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"Affix Photo"

**CSAWZ | SACCOS**  
Civil Servants and Allied Workers of Zambia Savings and Credit Cooperative Society Limited

### MEMBERSHIP APPLICATION FORM

#### APPLICANTS DETAILS:

Surname:	Other Names:	Gender:
Date of Birth:	Marital Status:	Occupation:
Postal Address:	Postal Code:	Town/City:
Telephone:	Cell Phone No:	Email Address:

Location:	Street/Building/Estate:	House Number:
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P O Box:	Code:	Town/City:
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NRC No:	Place of issue:	Issue Date:
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Passport No:	Issue Date:	Expiry Date:
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#### EMPLOYMENT DETAILS (To be completed by applicant)

Name of Employer:	Department:	Payroll No:
Ministry:	District:	Email Address:
Terms of Employment: Permanent/Contract	Expiry of contract:	

#### SOURCE OF FUNDS (Tick as appropriate)

Salary:	Business:	Pension:
Others:(Specify)		

#### I hereby apply for:

##### 1. Compulsory at Joining:

Membership Fee: (ONE OFF)	SHARES:	MONTHLY SAVINGS:
K 100.00	K	K

- Share price is @K200.00 each; Minimum 2 shares for joining; Minimum 5 shares for right to vote; Maximum 10 shares per person.
- Minimum Monthly Savings K200.00

#### Additional Savings Products a Member can choose:

##### 2. FIXED DEPOSIT SAVINGS: Minimum K200.00

Monthly Deposit Cont:	Amount in words:
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##### 3. SCHOOL FEES SAVINGS: Minimum K200.00

Monthly School Fees Cont:	Amount in words:
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**4. CHRISTMAS/HOLIDAY SAVINGS: Minimum K200.00**

Monthly Christmas/Holiday Cont:	Amount in words:
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**5. DETAILS OF JUNIOR SAVINGS: Minimum K200.00**

Surname::	Other Names:	Gender:
Date of Birth:	Birth Certificate No.:	Relationship with applicant:
Contribution per month:		

**NOMINEE:**

Nominee's Name: _____	ID Number: _____	Relationship: _____
Phone Number: _____	P O Box: _____	%: _____
Nominee's Name: _____	ID Number: _____	Relationship: _____
Phone Number: _____	P O Box: _____	%: _____

I hereby authorize CSAWZ-SACCOS Ltd to register my name for CSAWZ-SACCOS as stated above:

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**APPLICANT'S SIGNATURE**

Date: .....	Witness Name: .....	
Witness Signature.....	Date: .....	
REFEREE (To be filled by the member introducing the applicant)		
Name: .....	Membership No: .....	Mobile No: .....
Signature: .....	Date: .....	

<b>FOR OFFICIAL USE ONLY:</b>			
I certify that the above information is correct as per attached documents and do recommend for membership			
Member No: .....	Commenced on: .....	Activity: .....	Signature: .....
Checked by: .....	Signature .....	Date.....	

# CSAWZ -SACCOS LIMITED – MEMBERSHIP TERMS & CONDITIONS

Surname: ..... First Name: .....

NRC No.: .....

## MEMBERSHIP TERMS & CONDITIONS

### MEMBERSHIP ELIGIBILITY

Any natural, legal or a group of person(s) eligible for membership of the Society may apply to be members by completing an "application for membership" form, and may be admitted if they meet the following requirements:

- a) Is within the field of membership provided for in the By- laws.
- b) Is not less than eighteen years of age.
- c) Is not directly, a money lender or carrying out such activities detrimental to the objectives of the Society and is of good character.
- d) Has regular income from employment, business or trade.
- e) Has paid joining fee and minimum shares as prescribed in the membership requirement.
- f) Has filled a nominee form (Next of Kin)
- g) Has understood the objectives of the Society, his obligations as a member and other membership requirements as stated in the By-laws.

### MEMBERS' RIGHTS

The following are the rights that you enjoy as a member of CSAWZ SACCOS:

- a) Receiving, periodically and regularly, or upon request, and at least once a year, a statement of accounts containing the record of his/her credit and debit transactions.
- b) Attending and participating in elections within the electoral zone. Each member shall have one vote irrespective of his/her total shareholding.
- c) Electing representatives to attend and participate at an Annual General Meeting.
- d) Electing or be elected as an officer of the Society, unless otherwise prohibited by any other law or

these By-laws, using the Society's services according to the policies and procedures approved by the Board of Directors.

- e) Submitting projects or initiative to the Board of Directors, for the improvement of the Society's services.
- f) Appointing a nominee.
- g) Participating in the sharing of the Society's surpluses.
- h) Accessing all legitimate information relating to the Society, including internal regulations, registers, minutes of the Annual Delegates Meetings, Supervisory Committee reports, and annual accounts, at the registered office of the Society, subject to the Society's policies and regulations in force at the time.
- i) Voting on all matters put before the electoral zone.
- f) Enjoying all other rights as prescribed by the Co-operative Act and the Rules

### MEMBERS' OBLIGATIONS

As a member of CSAWZ SACCOS you are obliged to:

- a) Be faithful and honest in all their dealings with the Society.
- b) Observe the law, the rules and these By-laws whenever transacting any business with the Society.
- c) Observe the code of conduct and ethics of the Society, and in particular desist from any corrupt practices in all dealings with the Society.
- d) Refrain from engaging in the business of money lending in competition with the Society.
- e) Protect the image of the Society and avoid unnecessary publicity, incitement or careless talk that can injure the reputation of the Society.
- f) Inform the Chief Executive Officer in writing of change of my physical address and contact details whenever they occur.

# CSAWZ -SACCOS LIMITED – MEMBERSHIP TERMS & CONDITIONS

Surname: ..... First Name: .....

NRC No.: .....

- g) Pay my debt obligations to the Society without fail and save regularly with the Society.
- h) Seek cooperative education to improve my awareness and enlightenment on cooperative matters.
- i) Attend meetings and education forums and take part in Society's decision-making.
- j) Inform non-members and encourage them to join the Society.
- k) Identify problems affecting the Society and suggest solutions.
- l) Participate in the Society's projects, both physically and financially.
- m) Make use of the services of the Society as stated in its objects.
- n) Comply with these By-laws, the Co-operative Act, the SACCOS Act, Rules, Regulations and resolutions of General Meetings.
- o) An annual renewal membership fee will be determined by the Board of Directors every year

## Compulsory

One off Joining Fee of K .....

To join min. 5 Shares @ K200.00 K .....

Monthly Ordinary Savings of K .....

Total Amount K .....

## Optional (Member to choose)

Monthly School Fees Savings of K .....

Monthly Holiday Savings of K .....

Monthly Christmas Savings of K .....

Monthly Junior Savings of K .....

Fixed Deposit Savings of K .....

Total Amount K .....

as from ..... until further notice.

Applicant's Name: .....

Signature: ..... Date:.....

Witness Name: .....

Signature: ..... Date:.....

## **APPROVED BY CSAWZ-SACCOS OFFICE:**

Approved on: .....

By: .....

Signature: ..... Date:.....

## **STOP ORDER AUTHORISATION:**

I the undersigned,

Surname: .....

First Name: .....

Employee No: .....

NRC No: .....

Authorize the Civil Service of Zambia Savings and Credit Co-operative Society (Ltd) to deduct from my salary the following: