

# TOWER SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED.

A DEPOSIT TAKING SACCO LICENCED AND REGULATED BY THE SACCO SOCIETIES REGULATORY AUTHORITY (SASRA) NO.61

TOWER SACCO PLAZA ALONG OL'KALOU-NAKURU ROAD.

P.O. Box 259-20303, OL'KALOU: Tel: 0792 333 111,WHATSAPP +254 731 638930

Email: [customercare@towersacco.co.ke](mailto:customercare@towersacco.co.ke), [diaspora@towersacco.co.ke](mailto:diaspora@towersacco.co.ke),

Website: [www.towersacco.co.ke](http://www.towersacco.co.ke)

*(A basket for all your financial needs)*



## NON INDIVIDUAL ACCOUNT OPENING FORM

I/we wish to open an account at **TOWER SACCO LTD** and undertake to comply, observe and be bound by the General Terms and Conditions in force from time to time governing the operation of accounts with the **SACCO**.

### TYPE OF ACCOUNT

Current

Savings

Other (Specify \_\_\_\_\_)

BRANCH \_\_\_\_\_ DATE: \_\_\_\_\_

TITLE: \_\_\_\_\_

ACCOUNT NAME \_\_\_\_\_

### GENERAL INFORMATIONS

IDENTIFICATION DOCUMENTS \_\_\_\_\_ REGISTRATION NUMBER \_\_\_\_\_ REGISTRATION DATE \_\_\_\_\_

K.R.A PIN \_\_\_\_\_ PLACE OF REGISTRATION \_\_\_\_\_ DOCUMENTS ISSUING AUTHORITY \_\_\_\_\_

NATURE OF BUSINESS \_\_\_\_\_

### PERMANENT ADDRESS

HOUSE/FLAT NO. \_\_\_\_\_ FLOOR NO. \_\_\_\_\_ APARTMENT/BUILDING \_\_\_\_\_

CITY SURVEY NO. \_\_\_\_\_ STREET NAME: \_\_\_\_\_ LANDMARK: \_\_\_\_\_

POSTAL ADDRESS: \_\_\_\_\_ POSTAL CODE: \_\_\_\_\_ TOWN: \_\_\_\_\_

COUNTRY/STATE: \_\_\_\_\_ COUNTY: \_\_\_\_\_ SUB-COUNTY: \_\_\_\_\_ WARD: \_\_\_\_\_

### CONTACT DETAILS:

MOBILE PHONE NUMBER (1) \_\_\_\_\_ MOBILE PHONE NUMBER (2) \_\_\_\_\_

OFFICE PHONE NUMBER: \_\_\_\_\_

REGISTERED E-MAIL ADDRESS: \_\_\_\_\_ ALTERNATIVE E-MAIL ADDRESS \_\_\_\_\_

**CONSTITUENTS**

**1ST APPLICANT**

TITLE: MR. / MRS / MS/ MISS./ DR./ PROF (OTHERS) \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

**GENDER:** MALE:  FEMALE:

DATE OF BIRTH: (DDMMYYYY) \_\_\_\_\_

NATIONAL ID: \_\_\_\_\_ EMPLOYER: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_

