

APPLICATION FORM**APPLICANT INFORMATION**

Name:		Membership No:	
Date of birth:		Phone:	
Current address:			
City:	State:	LGA	
Own	Rent (Please circle)	Annual payment or rent:	How long?
Previous address:			
City:	State:	LGA	
Owned	Rented (Please circle)	Annual payment or rent:	How long?

EMPLOYMENT INFORMATION

Current employer:			
Employer address:			How long?
Phone:	E-mail:	Fax:	
City:	State:	LGA	
Position:	Salary	Annual income:	
Previous employer:			
Address:			How long?
Phone:	E-mail:	Fax:	
City:	State:	LGA:	
Position:	Salary	Annual income:	
Next of Kin:			
Address:			Phone:
City:	State:	LGA:	
Relationship:			

CO-APPLICANT INFORMATION, IF FOR A JOINT ACCOUNT

Name:			
Date of birth:		Phone:	
Current address:			
City:	State:	LGA:	
Own	Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:			
City:	State:	LGA:	
Owned	Rented (Please circle)	Monthly payment or rent:	How long?

EMPLOYMENT INFORMATION OF JOINT MEMBER

Current employer:			
Employer address:			How long?
Phone:	E-mail:	Fax:	
City:	State:	LGA:	
Position:	Salary	Annual income:	
Previous employer:			
Address:			
Phone:	E-mail:	Fax:	
City:	State:	LGA:	

APPLICATION FORM

Position:	Salary	Annual income:	
EMERGENCY CONTACT INFORMATION			
Name:			
Address:		Phone:	
City:	State:	LGA:	
Relationship:			
REGULAR FINANCIAL OBLIGATION			
Name / Description	Beneficiary	Intervals	Payment
EXISTING LOAN OBLIGATIONS			
Type of Loan	Account no.	Balance	Payment
OTHER FRIENDLY DEBTS OR OBLIGATIONS			
Description/ Creditor	Amount	Purpose	Repayment
OTHER ASSETS OR SOURCES OF INCOME			
Description	Income per month/ annum		
I hereby authorize Cowries Cooperative Multipurpose Society, Ltd. to verify the information provided on this form as to my credit and employment history.			
Signature of applicant:		Date	
Signature of co-applicant, if for joint account:		Date	
MEMBERSHIP			
ORDINARY _____			
SHARE VALUE	OFFICIAL USE		
MONTHLY SAVINGS	APPROVED BY		
ANNUAL SUBSCRIPTION	SIGN & DATE		

TERMS AND CONDITIONS

Cowries Multipurpose is registered with the Lagos State Government, and we shall rely on its bye-laws if there is any conflict. If you need a copy of the registered bye-laws please contact us. Its terms and conditions shall prevail in the event of any conflict or variation with other communications, including advertising or promotional materials.

Definitions

The Co-operative, Cowries Multipurpose Co-operative Society, the Society or we/us is Cowries Multipurpose Cooperative Society Limited.

Membership card: The Co-operative Membership card is issued by and remains the property of the Cooperative Society Limited. Your card shall be evidence of your membership and you may be required to produce this in certain circumstances. However, it is not a credit card, cheque guarantee card, debit card or a savings account card.

The Cooperative exists to return a dividend 'share of the profits' to members in relation to the level of trade undertaken with the Society's businesses. The dividend is paid from distributable profits of the Co-operative. The value of dividend is variable and is dependent upon the financial performance of the Co-operative per fiscal year.

Application for membership

We welcome applications from customers who share our values and principles; and are aged 18 years or over and are productively engaged in a legitimate business. As a member you are required to hold and retain a minimum equity share in the Cooperative and this will be paid for upon approval of membership or as agreed. We reserve the right to refuse any application for membership.

You can apply to become a member in the following ways:

Online: visiting www.cowriescoop.org/membership

Phone: 08085369898

Secretariat: International School of Management (ISM) Lagos,
House 6, Gabriel Akinmade Taylor Estate
2 Allen Avenue (Adjacent MTN Office),
Opebi Round About, Ikeja. Lagos

Joint membership

In the event of holding membership jointly, unless you have told us otherwise, the first named person will exercise the membership rights. Share of the profits will be paid to the first named member. The membership card will be issued only to the person exercising the membership rights. The other party will still be able to access financial control of their share account but will not be entitled to a share of the profits. In the event of the death of a joint holder, membership will be held in the name of the surviving joint holder(s).