THE MAURITIUS CIVIL SERVICE MUTUAL AID ASSOCIATION LTD

5, Guy Rozemont Square, P. Louis Tel. No. 213 6060 (30 lines) Hotline. 212 4000 Fax No. 211 2441 Email: m.c.s.mutualaid@intnet.mu

Web site:www.mcsmutualaid.com

FIXED CHARGE LOAN APPLICATION FORM	FXCL / 15.07.24
1.0 Office Use	
RSS Monthly contribution: Rs	et : Yes No No
CIF: LOAN NO.	
Maker (Name):	_
Checker (Name):	
1.1 Loan Amount Eligible Rs: Client informed by phone when loan amount is	
Refund Period (months): Maker (Name):	
Checker (Name): Post: Signature: D	
1.2 Important Note: The Association reserves the right to contact the Ministry/Department/Accountant General/SICO documents prior to processing of the loan application.	M Ltd for verification of the original
1.2.1 The applicant agrees that the employer be allowed to be communicated the particulars of the loan when	_
<ul> <li>In order to improve Customer Service, M.C.S. Mutual Aid Association Ltd will send statements via email.</li> <li>PART 2.0 TO 3.0 TO BE FILLED IN BY APPLICANT (IN BLOCK LETT</li> </ul>	
2.0 PART 2.0 TO 5.0 TO BE FILLED IN BY APPLICANT (IN BLOCK LETT	EKS)
Surname (Mr/Mrs/Miss)	
First Name Email:	
N.I.C. No.	
Place of Birth	and:
Dept/Ministry	evidence to be attachea)
	<del>                                     </del>
Tel. No. (Office)	
Post Held	
Loan Amount Rs	months
Name of Spouse (if civilly married):	e
Bank NamePurpose of loan:	(Please specify).
Bank Branch Bank A/c No.	
Balik Branch Balik A/C No.	
Home Address.	
Did you derive net income exceeding Rs15m during any financial year or own assets above Rs50m (including the control of the co	ng assets owned by spouse and
dependent children)? Yes No	ing assets owned by spouse and
Are you a Politically Exposed Person (PEP) or Family member of a PEP or close associate of PEP? Yes	No
I, the undersigned, hereby apply for a loan of Rupees	in Mutual Aid Association
consequently authorise the deduction of the monthly loan abatement from my salary/pension.	a (CID)
I hereby authorize the MCSMAA Ltd to make necessary enquiry from the Mauritius Credit Information Bur facilities previously granted to me by any financial institution in Mauritius and to provide the MCIB with relevant	
racing previously granted to me by any imageral institution in integration and to provide the interest	
facilities. I have been informed by the MCSMAA Ltd of the functions of the MCIB.	
facilities. I have been informed by the MCSMAA Ltd of the functions of the MCIB.  I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Regis	Ŷ
I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Regis have been informed by the MCSMAA Ltd of the provisions applicable under the Data Protection Act. I compared to the MCSMAA Ltd of the provisions applicable under the Data Protection Act.	stry of the Bank of Mauritius. I consent that you use, update and
I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Regis have been informed by the MCSMAA Ltd of the provisions applicable under the Data Protection Act. I c process the data and keep the details given to MCSMAA Ltd in a database solely for the purpose of the	stry of the Bank of Mauritius. I consent that you use, update and processing of the present loan
I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Regis have been informed by the MCSMAA Ltd of the provisions applicable under the Data Protection Act. I coprocess the data and keep the details given to MCSMAA Ltd in a database solely for the purpose of the application. The purpose of the data collection is to process and monitor the loan. It is mandatory to provide	stry of the Bank of Mauritius. I consent that you use, update and processing of the present loan e data; else MCSMAA Ltd will
I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Regis have been informed by the MCSMAA Ltd of the provisions applicable under the Data Protection Act. I c process the data and keep the details given to MCSMAA Ltd in a database solely for the purpose of the	stry of the Bank of Mauritius. I consent that you use, update and processing of the present loan e data; else MCSMAA Ltd will requirements. I agree to the
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I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Regis have been informed by the MCSMAA Ltd of the provisions applicable under the Data Protection Act. I corprocess the data and keep the details given to MCSMAA Ltd in a database solely for the purpose of the application. The purpose of the data collection is to process and monitor the loan. It is mandatory to provid not process the loan. Once the application has been processed, all data will be destroyed as per legal MCSMAA Ltd sending me an SMS/Text Messages regarding my loan account on my above mobile number.	stry of the Bank of Mauritius. I consent that you use, update and processing of the present loan e data; else MCSMAA Ltd will requirements. I agree to the with my mobile service provider. I e or otherwise inexact. I undertake to
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I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Regis have been informed by the MCSMAA Ltd of the provisions applicable under the Data Protection Act. I coprocess the data and keep the details given to MCSMAA Ltd in a database solely for the purpose of the application. The purpose of the data collection is to process and monitor the loan. It is mandatory to provide not process the loan. Once the application has been processed, all data will be destroyed as per legal MCSMAA Ltd sending me an SMS/Text Messages regarding my loan account on my above mobile number. I solemnly affirm that the above mobile number submitted by me to the MCSMAA Ltd is duly registered under my name undertake to compensate MCSMAA Ltd in the event it becomes liable to any third party as a result of this number being false inform immediately in writing the MCS Mutual Aid Association Ltd in case of any change in the personal data provided above, at regular intervals from the MCS Mutual Aid Assn. Ltd by the email given above. I am fully aware that providing any false or Ltd in connection with my customer due diligence requirements, I shall commit an offence under section 17(C)(6) of the Fi	stry of the Bank of Mauritius. I consent that you use, update and processing of the present loan e data; else MCSMAA Ltd will requirements. I agree to the with my mobile service provider. I e or otherwise inexact. I undertake to I agree to receive statement of loans misleading information to MCSMAA nancial Intelligence and Anti-Money rears.