INDUSTRY/ SECTOR: \_\_\_\_\_ MONTHLY INCOME: \_\_\_\_\_

PERSONAL NO. \_\_\_\_\_

**IF SELF EMPLOYED (SPECIFY):** \_\_\_\_\_

RETIRED YES  NO  DISABILITY: YES  NO

**MARITAL STATUS:** MARRIED  SINGLE  OTHERS (SPECIFY) \_\_\_\_\_

COUNTRY / STATE: \_\_\_\_\_ COUNTY \_\_\_\_\_

SUB-COUNTY: \_\_\_\_\_ WARD: \_\_\_\_\_

**PERMANENT ADDRESS**

HOUSE/FLAT NO. \_\_\_\_\_ FLOOR NO. \_\_\_\_\_ APARTMENT/BUILDING \_\_\_\_\_

CITY SURVEY NO. \_\_\_\_\_ STREET NAME: \_\_\_\_\_ LANDMARK: \_\_\_\_\_

POSTAL ADDRESS: \_\_\_\_\_ POSTAL CODE: \_\_\_\_\_ TOWN: \_\_\_\_\_

**CONTACT DETAILS:**

MOBILE PHONE NUMBER (1) \_\_\_\_\_ MOBILE PHONE NUMBER (2) \_\_\_\_\_

OFFICE PHONE NUMBER: \_\_\_\_\_

REGISTERED E-MAIL ADDRESS: \_\_\_\_\_ ALTERNATIVE E-MAIL ADDRESS \_\_\_\_\_

**K.Y.C**

K.R.A PIN \_\_\_\_\_ HUDUMA NUMBER: \_\_\_\_\_ ID SERIAL NUMBER: \_\_\_\_\_

**NEXT OF KIN:**

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

RELATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_ MOBILE NUMBER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ TOWN: \_\_\_\_\_ EMAIL ADDRESS: \_\_\_\_\_

**2ND APPLICANT**

TITLE: MR. / MRS / MS/ MISS./ DR./ PROF (OTHERS) \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

**GENDER:** MALE:  FEMALE:

DATE OF BIRTH: (DDMMYYYY) \_\_\_\_\_

NATIONAL ID: \_\_\_\_\_ EMPLOYER: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_

INDUSTRY/ SECTOR: \_\_\_\_\_ MONTHLY INCOME: \_\_\_\_\_

PERSONAL NO. \_\_\_\_\_

**IF SELF EMPLOYED (SPECIFY):** \_\_\_\_\_

RETIRED YES  NO  DISABILITY: YES  NO

**MARITAL STATUS:** MARRIED  SINGLE  OTHERS (SPECIFY) \_\_\_\_\_

COUNTRY / STATE: \_\_\_\_\_ COUNTY \_\_\_\_\_

SUB-COUNTY: \_\_\_\_\_ WARD: \_\_\_\_\_

**PERMANENT ADDRESS**

HOUSE/FLAT NO. \_\_\_\_\_ FLOOR NO. \_\_\_\_\_ APARTMENT/BUILDING \_\_\_\_\_

CITY SURVEY NO. \_\_\_\_\_ STREET NAME: \_\_\_\_\_ LANDMARK: \_\_\_\_\_

POSTAL ADDRESS: \_\_\_\_\_ POSTAL CODE: \_\_\_\_\_ TOWN: \_\_\_\_\_

**CONTACT DETAILS:**

MOBILE PHONE NUMBER (1) \_\_\_\_\_ MOBILE PHONE NUMBER (2) \_\_\_\_\_

OFFICE PHONE NUMBER: \_\_\_\_\_

REGISTERED E-MAIL ADDRESS: \_\_\_\_\_ ALTERNATIVE E-MAIL ADDRESS \_\_\_\_\_

**K.Y.C**

K.R.A PIN \_\_\_\_\_ HUDUMA NUMBER: \_\_\_\_\_ ID SERIAL NUMBER: \_\_\_\_\_

**NEXT OF KIN:**

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

RELATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_ MOBILE NUMBER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ TOWN: \_\_\_\_\_ EMAIL ADDRESS: \_\_\_\_\_

### 3RD APPLICANT

TITLE: MR. / MRS / MS/ MISS./ DR./ PROF (SPECIFY) \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

GENDER: MALE:  FEMALE:

DATE OF BIRTH: (DDMMYYYY) \_\_\_\_\_

NATIONAL ID: \_\_\_\_\_ EMPLOYER: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_

