

MUHAME FINANCIAL SERVICES CO-OPERATIVE LIMITED

MOBILE BANKING CLIENT APPLICATION FORM

CUSTOMER BIO DATA

First Name: Middle Name

Last Name P.O Box.....

ID Number Email.....

Address..... Age..... Account Number.....

Telephone: Airtel Phone Number.....

Mtn

DECLARATION

I hereby apply for Muhame Mobile banking services, I confirm that the information I have given above is true and complete. I authorize you to make any enquiries related to my application for mobile banking. I accept and agree to attached terms of use. I agree that am liable for all charges incurred through the use of Muhame mobile banking services. I also indemnify the bank against losses, which may occur as a result of my use of the service.

Muhame Financial Services Co-op Limited reserves the rights to decline this application without giving reasons if it deems it necessary.

Customer Signature..... Date..... /...../.....

OFFICIAL USE

Approved Reje Pendi

Reason for Rejection /Pending.....

BRANCH..... USERID..... SIGNATURE.....

MUHAME FINANCIAL SERVICES CO-OPERATIVE MOBILE BANKING SERVICE TERMS AND CONDITIONS

DEFINITIONS

This section defines the meaning of terms used in terms and conditions

“Mobile Phone Number” Shall mean the phone number specified by the customer on the registration form

“Muhame” shall mean Muhame Financial Services Cooperative Limited

“Account” shall mean the account number which the client registered for use. Authorized users or clients shall on registration have access to a single savings account through mobile banking service.

“Personal information” shall refer to information pertaining to the account

“SMS” shall mean the customized message sent to the client phone after registration or completion of a transaction.

“Service” Shall mean Mobile banking service of Muhame availed to the client providing information relating to savings account, details about transactions and other information or services as may be offered by Muhame and available through a mobile phone from time to time.

NOTE: Terms and conditions for Muhame Mobile banking service can be revised from time to time.

CONFIDENTIALITY

All information related to Muhame bank account, or arising out of the use of service, including the time of transaction and the mobile number performing the transaction, shall be kept confidential by Muhame.

DISCLAIMER OF LIABILITY

Muhame shall not be responsible to the registered users for any failure of the registered user to utilize the service after entering a wrong

pin, due to user not being in a geographical range within which the service is offered. The client agrees that Muhame shall not be liable if the client has breached any of the terms and conditions, termination of sim card. The client shall not hold Muhame liable for non-availability of service, non-performance by service providers (Including relying on the alerts for the client commercial, investment for business purpose,) for any cause, Muhame, shall not be liable in any manner to the client in connection with the use of service. The client accepts that such alerts may contain certain account information relating to the client. The client authorizes Muhame to send account related information though not specifically requested but if Muhame deems it necessary to do so.

WARRANTY

Muhame does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the service the service.

LIMITATION OF LIABILITY

Without limitation to the other provision of these terms and conditions, Muhame staff shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential including but not limited to loss of revenue, profit, business, contracts, loss of savings due to sharing one's pin, anticipated savings or good will, loss of use or value of any equipment including software whether foreseeable or not suffered by client or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of Muhame in receiving and processing the request and in formulation and returning responses or any failure, delay, interruption, suspension, restriction or error in transmission of any

INDEMNITY

In consideration of Muhame providing the service, the client agrees to indemnify and keep Muhame safe and harmless from and against all action, claims, demands, proceedings, loss, damages, costs, charges, and expenses whatsoever which Muhame may at any time

incur, sustain, suffer or be put to as a consequence of or arising out in good faith for acting or omitting or refusing to act on any instructions given by use of the service.

Muhame shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the service. Any transactions conducted on behalf of the client post notification, shall imply the client's acknowledgement and the acceptance of the fees. The clients may at any at time discontinue or unsubscribe from the service. The client shall be liable for the payment of time or other charges which may be levied by any cellular service provider in connection with the service and Muhame shall in no way be concerned with the same.

The fees payable by the client is exclusive of the amount payable to any cellular service provider and would be debited from the account of the client. The customer shall be required to refer to the schedule of the fees.

TERMINATION

The client may request for the termination of the service any time by giving a written notice of at least 14 working days to Muhame. The client will remain responsible for any transactions originating from a Mobile Phone Number through the service prior to the conclusion of the 14 days.

Muhame may, at its discretion, withdraw temporarily or terminate the service at any time without giving prior notice to the client .Muhame may ,without a prior notice suspend the service at any time during maintenance work or repair or in case of any emergency or for security reasons ,which require the

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MUHAME OFFICIAL

CLIENT

suspension of the service or if the customer has breached these Terms and

conditions or Muhame learns of the existence of any circumstance which in the customer being unable to carry on its obligations herein to the fullest extent possible.

The closure of the Accounts and / or termination of the Muhame Mobile service by the client will automatically terminate the services.

NOTICES

Muhame and the client may give notice under these terms and conditions electronically to the mailbox of the client (which will be regarded as being in writing) or in writing by delivering them by hand or by sending them by post to the last address given by the client and incase to Muhame and at its Head officelocated at Masheruka Road,Sheema Municipality.

Muhame may also publish notice regarding the services, which are applicable to all clients. Such notice will be deemed to have been served individually to each client.

DISPUTE RESOLUTION

In case of any dispute or differences arising out of or in connection with the service shall be

subject to the executive jurisdiction of the Courts of Uganda and shall be governed by the Laws of Uganda. Muhame accepts no liability whatsoever, direct or indirect for noncompliance with the laws of Uganda.