. PART 2.1 MONTHI	Y INCOME / DEDU	CTIONS OF APPI	LICANT
Monthly Income			Total (Rs)
Salary + Compensation + travelling + permanen	nt allowances		
Less Monthly Deductions fro	m payslips		Total (Rs)
1.			`
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
Total Deductions (Rs)			
. ,			
Net Salary (Rs)			
% deduction			
PART 2.2 DESCRIPTION OF LAN	ND OFFERED AS SE	ECURITY (Title De	ed to be Produced)
1. Land/Property to be mortgaged to MCSMAA			
Area:	Location	on	
2. Is applicant owner of Land/Property? Yes	No If No, Na	ame of Owner	
What is the status of the Land/Property? Fre			
Indicate remaining period of Lease or Prescrip			
3. Is Land/Property to be given as security alrea			
evidence:			
4. Additional Security: Yes No If	yes, please provide de	tails	
5. Does another person have an interest in the La			
documentary evidence of loan amount and ins			
Usufruct Owner Co-Owner H			
6. Will property be used as your personal resider	nce and that of your sp	ouse and family? You	es  No  If No,
Please give details:			
Note: The applicant is strongly advised not			pefore this application is
considered by MCSMAA and a loan of			• •
2.3 Authorisation of Co-Owner/Usufruct-	Owner:		
Title: Mr/Mrs/Miss			
Name:		•••••	•••••
NID No. (other Party):			
Address (if different):	•••••		•••••
Tel. No.: Mob	ile No.:	Email:	• • • • • • • • • • • • • • • • • • • •
Signature (other Party):		Date	///
Signature (other Party):	Owner:		
Title: Mr/Mrs/Miss			
Name:		• • • • • • • • • • • • • • • • • • • •	•••••
NID No. (other Party):			
Address (if different):	•••••	•••••	•••••
,			
Tel. No.: Mob	ile No.:	Email:	• • • • • • • • • • • • • • • • • • • •
Signature (other Party)*		Date	1 1

