



**Terms and Conditions of Internet Banking /E-statement facility.**

1. The internet banking/e-statement facility provided by Jamii Sacco is for the personal use of the member, is not transferable and shall not be used for any other purpose other than the transactions designated by the Sacco.
2. The member should keep the Personal Identification Number (Password) of the respective facilities strictly confidential and not reveal such particulars to any person at any time under any circumstances. The member shall take care to prevent the loss or theft of the phone and the password falling into the hands of third party and in the event of such occurrence immediately notify Jamii Sacco and shall also give a written confirmation to the Sacco.
3. The member shall accept full responsibility for all transactions processed or effected by the use of the Internet banking/e-statement howsoever affected.
4. Further, the Sacco has the authority to debit the account with all the charges that the Sacco may charge for using Internet Banking/E-statement, and also with any other liability inclusive of legal fees or other statutory charges, if any, relating to the use of banking/e-statement Facility.
5. The Sacco is not bound to carry out the instructions given through internet banking/e-statement Facilities if the Sacco, at its sole discretion believes that such instructions do not emanate from the member
6. The Jamii Sacco shall not be liable, for any loss or damage incurred or suffered by the member as a result of non-acceptance of and/or non adherence to instructions given on internet banking/e-statement for any reason whatsoever.
7. At no time the member attempt to effect transactions executed through Internet Banking/E-statement, unless sufficient funds are available in the account/s. The Sacco is under no obligation to honour any payment instructions unless there are sufficient funds in designated account(s) at the time of receiving such payment instructions.
8. If the account is a Joint Account, the member would be jointly and severally liable with other joint account holders for all transactions arising from the use of the Internet banking/e-statement.
9. The member shall accept the Sacco's records and statements of all transactions processed by the Internet banking/e-statement facility as conclusive and binding on the member for all purposes.
10. The Sacco shall at any time be entitled to amend, supplement or vary any of these terms and conditions and fees applicable at its sole discretion with or without notice to the member and such amendment, supplement or variation shall be binding on the member.
11. The use of the Internet banking/e-statement facility shall be subject to the Sacco's prevailing general business conditions, rules and regulations governing all services, facilities and transactions covered by SMS Banking facility or otherwise.
12. The Sacco shall have the sole and full discretion to cancel, withdraw or renew the Internet banking/e-statement facilities without prior notice or any reasons given to the member. In the event the member decides to terminate the use of the Internet banking/e-statement facility, the member shall give the Sacco not less than seven (7) days prior notice in writing to the Sacco and obtain a valid receipt thereof.
13. The privileges extended for the use of the Internet banking/e-statement facility shall be determined, varied or amended from time to time at the sole discretion of the Sacco.
14. All transactions by the use of the Internet banking/e-statement facility shall be governed by the law of Kenya and the courts of Kenya shall have jurisdiction in all matters relating to such transactions unless the member and the Sacco agree to refer any such dispute to arbitration.

I hereby confirm that the information given below is true and correct. I/We further confirm that I/We have read and understood the terms and conditions governing the Internet banking/e-statement. I/We hereby agree to abide by them and subsequent amendments, variations or changes thereto which may at any time be made by the Sacco with or without notice to us.

Name(s).....

Signature.....

Date.....

FOR OFFICIAL USE ONLY:

Details Captured By:

Details Supervised By:

Name:.....

Name:.....

Date: .... / ..... / ..... Signature.....

Date: .... / ..... / ..... Signature.....