



MEMBERSHIP APPLICATION FORM

All sections must be completed and the following attached: One recent Colored Passport Size Photograph, Copy of ID and Copy of KRA PIN.

ACCOUNT TYPE: (Tick where appropriate)

☐ Ubora Main Account

☐ Interest Earning Savings Account (IESA)

☐ Musharaka Savings Account (For Muslims)

☐ Holiday Savings Account

I hereby make application for membership and agree to conform to the By-laws or any amendments to the By-Laws of the Society thereof. https://www.uborasacco.co.ke/documents/Ubora_SACCO_By-Laws.pdf

PART A: APPLICANT PERSONAL DETAILS (as per ID)

Full Name: Date of Birth:

ID No.: Marital Status: Gender:

KRA PIN: Mobile No.: Email:

County: Postal Address: Code: Town:

PART B: EMPLOYMENT DETAILS

Employer: Staff Number:

Designation: Department: Duty Station:

Terms of Employment: ☐ Permanent ☐ Temporary ☐ Contract, State expiry date:

PART C: REMITTANCES

I hereby agree to abide by the check-off system and authorize you to deduct Kshs.

Ubora Main, IESA....., Musharaka....., Holiday.....

Monthly Deposits towards savings with effect from the month of until further notice.

Proposed mode of remittances: ☐ Check Off ☐ Standing Order ☐ Direct Debit ☐ MPESA

PART D: MEMBER DECLARATION & CONSENT

I, _____, declare that all particulars provided are true and correct. I confirm that I have read, understood the terms and conditions governing the opening, operation, closure of membership and related e-channels of Ubora Regulated Non-WDT SACCO Society Ltd, and agree to be bound by them.

I further give my unequivocal consent that my personal data may be used and disclosed for lawful purposes to authorized persons (including but not limited to regulators and service providers), in accordance with Ubora SACCO's Privacy Policy and the Laws of Kenya. For detailed Terms and Conditions and Privacy Policy, please visit: https://www.uborasacco.co.ke/data_privacy

Name: Signature: Date:

PART E: FOR OFFICIAL USE ONLY

Received by: Signature: Date:

Approved by: Signature: Date:

Assigned Member Number:

Member's File Opened By: Signature: Date:

ADMISSION INFORMATION – UBORA SACCO MEMBERSHIP

1. Entrance Fee

- Each applicant shall pay a **non-refundable entrance fee of KShs. 1,000**.
- Membership rights and privileges commence only after this fee and the initial share capital are paid.

2. Share Capital Requirements

- For new members, the **initial share capital requirement is 500 shares**, equivalent to **KShs. 10,000**.
- The authorized share capital of Ubora SACCO is **3,250 shares valued at KShs. 65,000/= in total**, or such other minimum shares as may be amended by the Annual General Meeting (AGM) from time to time.
- This amount, while **non-refundable**, **earns dividends** and is **transferable upon withdrawal of membership**.
- Maintaining this minimum ensures every member has an **ownership stake, voting rights, and eligibility for credit facilities**.

3. Monthly Contributions - The **minimum monthly contribution is KShs. 2,000**, subject to amendment by the AGM.

4. Risk Fund Contributions - A compulsory insurance scheme applies to all members:

- **BOSA Members:** Monthly contribution of **KShs. 400**.
- **IESA Members:** Monthly contribution of **KShs. 100**