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Authorisation of Co-Owner/Usufruct-Owner:												
Title: Mr/Mrs/Miss	•••••	•••••	•••••	•••••	•••••	•••••	•••••		•••••	•••••	•••••	•••••
Name :		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		• • • • • •	• • • • • •	••••		••••			•••••
<b>NID No.</b> (other Party):			l .					ı		1	1	1
Address (if different):.	•••••	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		•••••	• • • • • •	• • • • •	• • • • • •	•••••	• • • • •		
Tel. No.:	I	Mobile No	o.:	• • • • • •		. En	nail :	:	· • • • • • •			• • • • • • • • • • • • • • • • • • • •
Signature (other Party):							Da	to		/		/

# 2.6 REQUEST FOR OFFSET OF EXISTING LOANS / ARREARS

I authorise the M.C.S. Mutual Aid Association Ltd to offset my existing loans/arrears with Mutual Aid and other institutions (as per below) from the loan applied with the Association.

### 2.7 DECLARATION FROM BORROWER: LOANS WITH OTHER INSTITUTIONS (IF APPLICABLE)

I have commitments or loans with other institution/(s) as follows:

SN.	Lending Institution	Purpose of Loan	Original Loan Amount (Rs)	Term (Months)	Arrears as at(Rs)	Loan Balance as at (Rs)	To Offset (Rs) (Yes/No)
1							
2							
3							
	TOTAL						

D C	
Reasons for arrears:	

### 2.8 EMAILING OF STATEMENTS OF ACCOUNT (BORROWER)

## **Declaration:**

I hereby declare that I am perfectly aware of the risks inherent to sending and receiving of statements of accounts by email. These include, but are not limited to, documents being sent to impersonated e-mail addresses and / or wrong recipients, email accounts being hacked, or attacked by computer viruses and thus exposing my statements to third parties and I agree to bear <u>all</u> the consequences thereof. I shall be responsible for updating my e-mail address details with the M.C.S. Mutual Aid Association Ltd as and when necessary.

The M.C.S. Mutual Aid Association Ltd shall not be responsible for any of the consequences in the event I fail or delay in updating my e-mail address when so requested.

I shall inform the M.C.S. Mutual Aid Association Ltd promptly in case of any error or if I become aware that my e-mail account has been compromised in any way. The M.C.S. Mutual Aid Association Ltd shall in no way be responsible for any of the consequences if I fail to notify it of such events. I undertake to hold the M.C.S. Mutual Aid Association Ltd and / or any of its agents harmless in the execution of the above instructions and not to enter any action whatsoever against the aforesaid parties. I hereby waive any such rights I might have accordingly. The present authorization shall remain valid until <u>written</u> revocation by me.

### 2.9 LOAN DEDUCTION AUTHORITY FROM PENSION PAYABLE BY ACCOUNTANT GENERAL / SICOM LTD

Following application of loan from the M.C.S. Mutual Aid Association Ltd, I do hereby authorise **The Accountant General/SICOM Ltd** to deduct from **my retiring gratuity, cash in lieu of sick leave / passage benefits / refund of pension contribution and other retirement benefits**, any amount which is subsequently claimed by the M.C.S. Mutual Aid Association Ltd.

I also agree that gratuity / cash in lieu of sick leave / passage benefits and other retirement benefits shall be paid to me after deducting loan balances from the M.C.S. Mutual Aid Association Ltd. I undertake not to revoke this instruction without the written consent of the M.C.S. Mutual Aid Association Ltd.

# 2.10 DECLARATION FOR ADDITIONAL INCOME (IF APPLICABLE)

I/We hereby inform you that I/We have sufficient income to repa	the loan that I/We intend to take from the Mutual Aid Association. Details	s of
my/our additional income <b>ner month</b> are as follows:		

