



# ECLOF KENYA \*576# SELF-CARE PLATFORM TERMS AND CONDITIONS



## TERMS AND CONDITIONS

### Definition of Terms:

The “**Microfinance**” refers to ECLOF Kenya Ltd.

**Business day means** a day on which banks are normally open for ordinary business in Kenya excluding ‘Saturdays’, ‘Sundays’, and gazette public holidays.

**Customer Instruction-** means any request or instruction from the Self-care service platform customer to the Microfinance  
**Pin** -means any confidential password, code, or number normally four digits which may be used to access the Self-care service platform.

**Transaction fees** -These are the Self-care service platform is free of charge

**Support email** -Refers to the email that will be provided for Self-care service platform Customers in case of any queries related to the Self-care service platform.

**Customer** -means a customer who subscribes or registers to use the Self-care service platform.

### General conditions

#### **Use of personal identification number (PIN)**

- a) Self-care service platform subscribers shall receive an SMS informing them of their registration and a One-time PIN.
- b) The one-time PIN shall be changed and the Subscriber shall input their preferred PIN to access the Self-care service platform
- c) The subscriber shall exercise due care to ensure the secrecy of their PIN at all times and prevent any unauthorized use of PIN by anybody, at all

#### **Forgotten pin**

If a PIN is forgotten the subscriber is required to contact Microfinance to request a PIN reset by way of sending an email to [selfcare@eclof-kenya.org](mailto:selfcare@eclof-kenya.org)

#### **Lost/stolen SIM card registered for a Self-care service platform**

- a) If the subscriber loses his/her SIM card line registered with ECLOF Kenya Mobile Banking, the subscriber must notify the Microfinance immediately to block the Self-care service platform until the SIM card is replaced.
- b) The subscriber shall be liable in respect of any transactions instructions affecting his/her Microfinance account that is given with a valid PIN.

c) If a report of loss or theft of SIM card registered for Self-care service platform is communicated by someone other than the subscriber Microfinance shall not be held liable for any damages thereto.

#### **Support Email**

The support email [selfcare@eclof-kenya.org](mailto:selfcare@eclof-kenya.org) is available through the Self-care service platform USSD.

#### **Cancellation, stoppage of Self-care service platform**

- a) Payments made using the Self-care service platform are irrevocable.
- b) The Microfinance may at any time cancel/stop the service without notice or assigning any reason and without incurring any liability to the subscriber until a solution is found.

#### **Charges**

The Microfinance shall levy charges for use of this service. The subscriber shall be informed of such changes by notice.

#### **Liability to the subscriber**

Subject to the above terms and conditions of use, subscribers shall be fully liable in respect of each transaction instruction.

#### **Acts That Do Not Bind Either Party**

Neither party shall be liable for failure or delay in the performance of its obligations under this agreement to the extent that such failure or delay is caused by matters beyond that party's reasonable control including but not limited to network delays, destructions arising out of war, rebellion, civilian commotion, strikes, lockouts and or other acts or orders of any government department, council or other of the constituted body. Notice of these circumstances shall be given to the other party as soon as possible. For so long as the performance of that obligation is suspended the other party may similarly suspend the performance of its obligation.

#### **Amendment**

These terms and conditions may be amended at any time by notice from the Microfinance to the subscriber. The subscriber will be informed of such amendments by way of s notice. Any such amendments shall be deemed to be effective and binding upon the subscriber upon publication of the notice.

#### **Law**

These terms and conditions shall be governed and construed under the laws of the Republic of Kenya  
**N.B.** Please refer to our official website