INDUSTRY/ SECTOR: \_\_\_\_\_ MONTHLY INCOME: \_\_\_\_\_

PERSONAL NO. \_\_\_\_\_

**IF SELF EMPLOYED (SPECIFY):** \_\_\_\_\_

RETIRED YES  NO  DISABILITY: YES  NO

**MARITAL STATUS:** MARRIED  SINGLE  OTHERS (SPECIFY) \_\_\_\_\_

COUNTRY / STATE: \_\_\_\_\_ COUNTY \_\_\_\_\_

SUB-COUNTY: \_\_\_\_\_ WARD: \_\_\_\_\_

HOUSE/FLAT NO. \_\_\_\_\_ FLOOR NO. \_\_\_\_\_ APARTMENT/BUILDING \_\_\_\_\_

CITY SURVEY NO. \_\_\_\_\_ STREET NAME: \_\_\_\_\_ LANDMARK: \_\_\_\_\_

POSTAL ADDRESS: \_\_\_\_\_ POSTAL CODE: \_\_\_\_\_ TOWN: \_\_\_\_\_

#### **CONTACT DETAILS:**

MOBILE PHONE NUMBER (1) \_\_\_\_\_ MOBILE PHONE NUMBER (2) \_\_\_\_\_

OFFICE PHONE NUMBER: \_\_\_\_\_

REGISTERED E-MAIL ADDRESS: \_\_\_\_\_ ALTERNATIVE E-MAIL ADDRESS \_\_\_\_\_

#### **K.Y.C**

K.R.A PIN \_\_\_\_\_ HUDUMA NUMBER: \_\_\_\_\_ ID SERIAL NUMBER: \_\_\_\_\_

#### **NEXT OF KIN:**

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

RELATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_ MOBILE NUMBER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ TOWN: \_\_\_\_\_ EMAIL ADDRESS: \_\_\_\_\_

**4TH APPLICANT**

TITLE: MR. / MRS / MS/ MISS./ DR./ PROF (OTHERS) \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

GENDER: MALE:  FEMALE:

DATE OF BIRTH: (DDMMYYYY) \_\_\_\_\_

NATIONAL ID: \_\_\_\_\_ EMPLOYER: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_

INDUSTRY/ SECTOR: \_\_\_\_\_ MONTHLY INCOME: \_\_\_\_\_

PERSONAL NO. \_\_\_\_\_

**IF SELF EMPLOYED (SPECIFY):** \_\_\_\_\_

RETIRED YES  NO  DISABILITY: YES  NO

**MARITAL STATUS:** MARRIED  SINGLE  OTHERS (SPECIFY)

COUNTRY / STATE: \_\_\_\_\_ COUNTY \_\_\_\_\_

SUB-COUNTY: \_\_\_\_\_ WARD: \_\_\_\_\_

**PERMANENT ADDRESS**

HOUSE/FLAT NO. \_\_\_\_\_ FLOOR NO. \_\_\_\_\_ APARTMENT/BUILDING \_\_\_\_\_

CITY SURVEY NO. \_\_\_\_\_ STREET NAME: \_\_\_\_\_ LANDMARK: \_\_\_\_\_

POSTAL ADDRESS: \_\_\_\_\_ POSTAL CODE: \_\_\_\_\_ TOWN: \_\_\_\_\_

**CONTACT DETAILS:**

MOBILE PHONE NUMBER (1) \_\_\_\_\_ MOBILE PHONE NUMBER (2) \_\_\_\_\_

OFFICE PHONE NUMBER: \_\_\_\_\_

REGISTERED E-MAIL ADDRESS: \_\_\_\_\_ ALTERNATIVE E-MAIL ADDRESS \_\_\_\_\_

**KYC**

K.R.A PIN \_\_\_\_\_ HUDUMA NUMBER: \_\_\_\_\_ ID SERIAL NUMBER: \_\_\_\_\_

**NEXT OF KIN:**

FIRST NAME: \_\_\_\_\_ MIDDLE NAME: \_\_\_\_\_ SURNAME: \_\_\_\_\_

RELATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_ MOBILE NUMBER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ TOWN: \_\_\_\_\_ EMAIL ADDRESS: \_\_\_\_\_