my/our	additional income po	er month are as	s follows	:										
SN	SN Post:							Men	nber)					
DIA	DE	TAILS OF AD	DITION	NAL INC	OME			MI	EMBE	R (Rs)	SP	OUSE	TOTAL (Rs)	
1	Rental Income													
2	Income from sale o			<u> </u>							1			
3	Income from sale o Income from other				ing/sels	of ac-	ante				1			
4	private tuition/othe		ime garde	emig/ariv	mg/saie	oi garn	ients,							
5	Old aged /Other pe	nsion									L			
6	Travelling allowand													
7	Interest receivable										-			
I/X1 = 1.		al additional in			root						1			
	ereby declare that the	above informa	mon is tri	ue and cor	lect.				1	1 1		ı	1	1
NIC N	o. of Spouse :													
Name	of Spouse:	•••••	•••••	•••••	•••••				••••					•••••
Tal Na	/Mobile of Spans	· ·					Fm	ail af	Snow	· •				•••••
	=								_					
Signat	ure of spouse:	•••••	•••••	•••••	••••••	• • • • • • • • •	• • • • • •	•••••	• • • • • • • •	I	)ate :	•••••	•••••	•••••
Signat	ure of Applicant : PART	<u> </u>	<u></u>				<u></u>	<u></u>	<u> </u>		<u></u>	<u></u>		
3.0	PART	3.0 - CON	TRAC	$\Gamma : \overline{\mathbf{TO}}  \mathbf{I}$	BE FII	LED	IN A	ND S	IGN	ED BY	API	PLIC	ANT	
	ACKN	OWLEDGE	MENT:	UNDER	TAKI	NG TO	REF	UND	BY I	NSTAL	MEN	ITS		
I ackn	owledge having r	eceived from	the M	auritius (	Civil S	ervice	Mutua	l Aid	l Asso	ociation	Ltd	(the	Associa an, subj	ation) the sum of ect to the conditions
of my r	nembership of the As	ssociation and i	ts rules a	nd By-law	s.									
														on from my salary, fees,
														Association; each such unt and of interest rate
applicab	le. Such instalment sha	all be paid not la	ter than th	e 28th of e	ach mont	th. The	Associ	ation s	hall ha	ve the rig	ght, in	its sole	discret	ion and without prior
	to change the rate of in					_				_				e <b>red.</b> n period. However, the
monthly point in	loan instalment will re time. The Association	emain the same.  furthermore re	The Asso serves the	ciation res right to ap	erves the oply such	right to amend	o make ments t	ameno o loans	dments alread	to any of y approv	f its lo ed and	an poli I grant	cies and	lor procedures at any s will be at my disposal
only after	er the Association has tion's favour on the pro	received a copy perty offered as s	of the leg ecurity.	gal docume	nt witness	sing that	a first	rank c	harge/m	ortgage l	nas bee	en duly	register	ed and inscribed in the
demanda given as	able, at the option of the security.	e Association an	nd will be	set off agai	nst my a	ccrued R	SS ben	efits or	pledge	d fixed d	eposit(	s) and/o	or enforc	ne immediately due and ded against the property
(VRS) of Account	or for any other reason ant General, SICOM Li	and hereby authorder of the such other oth	orise that t institutions	he amount s responsib	due be de le for pay	educted ment of	from m pension	y gratu . <i>I und</i>	ity, lum lerstana	p sum or l that on i	any an	mount <sub>I</sub> nent I ui	payable ndertake	ary Retirement Scheme to me by my employer, to use part or whole of
to my e Associat	mployer to make salar	y deduction as re	equested b	y the Asso	ciation.	I do hei	reby giv	e cons	ent to t	he Accou	ıntant	Genera	l to disc	equivocal authorization lose to the Mutual Aid any sum accruing to the
In case I	I am proceeding on any mission of such informa	ation would be a l	breach of	the loan co	ntract/aș	greemen	t.				•			ountry. I understand that
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 <u>as a case of defrauding the Association</u> of its property. I understand that the Association will proceed with legal actions against me via the <b>Central Criminal Investigation Department and Interpol.</b> I understand that the Association will also inform my employer of the above matter with the assistance of <u>Embassies and Ministry of</u>														
I have re	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 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:													
		•			_		-	_				-	-	ed. Good for the
sum o	sum of Rs in principal to which shall be added the accrued interest."													
* Wo	ording					• • • • • • •			•••••					
·····	<u> </u>				•••••	• • • • • •		• • • • • •	•••••	• • • • • • • • • • • • • • • • • • • •	• • • • •	• • • • • •		•••••
Appli	cant's Signatur	e										Da	te	//

