



United we grow

COSMOPOLITAN DEPOSIT TAKING SACCO SOCIETY LIMITED

P.O BOX, 1931-NAKURU.

Email: info@cosmopolitansacco.co.ke

Website: www.cosmopolitansacco.com

Member Mobile Banking Registration Form

| | |
|---------------------------------------|--|
| Member's Name:* | |
| Member's Phone No (Safaricom Line):* | |
| Member's National ID: | |
| Member's A/C Number:* | |
| Member's TSC-Number (if Applicable):* | |
| Members's Postal Address: | |

(Attach a copy of your national ID card)

Mobile Banking Services

FOSA Balance Inquiry
 Mini statement inquiry
 Share Balance Inquiry
 Loan Balance Inquiry
 Loan status inquiry
 Debit and credit alert
 Purchase airtime
 Loan repayment
 Shares payment
 Cash deposit
 Cash withdrawal

Date:

Signature:

Official Use

Received by:Branch.....Date:

Checked by: Date:

Authorized by: Date:

Registered by: Date:

CONDITIONS OF USE

SPOT-CASH/M-COSMO MOBILE BANKING TERMS & CONDITIONS

. These Terms and Conditions govern your use of the Spot-cash/M-Cosmo M-banking service.

ELIGIBILITY AND REGISTRATION

- To register for Spot-cash/M-Cosmo M-banking service you must be a member of Cosmopolitan Sacco Society.
- To carry out an M-Pesa transaction on Spot-cash/M-Cosmo 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 register for Spot-cash/M-Cosmo M-banking service.
- Spot-cash/M-Cosmo M-banking service alerts will be available between the hours of 8am and 9pm (East and Central Standard Time) 7days a week.
- Requests will be available 24 hours a day, 7 days a week. The Sacco cannot guarantee the timely delivery of messages.
- Spot-cash/M-Cosmo M-banking service will only be available for to the mobile phone number nominated/ registered by you.
- Spot-cash/M-Cosmo M-banking service messages will notify you as to the status of your account at a given point in time.
- If you change mobile phone number you must deregister from Spot-cash/M-Cosmo M-banking service and then register using your new mobile phone number.
- If your mobile phone is lost or stolen, we recommend that you deregister from the Spot-cash/M-Cosmo M-banking service.
- Members can register or deregister for Spot-cash/M-Cosmo M-banking service by contacting the Sacco Office. Members will be charged for all fees up to the date of deregistration from Spot-cash/M-Cosmo M-banking service.
- Spot-cash/M-Cosmo M-banking service 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 Spot-cash/M-Cosmo M-banking service not being available.
 - For any loss caused by any function of Spot-cash/M-Cosmo M-banking service malfunctioning if you were aware, or in the opinion of the Society should have been aware, that that function of Spot-cash/M-Cosmo 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 Spot-cash/M-Cosmo M-banking service.
 - To any person for any loss (including consequential loss) that person suffers as a result of relying on Information obtained via Spot-cash/M-Cosmo M-banking service.
 - For any loss (including consequential loss) that person suffers as a result of relying on Information obtained via Spot-cash/M-Cosmo M-banking service.
 - A fee will be charged for services on Spot-cash/M-Cosmo M-banking service as advised by your Sacco.

USE OF PERSONAL IDENTIFICATION NUMBER (PIN)

1. Spot-cash/M-Cosmo M-banking service registered user will be issued with a PIN
2. Spot-cash/M-Cosmo M-banking service registered user shall exercise due care and attention to ensure safety of the card and secrecy of the PIN at all times and to prevent the loss of and or use of the card or PIN by any third party.
3. The Sacco is authorized to debit Spot-cash/M-Cosmo M-banking service registered User's account with all amounts transacted by means of Spot-cash/M-Cosmo M-banking service using the PIN.
4. Spot-cash/M-Cosmo M-banking service 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 phone number.
 - Not select a PIN that easily identifiable or guessed or based on easily accessible personal data (such as sequential numbers, birth months, telephone numbers etc.).