**INTRODUCERS DETAILS**

FIRST NAME \_\_\_\_\_ MIDDLE NAME \_\_\_\_\_ SURNAME \_\_\_\_\_

CUSTOMER ID / MEMBER NUMBER \_\_\_\_\_ ID NUMBER \_\_\_\_\_ MOBILE NO \_\_\_\_\_

ADDRESS \_\_\_\_\_ TOWN \_\_\_\_\_ E-MAIL \_\_\_\_\_

**APPLICATION FOR MEMBERSHIP**

WE/I HEREBY MAKE AN APPLICATION FOR MEMBERSHIP AND AGREE TO ABIDE BY THE CO-OPERATIVE SOCIETY'S BY-LAWS AND ANY AMENDMENTS MADE THEREIN FROM TIME TO TIME. WE HAVE ENCLOSED KSH. \_\_\_\_\_ BEING THE ENTRANCE FEE.

**DEDUCTIONS OF MONTHLY DEPOSITS**

WE/I HEREBY AUTHORIZE YOU TO DEDUCT A MONTHLY STANDING ORDER KSH. (IN FIGURE) \_\_\_\_\_  
IN WORDS \_\_\_\_\_ FROM MY SALARY/SAVINGS ACCOUNT ON  
A MONTHLY BASIS TOWARDS MY DEPOSITS WITH EFFECT FROM (DATE) DD/MM/YY \_\_\_\_\_

**CUSTOMER DECLARATION**

BY SIGNING ON THIS FORM, WE/I REQUEST YOU TO OPEN AN ACCOUNT IN MY/OUR NAME AND AUTHORIZE YOU TO UNDERTAKE ANY ENQUIRIES NECESSARY IN CONNECTING WITH THIS APPLICATION.

**OPERATIONAL INSTRUCTIONS**

(Tick as appropriate)

ALL

OTHERS (Specify) \_\_\_\_\_

**PAYMENT INSTRUCTIONS**

(Tick as appropriate)

ALL

OTHERS (Specify) \_\_\_\_\_

Names in full (BLOCK LETTERS)	ID No./Passport No. / Maisha card No.	Designation	Specimen Signature
1 <sup>ST</sup> SIGNATORY			
2 <sup>ND</sup> SIGNATORY			
3 <sup>RD</sup> SIGNATORY			
4 <sup>TH</sup> SIGNATORY			

**FOR OFFICIAL USE**

CUSTOMER ID NUMBER \_\_\_\_\_ MEMBER NUMBER \_\_\_\_\_  
MEMBER NAME \_\_\_\_\_

**MEMBER SOURCED BY:**

NAME \_\_\_\_\_ ACCOUNT NUMBER \_\_\_\_\_  
SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**DETAILS ENTERED BY:**

NAME OF STAFF \_\_\_\_\_ SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**APPROVED BY:**

NAME OF STAFF \_\_\_\_\_ SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
DESIGNATION \_\_\_\_\_

**DOCUMENTS REQUIRED CHECKLIST**

- Original ID's/Original Registration Documents Sighted
- ID's/Original Registration Documents copies Obtained
- Application Details Completed
- Specimen Signature Obtained
- Cheque Book Ordered
- Nominee Card Filled

I confirm that all the above details have been completed in accordance with KYC procedures and that relevant documents are attached. I confirm acceptance of this customer relationship with **TOWER SACCO - FOSA**

Branch Manager: \_\_\_\_\_ Signature: \_\_\_\_\_

**WRITE NAME**

Date: \_\_\_\_\_

## **PRIVACY NOTICE**

### **1.Overview**

The customer gives its consent to Tower Sacco Ltd collect, store, process and use customer information strictly within the confines of the Data Protection Act 2019, Data Protection (General) Regulations 2021 and General Data Protection Regulation (Regulation (EU) 2016/679)

In this section:

