



Photo Code:

Reg. No.

# WINAS SAVINGS AND CREDIT CO-OP SOCIETY LTD

## HEAD OFFICE

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## KIRITIRI BRANCH

KIRITIRI MARKET  
0706528722

## ISHIARA BRANCH

ISHIARA MARKET  
0706528720



Dial  
**\* 882 #**



## M-WINAS CHAPAA APPLICATION FORM

I \_\_\_\_\_ ID NO. \_\_\_\_\_ Request to be registered for

**M-WINAS CHAPAA** Mobile service for **WINAS SACCO SOCIETY LIMITED**.

Full Names: \_\_\_\_\_ Safaricom Mobile No: \_\_\_\_\_

ACCOUNT No: \_\_\_\_\_ Date: \_\_\_\_\_

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

### DECLARATION BY APPLICANT

I hereby apply for **M-WINAS CHAPAA** Mobile service from **WINAS SACCO SOCIETY LIMITED**. I declare that the information given above is true and complete and I authorize you to make enquiries in connection with this application. Winas Sacco Ltd shall not be responsible in case of loss of PIN/PHONE. I agree with the terms and conditions for this facility.

Applicants Signature: \_\_\_\_\_ DATE: \_\_\_\_\_

### OFFICIAL USE ONLY:

Registered/Verified By: \_\_\_\_\_ Sign \_\_\_\_\_ Maker: \_\_\_\_\_ Sign \_\_\_\_\_

Checker: \_\_\_\_\_ Sign \_\_\_\_\_ Date: \_\_\_\_\_

**CONDITIONS OF USE**  
**WINAS MOBILE PHONE**  
**BANKING TERMS &**  
**CONDITIONS**

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

**ELIGIBILITY AND**  
**REGISTRATION**

- To register for the WINAS M-banking service you must be a WINAS account holder with **WINAS Sacco Society**.
- To carry out an M- Pesa transaction on the WINAS 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 WINAS M-banking service.
- WINAS M-banking Service alerts will be available during official working hours, 7 days a week. WINAS requests will be available 24 hours a day, 7 days a week. The Sacco cannot guarantee the timely delivery of messages.
- WINAS M-banking Service will only be available to the mobile phone number nominated / registered by you.
- WINAS M-banking Service messages will notify you as to the status of your account at a given point in time. A WINAS message may not take account as to amounts deposited (or withdrawn) but not credited (or debited) to your accounts.

- If you change your mobile phone number you must deregister from WINAS 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 M-WINAS service.
- Members can register or deregister for the WINAS M- Banking Service by contacting the Sacco Office.
- M-WINAS 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 WINAS M- Banking Service not being available.
  - For any loss caused by any function of WINAS M-banking service malfunctioning if you were aware, or in the opinion of the Society should have been aware, that function of WINAS 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 WINAS M- Banking Service.
  - To any person for any loss (including consequential loss) that person suffers as a result of relying on information obtained via WINAS M- Banking Service.
  - For any loss (including consequential loss) that person suffers as a result of relying on Information obtained via WINAS M-banking service.
  - A fee will be charged for services on WINAS M-Banking Service as advised by your Sacco.

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

1. The WINAS M-Banking Service registered user will be issued with a PIN.
2. The WINAS M-Banking Service registered user shall exercise due care and attention to ensure safety and secrecy of the PIN at all times and to

prevent the loss of PIN by any third party.

3. The Sacco is authorized to debit the WINAS M- Banking Service registered User's account with all amounts transacted by means of the WINAS M-Banking Service using the PIN.
4. The WINAS 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
  - Not negligently or recklessly disclose it by, for example, 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 easily identifiable or guessed or based on easily accessible personal data (such as sequential numbers, birth months,