





**2.6 CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENTS**

1. Are these climate-related events known to occur in the area of the property offered as security?  Yes  No

If yes, please specify:

1	<input type="checkbox"/>	Flooding during heavy rains	5	<input type="checkbox"/>	Strong cyclone impacts	9	<input type="checkbox"/>	Soil erosion
2	<input type="checkbox"/>	Flash floods	6	<input type="checkbox"/>	Rise in sea level (for coastal areas)	10	<input type="checkbox"/>	Other (please specify): .....
3	<input type="checkbox"/>	Coastal flooding/high waves	7	<input type="checkbox"/>	River overflow			
4	<input type="checkbox"/>	Landslides	8	<input type="checkbox"/>	Water accumulation due to poor drainage			

2. Is the property offered as security located near any water bodies?  Yes  No

If yes, please specify:  Sea coastal  Near river  Near canal  Near wetland

3. Have climate-related events affected this property or neighboring properties in the past 5 years?  Yes  No

**3.0 PART 3.0 – CONTRACT : TO BE FILLED IN AND SIGNED BY APPLICANT**

**ACKNOWLEDGEMENT : UNDERTAKING TO REFUND BY INSTALMENTS**

I acknowledge having received from the Association the sum of Rupees..... as loan, subject to the conditions of my membership of the Association and its rules and By-laws.

I undertake to refund this loan by equal monthly and consecutive instalments of Rs..... in ..... months by deduction from my salary, fees, allowances and retirement benefits accruing to me without prejudice to the refund being made otherwise and on being accepted by the Mauritius Civil Service Mutual Aid Association Ltd.; each such instalment shall be calculated as per the relevant and applicable table drawn up by the Association and shall represent an instalment of the principal amount and of interest rate applicable. Such instalment shall be paid not later than the 28<sup>th</sup> of each month. **The Association shall have the right, in its sole discretion and without prior notice, to change the rate of interest each time the Association’s base lending rate (MBR) is altered or the margin over the MBR is altered.**

Consequently, I agree that the loan maturity date may be extended or reduced to take into account fluctuations in interest rate during the loan period. However, the monthly loan instalment will remain the same. **The Association reserves the right to make amendments to any of its loan policies and/or procedures at any point in time. The Association furthermore reserves the right to apply such amendments to loans already approved and granted.**

I undertake to pay all charges in connection with the loan including the Mutual Solidarity Contribution, prior to granting of the loan. In case of any default in payment of any instalment at the due date, the entire balance of the loan together with any interest due shall become immediately due and demandable, at the option of the Association and without recourse to any judicial proceedings.

I also undertake to refund any such loan balance, as may be required, together with any interest due in case of early retirement via a Voluntary Retirement Scheme (VRS) or for any other reason and hereby authorise that the amount due be deducted from my gratuity, lump sum or any amount payable to me by my employer, Accountant General, SICOM Ltd or such other institutions responsible for payment of my pension. I understand that on retirement I undertake to use part or whole of my retirement gratuity to make a part-payment on my loan balance so as to reduce the monthly deduction from my pension. I also give an unequivocal authorization to my employer to make salary deduction as requested by the Association. I do hereby give consent to the Accountant General to disclose to the Mutual Aid Association information regarding my retirement. I also empower the Accountant General to deduct from my retiring lump sum and benefits any sum accruing to the Mutual Aid Association.

I hereby also declare that I am not subject to any adverse departmental report or involved in a police case and have not applied for leave without pay. I understand that in the event that the declaration is false, the entire balance of the loan together with any interest due shall become immediately due and demandable and will be recovered by judicial process in case of default of payment.

In case I am proceeding on any overseas leave, I shall communicate in writing to the Association my overseas address, prior to leaving the country. I understand that non submission of such information would be **a breach of the loan contract/agreement.**

I understand that in case I am abroad and the Standing Order Instruction has failed and no deduction can be effected from salary, the matter will be treated as a case of defrauding the Association of its property. I understand that the Association will proceed with legal actions against me via the **Central Criminal Investigation Department** I understand that the Association will also inform my employer of the above matter with the assistance of Embassies and Ministry of Home Affairs in the relevant countries.

I have read and understood the “Key Facts in Contracts (KFic) and other Information” (Ref. KF1). I am aware of my rights and responsibilities as mentioned in the “Key Facts in Contracts (KFic) and other Information for Loanees / Guarantors / Depositors” (Ref. KF2). I undertake to provide all assets owned by me as security for the loan (floating charge).

**I acknowledge having read and agreed the above terms and conditions in this loan contract and hereby declare that the information I have given on this loan contract is true and correct and also approve the loan amount as below:**

*\*Please write in words and in your own handwriting in the spaces provided: “Read and approved. Good for the sum of Rupees..... in principal to which shall be added the accrued interest.”*

\* **Wording** .....

**Applicant’s Signature** .....

Date...../...../.....

