

SIRAJI SACCO SOCIETY LTD

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Membership and Account opening application form

Type of Account				
Prime Savings Salary Fixed Deposit Other (Specify)				
Current Junior Savings Holiday account				
Personal information				
Title Mr: Mrs: Miss: Ms: Other (Specify) :				
First Name: Middle Name:				
Surname:				
Postal Address: Code:				
Town/City: Email address:				
Marital status: Gender Date of birth:				
Monthly contribution: Entrance fees:				
Proposed mode of payment: Effective date:				
Employer details (Attach recent payslip or validated letter from employer confirming employment and income)				
Name:				
Postal Address: Code: Town/City:				
Mobile/Telephone No: Email address:				
Nominee information				
Name: ID No. Relationship Telephone No. Allocation 9 1				
4				
For Junior Savings Account				
Name of Child: First Name Middle Name				
Surname Date of Birth				
Birth Certificate No. of Child Gender				

Additional Services				
Mobile Banking Automatic Mobile Alerts				
Mobile Number Debit Card Number				
Standing Order				
I would like to setup a Standing Order from my current account to my				
Accounts to be Debited				
Beneficiary account Number				
Beneficiary Name ID No:				
Frequency Narrative:				
Amount				
Start Date End Date:				
Referee				
Ihereby confirm that I have known the above applicant. Mr./Mrs/Messers:				
for				
the purpose of opening an account. I confirm that to the best of my knowledge, he/she/they is/are fit and proper				
person (s) to open an account with you.				
Signature Tel				
Business Account				
Company/Business/Group Name				
Nature of Business				
Industry/Sector				
Certificate of Registration/Incorporation No:				
Date of Registration/Incorporation				
Place of issue				
Company Pin Certificate No:				
Postal Address				
Tel./Mobile No Email :				
Town/Shopping Centre				
Plot No./Bldg/Street/Road				
Expected monthly Turnover				
Indicate any other source of income				

List of Director for Limited Company

Name:	Position Held	Signature
1		
2		
3		
4		

(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

For Official Use Only

Litle 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.

