am liable for all charges incurred through the use of M-BANKING. I hereby indemnify Viktas Savings and Credit Co-operative Society Ltd against all losses that it may incur as a result of my use of the Facility. I understand that the Savings and Credit Co-operative Society Ltd. reserves the right to decline the application without giving reasons.

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

**Date:** \_

**FOSA Manager Verification:** \_\_\_\_\_

**Date:** \_

Use of M-BANKING is subject to M-BANKING terms and conditions. Please refer overleaf for details.

**FOR OFFICIAL USE ONLY**

|                |                  |                   |
|----------------|------------------|-------------------|
| Registered by: | Signature: _____ | Date: ___/___/___ |
| Approved by:   | Signature: _____ | Date: ___/___/___ |

**The SACCO operations manager to securely file and archive the application forms**

**CONDITIONS OF USE**

**M-BANKING MOBILE PHONE BANKING TERMS & CONDITIONS**

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

- 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.
- Not to 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 M-Banking
- Notify Viktas Sacco immediately if

Your Mobile Device is lost or stolen, or if you change your Mobile Device or Mobile Device phone number.

- Do 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).

**ELIGIBILITY AND REGISTRATION**

To register for the M-Banking service you must be a FOSA/BOSA account holder.

To carry out an M-Banking transactions on the Service menu you must be a registered M-Pesa user.

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.

M-Banking Service will only be available to the mobile phone number nominated / registered by you.

M-Banking Service messages will notify you as to the status of your account at a given point in time.

If you change your mobile phone number you must deregister from M-Banking and then re-register using your new mobile phone number. If your mobile phone is lost or stolen, you should deregister from the M-Banking service. The Sacco shall not be responsible for any losses suffered by you should you fail to deregister from the M-Banking service if your phone is lost or stolen.

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. 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 (including consequential loss) that person suffers as a result of relying on Information obtained from M-Banking
- A fee will be charged for services on M-Banking Service

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

1. The M-Banking Service registered user will be issued with a PIN.

2. The M-Banking Service registered user shall exercise due care and attention to ensure secrecy of the PIN at all times and to prevent the use of PIN by 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 M-Banking Service

**Registered user must:**

- Not put the Mobile Device and PIN together.
- Change the PIN immediately on suspicion the PIN is compromised.
- Not keep any record of it, in written or electronic form nor write it down
- Not disclose it to, or allow it to become known to, any person, including family members or those in apparent authority, including Sacco staff
- Do not negligently or recklessly disclose it by, for example, failing to take reasonable care when keying it in to prevent others from identifying it