- a) "Connected Person" means any person or entity with whom a customer has a connection relevant to their relationship with us and whose information is received by us either directly or otherwise, in connection with the provision of services by us. Examples include the director(s) or shareholder(s) of a company account, guarantor, recipient of a payment, anyone who operates an account with a customer or anyone entitled to the money in an account.
- b) "Customer Information" means the personal data and confidential information of a customer or that of a connected person and includes all the details that we hold or collect on a customer, directly or otherwise, the customer's transactions, financial information, interactions and dealings with use and information collected through use of our website, cookies and electronic banking services
- c) "personal data" means any information relating to an identified or identifiable natural person
- d) "sensitive personal data" means data revealing the natural person's race, health status, ethnic social origin, conscience, belief, genetic data, biometric data, property details, marital status, family details including names of the person's children, parents, spouse or spouses, sex or the sexual orientation of the data subject;

### **2.Collection of your personal data**

- 1.We collect your customer information either directly from you or directly from our subsidiaries, connected persons, credit reference agencies, public domains or when we generate it ourselves
- 2.You shall be responsible for informing the Sacco in writing of any changes to your customer information provided to us promptly upon the change.
- 3.If you provide us with customer information of another person, we contemplate that you have sought the consent of that other person to disclose their information.
- 4.We collect and process customer information to meet our legal and regulatory obligations, enter into or perform a contract with you; for our legitimate business interests having regard to your rights and freedoms, or where you consent to it.

### **3.Processing of customer information**

We will process your customer information to;

- a. Make any enquiries considered necessary and appropriate for the purpose of evaluating this application
- b.Verify your identity and comply with the Know your Client (KYC) requirements
- c.Carry out your instructions;
- d.Enable the Sacco assess whether the borrower is eligible for the loan products offered and Improve our products and services
- e.Meet our compliance obligation in respect to laws, international customs and usage and internal policies and procedures
- f.Perform financial crime risk management activities relating to the detection, investigation and prevention of financial crime, illegality and or suspected fraud
- g.Enable the Sacco monitor the customer's account for money laundering and terrorism financing activity
- h.Collect any debt owed to us
- I. Perform credit checks and obtain or provide credit references
- j. Enforce or defend our rights
- k.For our internal operational compliance including, for example, product development, insurance, audit and credit and risk management; and
- l. For customer support

#### 4.Sharing of your information

we shall not without your prior consent, disclose any of your customer information to any third parties unless;

- a) To any regulator or tax authority as required by law;
- b) Pursuant to any orders of a competent court, tribunal or authority (including an authority investigating an offence);
- c) To our professional advisors, service providers or independent contractors, or agents of such parties, such as debt collection agencies, data processing firms and or correspondent banks, who are under duty of confidentiality;
- d) To our agents, associates or subsidiaries of Tower Sacco Ltd for the purpose of lending and/or with the aim of developing new products and improving services and benefits to you with the understanding that information will be kept confidential;
- e) To anyone to whom we may transfer our rights to under this agreement; and
- f) To anyone where we are legally or contractually compelled to or if it is in the public's interest to disclose such information or are not bound by the restrictions of data disclosure
- g) To comply with regulatory requirements to prevent financial crimes, fraudulent activity, data breaches, money laundering and terrorism financing activities.

The borrower acknowledges and agrees that a disclosure of information by the lender in the circumstances contemplated by this clause does not violate any duty owed to the borrower either in statute, common law, in the ordinary course of business and the customs, usage and practice and further that disclosure may be made without reference to or further authority from the borrower and without inquiry by the Sacco as to the justification for or validity of such disclosure.

#### 5.Customer Rights

- 1.You have a right to, amongst others; to access your personal data in our custody; object to or restrict the processing of your personal data, and correction and/or deletion of false or misleading personal data about you.
- 2.Tower Sacco Ltd, its agents, employees agree to take reasonable technical and organisational measures to protect the borrower's data and report any and all breaches of data to the Office of the Data Commissioner in accordance with the Data Protection Act 2019.

#### 6.Information about products, services and promotions

If you agree, we may use and share relevant information about you, your transactions and your relationships with Tower Sacco Ltd, to give you information about products, services and promotions available from members of Tower Sacco and selected third parties which may interest you by post, telephone, electronic and other means. Each of such communication shall have an opt-out provision should you wish to continue further marketing communication. Please tick box below if you wish to receive such information

I have read and understood Tower Sacco's privacy Notice.

Name \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_