

Signature Card

(Please sign within the boundary of the boxes below using blue/black pen)

Signature sample

Photographs (Attach here)

Name
.....
ID/PP no
Place of issue
PP Expiry date
PIN No

Name
.....
ID/PP no
Place of issue
PP Expiry date
PIN No

Name
.....
ID/PP no
Place of issue
PP Expiry date
PIN No

Name
.....
ID/PP no
Place of issue
PP Expiry date
PIN No

Operating Instructions
.....
.....

Declaration (to be filled by all members)

I/We hereby confirm having read the General Terms and conditions of Siraji SACCO Society Ltd applicable to maintaining an account and I/We agree to abide by them. I/We note that the SACCO reserves the right at any time to terminate or vary its Business relationship with a member

The particulars desired by the SACCO are furnished below/enclosed .I/We agree to produce the originals of any desired of any document by the SACCO for verification. I /We authorize the SACCO to hold certified copied of the documents so produced.

I/We hereby agree that the SACCO may disclose relating to my/our account to any third party if the SACCO deems that such disclosure is for protection of the SACCO's interest or for any other Lawful purpose or purpose required by law

I/We agree to maintain the required prescribed minimum balance at all time and to ensure that adequate funds are maintained in my/our account to cater for any account charges.

Signed by 1. 3.
2. 4.



For Official Use Only

Title of Account
Account No Client ID
Account opened by: Name Signature &Stamp
Account input in the system by
Input details verified by
Account opening approved by.....

The relationship between the Sacco and the customer (member) shall be governed by the Sacco's By-Laws and the following terms and conditions including any amendments made from time to time thereto and notified to the customers (the general terms and conditions"), subject to any further agreement in writing.

Legal capacity and enquiry

- a) The SACCO shall be entitled to make any enquires it deems necessary in the relation to the opening of an account and joining membership the customer hereby authorizes the SACCO to make any such enquiries.
- b) The customer shall provide the SACCO with all such information and documents as the SACCO may require in terms of establishing the identity of the customer or the Authorized signatories and their legal capacity to open and operate the account or as may be required pursuant to any anti-money laundering rules and regulations by the central bank of Kenya or any other regulatory body whether in Kenya or elsewhere.

Joint Accounts

The provisions of this clause shall also apply:

- a) In the event of the death of any one of the holders of a joint account the SACCO shall pay or deliver to or to the order of the survivor or survivors all monies, securities, deeds, documents and other property whatsoever, remaining unencumbered, standing to credit or held by the SACCO for any account(s) in the joint names;
- b) The holders of a joint account shall be jointly and severally liable for any overdraft, loan or other credit facilities or accommodation which shall be granted to any account in their joint names, and for any liability or obligation arising from pertaining for such a joint account, together with all interest, commission and other charges and expenses;
- c) The SACCO may, unless otherwise agreed, act on the instructions of any other one holder of a joint account, but if any holder of a joint account gives instructions that conflict with instructions given by any other holder of the joint account , the SACCO may refuse to act on any such instructions until the conflict is resolved to the SACCO's sole satisfaction;

Authorized Signatories

- a) The customers shall, at all the time of opening the account and at all times thereafter, give to the SACCO in an acceptable form, the specimen signatures of all persons authorized to operate the customer's account (the "Authorized signatory" or Authorized signatories") together with the names, addresses and such other information as the SACCO may require pertaining to the authorized signatories.
- b) All such Authorized signatories, unless otherwise agreed, are entitled to withdraw all or any of the customer's money, securities, deeds, documents or other properties held by the SACCO from time to time (provided that they do not form part of any security held by the SACCO), to open any further account in the name of the customer and or to overdraw any of the customer's accounts.

Tushirikiane Tuendele