

## MEMBERSHIP FORM

<b>TYPE OF ACCOUNT:</b>	MEMBER ORDINARY <input type="checkbox"/>	MAWA LANGA SAVINGS <input type="checkbox"/>	YOUTH SAVINGS <input type="checkbox"/>
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BRANCH:	Mr./Mrs./ Ms. /Others (Specify):	Gender: MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>	OTHER <input type="checkbox"/>
FULL NAME (as per National ID):				
TYPE OF ID:				DATE OF BIRTH
				D D M M Y Y Y Y
CONTACT ADDRESS:				
PERMANENT ADDRESS:	VILLAGE:	T/A:	DISTRICT:	
PRIMARY MOBILE NUMBER				OTHER NUMBER:
EMAIL:				

<b>MARITAL STATUS</b>	SINGLE <input type="checkbox"/>	MARRIED <input type="checkbox"/>	DIVORCED <input type="checkbox"/>	WIDOWED <input type="checkbox"/>	OTHER (specify) <input type="checkbox"/>
NAME OF SPOUSE (If married)					
PRIMARY MOBILE NUMBER					OTHER NUMBER/S:
CONTACT ADDRESS				EMAIL	

<b>OCCUPATION DETAILS</b>	SALARIED <input type="checkbox"/>	BUSINESS <input type="checkbox"/>	STUDENT <input type="checkbox"/>	OTHER (specify) <input type="checkbox"/>
NAME OF INSTITUTION/ BUSINESS		POSTAL ADDRESS		
ID NUMBER		PHONE NUMBERS		
PROFESSION / JOB TITLE		INSTITUTION'S MAILING ADDRESS		

<b>MONTHLY CONTRIBUTION</b>				
SAVINGS		SHARES		
FIXED DEPOSIT		KANGACHEPE FUNERAL COVER	Tick in box below	K1,000.00

### NEXT OF KIN (In case of emergencies)

NAME	DATE OF BIRTH	PHONE NUMBERS	CONTACT ADDRESS
	RELATIONSHIP	EMAIL ADDRESS	

### NOMINATED KINS (if there is more than one, allocate the percentage)

FULL NAME	DATE OF BIRTH	NATIONAL ID /PASSPORT ID	RELATIONSHIP	PERCENTAGE (%) ALLOCATED
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	D D M M Y Y Y Y			

	D	D	M	M	Y	Y	Y	Y			
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## WHO CONVINCED YOU TO JOIN SUNBIRD SACCO?

SMS Advert <input type="checkbox"/>	Social Media <input type="checkbox"/>	Phone Call <input type="checkbox"/>	Self-registration <input type="checkbox"/>	TV, Radio Advert <input type="checkbox"/>
Sunbird Sacco Staff.....		Sunbird Sacco Member .....		

## SKETCH MAP (Current location to your home, business area (if in business), or school)

### Terms and conditions

#### SAVINGS

A savings account is a demand deposit account that provides members with free access to their money at any time without any restrictions.

#### SHARES

##### Non-Redeemable Shares

These are permanent savings within the Sacco required by Reserve Bank regulations and cannot be redeemed when a member withdraws their membership. However, they can be sold to another member. Non-redeemable shares grant members ownership in Sunbird Sacco, providing them with rights as shareholders. Each member must contribute a minimum of K30,000.00 as non-redeemable shares.

##### Redeemable Shares

These are ordinary member shares that can be redeemed when a member decides to withdraw from the Sacco. Each member is required to contribute a minimum monthly amount equivalent to the account chosen as shares.

#### SERVICE FEE

A service fee of 1,000 Kwacha per month is charged to each member.

#### KANGACHEPE FUNERAL COVER

Kangachepe Funeral Cover is a Sunbird Welfare Fund that provides funeral benefits of K400,000.00 for the main member and K200,000.00 for a spouse, children, parents, and parents-in-law. New members are subject to a two-month waiting period before benefits can be accessed. Claims will be settled within 48 hours upon receipt of all appropriate and satisfactory documentation, including valid proof of death provided by the member or their family. A monthly premium of K1,000.00 shall be deducted in full and in advance from the member's savings to maintain coverage—no partial payments are accepted, and failure to pay the full premium will result in loss of cover.

#### NOMINATION

Nomination is a service that enables the account holder to designate someone to claim their deposit or shares in the event of the member's (Account Holder/Applicant) passing.

The account holder can update their nomination by filling out a Know Your Customer Update form, available upon request. The account holder can update their nomination by filling out a Know Your Customer Update form, available upon request.

#### MICRO INSURANCE

Sunbird Sacco offers micro-insurance to its members. In the event of a member's death, the insurance company will cover the member's outstanding loan balance. Relatives of the deceased member will not be responsible for repaying the loan.

This insurance coverage does not apply to members whose death results from suicide or if the loan was delinquent at the time of death.

#### MEMBERSHIP WITHDRAWAL

When a member wishes to withdraw their membership from Sunbird Sacco, the following must be noted:

A member is required to provide Sunbird Sacco with a three-month withdrawal notice.

Non-redeemable shares must be sold by the withdrawing member to an existing member within the Sacco. The withdrawing member will receive the funds from this sale.

## ACKNOWLEDGEMENT

I ..... hereby make a membership application and agree to conform to the bye-laws and amendments thereof

Signature ..... Date of admission .....

## FOR OFFICIAL USE ONLY

	FORM VERIFIED BY	OPENED IN THE SYSTEM BY	AUTHORISED BY
NAME			
DATE			
SIGNATURE			

ACCOUNT NUMBER: