



UCS MOBILE REGISTRATION FORM

Name:

Employer Address:

Branch:

Date of Birth:

Employment Number

ID Type:

ID number:

Sacco Number

Phone Number:

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Applicant Signature:

Date:

To be completed by member- Accounts to Link:

LOAN DISBURSEMENT SAVINGS

REDEEMABLE SHARE

MEMBER ORDINARY SAVINGS

NORMAL LOAN

OFFICIAL USE ONLY:

Branch Manager.....Signature:.....Date:.....

Captured By:Signature:.....Date:.....

Approved by:Signature:.....Date:.....





TERMS AND CONDITIONS

Since UCS Mobile is a service. Terms and condition for the use of the service have to be present. These terms and conditions are made available to members via the UCS mobile application forms. Below are the terms and conditions for using the service by the members.

FRAUD PREVENTION

1. You, the UCS mobile holder consent to UCSS:
2. Carrying out identity and fraud prevention checks and sharing information relating to this application with the Malawi Police Service or any fraud prevention or security agency and to the SACCO herein referred to as UCSS
3. Providing details to the Malawi Police or any fraud prevention or security agency of any conduct on your Wallets that gives UCSS reasonable cause to suspect that the Wallets are being used for Improper purposes; and
4. You understand and agree that the record of this suspicion will then be available to other members of the Malawi Police Service or any fraud prevention or security agency should they carry out credit or other checks on your name.

GENERAL

1. UCSS may at any time amend these terms and conditions. Any amendment will not constitute a novation of this agreement.
2. You shall not vary any of these terms and conditions.
3. You agree that we may sue in any court of competent jurisdiction.
4. A favor or concession we may give you will not affect any of our rights against you.
5. These terms and conditions are governed by Malawi law
6. You must notify UCSS if you are under an administration order, sequestration or any other form of insolvency.
7. You must pay all our expenses in recovering any amounts you owe UCSS including legal fees.
8. We will not be responsible to you for any indirect, consequential or special damages arising from any act or omission by UCSS or any third party for whom we are responsible and whether arising in contract, statute or tort.
9. You must notify UCSS immediately of any change of your details in your application and fill an amendment form
10. We are obliged by Law to regularly update your personal particulars, such as your current residential address and contact information. We may contact you from time to time in this regard.
11. All copyright, trademarks and other intellectual property rights used as part of our Services or contained on our documents are owned by UCSS or its licensors. You agree that you acquire no rights thereto.
12. You accept that all transactions effected on your mobile device are subject to other Terms and Conditions available on our website or from our Call Centre.
13. Your UCS Mobile Money account may not be transferred to another MNO operator without the consent in writing by filing an amendment form to UCSS

SANCTIONS

1. Any abusive and/or fraudulent usage of a UCS Mobile Money Wallet and any false declaration may be punished by the Laws in place in Malawi.
2. Any abusive and/or fraudulent usage of a UCS Mobile Money Wallet and any false declaration may also lead UCSS to suspend temporarily or in definitively rights to access to UCS Mobile Money services.
3. Any cost engaged by UCSS in recovering transactions and undue payments made by the wallet user will be borne by the user.
4. Any fee that could not have been debited from the user's Wallet due to a fraudulent usage will be recovered with an additional legal interest rate.
5. Any transaction or action from the user on his/her UCS Mobile Money Wallet triggering a malfunction of the system and requiring a technical intervention will be charged to the user.

CUSTOMER RESPONSIBILITIES

1. It is the responsibility of the UCS mobile owner to ensure that he/she provides accurate personal information to UCSS. To this end, the wallet owner undertakes to UCSS that any information is true and correct and that he/she is obligated to provide any additional information that is required from time to time. Failing will result in suspension or closure of your account. As a member I am supposed to fill the correct data because the SACCO will not be held liable for any transaction arising from wrong information.
2. The Wallet Owner will be responsible for payment of all applicable fees for any transaction effected using Your UCS Mobile Money Wallet whether these were made by you or someone else with or without your authority or knowledge.
3. You must not use the Service to commit any offence(s); Fraud and Money Laundering and any other financial offence that is not accepted under the laws of the country or contravenes the Electronic Payment Act and the Money Laundering regulation Act of Malawi, 2011.
4. In the event of damage, loss or theft of the SIM, you are obliged to inform UCSS immediately of such damage, loss or theft. UCSS will then disable the SACCO account linked to your lost or stolen SIM Card so as to prevent possible use of the Services until the SIM card has been replaced. To report a damaged, lost or stolen SIM card, you can call the Customer Call Centre on the number **0881343806** or visit the nearest UCSS Service Centre.
5. Any transaction or action from the user on his/her UCS Mobile account triggering a malfunction of the system and requiring a technical intervention must be reported to UCSS Call Centre.
6. The PIN CODE provided to me is for transacting on UCS SACCO facility and must be memorized and not written down anywhere. I am the sole owner of the pin and any transaction arising from third party assistance through transfer of funds to third parties which may lead to loss of funds or fraud in my account is liability of me as member and not that of the SACCO, and that the SACCO will not take responsibility for any reversals.

Note that any loss incurred during this period will be a personal liability for which UCSS shall not be responsible.

1. The UCS Mobile account owner will be responsible for all fees and charges in replacing damaged or lost SIM card and communication cost in your report of the damage to, loss or theft of Your SIM card.
2. You must comply with any instructions that UCSS may issue from time to time about the use of the UCS Mobile Money Services.
3. the terms and conditions including The UCS Mobile Policy which can be downloaded from our website www.ucssacco.com or collected from any Branch or satellite office

FAILED TRANSACTIONS & REVERSALS

1. UCSS will endeavor to effect reversals of a failed transfer as soon as possible but in any event not later than 3 working days from the date on which a request was made. This will only be made after a member fills a reversal form which can also be downloaded on our website www.ucssacco.com or collected from any Branch or satellite office
2. UCSS does not have any obligation to cancel any transfer instructions and reversal to the subscriber in the event of any dispute with any designated payee.
3. UCSS will only reversal a claim of a wrong transaction which has been reported within 3 days of effecting the transaction, which time is of essence. The reversal shall be done after a careful investigation has been conducted to establish the claim.

DECLARATION

I _____ confirm that I have read the terms and conditions and I have understood them. I will also abide and adhere to the terms and conditions. I further declare that the information I have provided is correct to best reasonable knowledge and that I may be prosecuted if I provide wrong data which may result into wrong transactions. I am also aware that while the SACCO is providing this service to me, registration on UCS mobile is free. As a member I am supposed to fill the correct data because the SACCO will not be held liable for any transaction arising from wrong information provided by me. The pin provided to me is for transacting on UCS mobile facility and must be memorized and not written down anywhere. I am the sole owner of the pin and any transaction arising from third party assistance through transfer of funds to third parties is liability of me as member and not that of the SACCO.

Signature: _____ Date _____

Please provide your new ID particulars overleaf (scanned / photocopy) – Employment ID, National ID, Driver's License, passport, Employment ID at the back