4.0 OFFICE USE

CHECKLIST OF DOCUMENTS

SN	The following documents should be submitted:	CS (✓/X)	QC (✓/X)
1	Original & Photocopy of applicant's National Identity Card and Birth Certificate (KYC record). Online Birth Certificate is acceptable.		
2	Applicant's recent payslip / pension slip (not more than 1 month). E-payslip is acceptable.		
3	Letter from Ministry/Department certifying that applicant is: not under report, not on leave without pay, not involved in a police case, not on prolonged sick leave and also was not on prolonged sick leave recently. <b>Please note that the letter is valid for 4 weeks. E-certificate is acceptable.</b>		
4	Original & photocopy of bank document showing account number and name of applicant (if changed).		
5	Original & photocopy of either bank statement / utility bill (CEB/CWA/Mauritius Telecom) showing name and address not more than 3 months old of applicant (If utility bill is not in name of applicant, a written confirmation and copy of NIC should be secured from the utility bill account holder) or any other document showing relation (KYC record). E-bills are acceptable.		
6	Letter of undertaking (where applicable).		
7	Letter stating purpose of loan for any loan as from Rs1.5m.		
8	Documentary evidence for (i) home loan purpose; or (ii) application of any loan as from Rs3m.		
9	Letter for check-off to SICOM Ltd (applicable for parastatal bodies).		
<b>SIGNATURE</b>			

ADDITIONAL UNDERTAKING FOR THE FOLLOWING DEPARTMENTS

SN.	NAMES OF DEPARTMENT	SN.	NAMES OF DEPARTMENT
1	Private Secondary Education Authority (PSEA)	7	Small and Medium Enterprises Development Authority (SMEDA)
2	Mauritius Telecom (MT)	8	Pensioners Sicom
3	Mauritius Ports Authority (MPA)	9	Pensioners (Loans Based On More Than One Pension)
4	State Informatics Ltd (SIL)	10	Cotton Bay
5	National Transport Corporation - NTC (NRB)	11	Mauritius Network Services (MNS)
6	National Empowerment Foundation (NEF)		

5.0 LOAN APPLICATION PROCESSING

<p><b>5.1 ACKNOWLEDGEMENT / 'PEP'/'HNWI' / UNSC VERIFICATION</b></p> <p><b>1. Is customer a (i) 'PEP' (ii) 'HNWI'</b>                      Applicant 'PEP': YES: <input type="checkbox"/> NO <input type="checkbox"/>                      Applicant 'HNWI': YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p><b>2. UNSC check for Applicant (please tick)</b>  <input type="checkbox"/> POSITIVE <input type="checkbox"/> NEGATIVE <input type="checkbox"/> FALSE POSITIVE</p> <p><b>3. Risk Category of Customer (please tick):</b>  <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High</p> <p>Reason for risk category : .....</p> <p>Name : .....Post:.....</p> <p>Signature: .....Date: ...../...../.....</p> <p><b>'PEP'/'HNWI' / HIGH RISK Transaction authorized by Senior Management (Please delete as appropriate)</b></p> <p>Signature: .....Date: ...../...../.....</p>	<p><b>5.3 EDITING OF DATA:</b>                      Name : <input type="checkbox"/> Department: <input type="checkbox"/>                      Bank details : <input type="checkbox"/> Status : <input type="checkbox"/>                      Telephone No.: <input type="checkbox"/> Email : <input type="checkbox"/>                      Address: <input type="checkbox"/> Others: <input type="checkbox"/></p> <p>Maker (Name): ..... Post:.....                      Signature:..... Date: ...../...../.....                      Checker (Name):..... Post:.....                      Signature:.....Date: ...../...../.....</p>	<p><b>5.6 LOAN PAY OFF / INPUT / AUTHORISATION</b>                      MSC not charged on previous loan Rs.....                      TOD Balance: (HACCBAL) Rs.....  <b>HPAYOFF :</b>                      Loan Type .....Rs.....                      Loan Type .....Rs.....                      Loan Type .....Rs.....                      Other deductions :Rs.....  <b>Loan input by:</b> Loan No. (HOAACLA): .....</p> <p>Name: ..... Post:.....                      Signature: ..... Date: ...../...../.....  <b>Loan authorized by :</b>                      Name: ..... Post:.....                      Signature: ..... Date: ...../...../.....</p>
<p><b>5.2 MCIB VERIFICATION</b>                      Ref No:.....                      Maker (Name): .....Post:.....                      Signature:.....Date: ...../...../.....</p>	<p><b>5.4 QUALITY ASSURANCE (QA) CHECK / ELIGIBILITY TEST</b>                      Passed <input type="checkbox"/> Failed <input type="checkbox"/>  <b>Payment mode:</b>                      Cheque : <input type="checkbox"/> EFT : <input type="checkbox"/>                      Performed by: ..... Post:.....                      Signature:.....Date: ...../...../.....</p>	<p><b>5.7 LOAN REVIEWED BY:</b>  <b>1. Senior Operations Officer (SOO)</b>                      Name : .....                      Signature:.....Date: ...../...../.....  <b>2. Manager (Loans &amp; Deposits)</b>                      Name:.....                      Signature:..... Date: ...../...../.....</p>
<p><b>5.8 CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENTS</b>                      Climate Risk Score : <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4                      Climate Risk Rating: <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High <input type="checkbox"/> Very High</p> <p>Maker (Name): .....Signature:..... Post:.....Date: ...../...../.....                      Checker (Name): .....Signature:..... Post:.....Date: ...../...../.....                      Name (SOO): .....Signature:..... Date: ...../...../.....                      Approval of Senior Management in case of very high risk : Name..... Post :.....                      Signature:.....Date: ...../...../.....</p>		