4.1 ACKNOWLEDGEMENT /	4.4 MAXIMUM LOAN GRANTABLE	4.7 LOAN PAY OFF / INPUT / AUTHORISATION					
'PEP'/'HNWI'/ UNSC VERIFICATION  1. Is customer a (i) 'PEP' (ii) 'HNWI'	(i) Loan amount applied for (LA) Rs	MSC not charged on previous loan					
	(ii) Valuation of Property (VP)	Rs					
Applicant 'PEP': YES: NO Applicant 'HNWI': YES NO	Land: Rs	TOD Balance: (HACCBAL) Rs					
2. UNSC check for Applicant (please tick)	Construction: Rs	HPAYOFF: Loan TypeRsRs					
Positive Negative False positive	Total : Rs(VP)						
	% of loan (LA/VP) :	Loan TypeRs					
Name: Post:	70 of Ivali (List v1).	Loan TypeRs					
Signature: Date://	Signature :Manager (Corporate)	Other deductions :Rs					
3. Risk Category of Customer (please tick):	Date :/	Loan input by: Loan No. (HOAACLA):					
Low Medium High	4.5 QUALITY ASSURANCE (QA) CHECK / ELIGIBILITY TEST						
Reason for risk category:	Passed Failed	Name: Post:					
'PEP'/'HNWI'/HIGH RISK Transaction authorized by Senior Management (Please delete	Payment mode:	Signature: Date://					
as appropriate)	Cheque: EFT:	<u>Loan authorized by</u> :					
Signature:Date://	· — —	Name: Post:					
4.2 MCIB VERIFICATION	Performed by: Post: Post:	Signature: Date: / /					
Ref No:	Signature: Date:/	Signature Date//					
Maker (Name):							
Signature: Date://    4.3   EDITING OF DATA:	4.6 LOAN APPLICATION REVIEWED BY LOAN	4.8 LOAN REVIEWED BY:					
Name : Department:	COMMITTEE MEMBERS	1. Senior Operations Officer (SOO)					
Bank details : Status : Telephone No.: Email :	(1) Name:Post:	Name :					
Address: Others:	Signature: Date:/	Name					
Maker (Name):	Signature: Date:/						
Signature:Date:/	Signature: Date:/	2. Manager (Loans & Deposits)					
Checker (Name): Post :	(3) Name : Post:	Name :					
, ,	Signature: Date:/						
Signature:Date:/  4.9 COMPUTATION OF EQUATED MONTATION	PHI V INSTALMENT (EMI)	Signature: Date://					
		f Interest% EMI: Rs					
Name :							
5.0 CHECK LIST OF DOCUMENTS							
SN The following documents should be subm		CS ( <b>√</b> /X) QC ( <b>√</b> /X)					
Original & Photocopy of applicant's National acceptable.	onal Identity Card and Birth Certificate (KYC record	d). Online Birth Certificate is					
	not more than 1 month. E-payslip is acceptable.						
3 case, not on prolonged sick leave and also	that applicant is: not under report, not on leave without was not on prolonged sick leave recently. Please note th						
E-certificate is acceptable.  4 Original & Photocopy of bank document sh	owing bank account number and name of applicant (if	chanoed)					
Original & Photocopy of bank statement showing	name and address / Utility Bill (CEB or CWA or Mauritius Te	elecom) - not more than 3 months					
holder) or any other document showing relation (I		*					
6 Original and photocopy of Title Deed and/or Notarial Deed certifying that land/property belongs to applicant. (PIN number should be included).							
7 Site Plan.							
8 Location Plan. 9 Valuation Report.							
10 Original and photocopy of Marriage Certific							
Original & Photocopy of spouse's <b>Nationa</b> Certificate is acceptable.	I Identity Card and Birth Certificate (KYC record)	(as applicable). Online Birth					
j	onth) (as applicable). E-payslip is acceptable.						
13 Original and photocopy of National Identity Card of co-owner or usufruct holder(s).							
14 Letter for check-off to SICOM Ltd (application)	Die 101 parastatai dodies).	SIGNATURE					
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)		TD/NR/SB/11.07.24