

3.0 SPECIAL CONDITIONS

TABLE OF BENEFITS BASED ON NUMBER OF YEARS OF CONTRIBUTION (W.E.F 01.07.2016)

SN.	PLAN OPTED	BENEFITS ON MATURITY	BENEFITS ON EARLY WITHDRAWAL
1	5 years contribution	100% capital contribution + accrued interest at 1.25% p.a above average savings rate of prior financial year.	1. Withdrawal before Maturity: 100% capital contribution + accrued interest at average savings rate of prior financial year.
2	10 years contribution	100% capital contribution + accrued interest at 1.75% p.a above average savings rate of prior financial year.	1. Withdrawal < 5 years: 100% capital contribution + accrued interest at average savings rate of prior financial year. 2. 5 years <= Withdrawal < 10 years: 100% capital + accrued interest at 1.25% p.a above average savings rate of prior financial year.
3	15 years contribution	100% capital contribution + accrued interest at 2.25% p.a above average savings rate of prior financial year.	1. Withdrawal < 5 years: 100% capital contribution + accrued interest at average savings rate of prior financial year. 2. 5 years <= Withdrawal < 10 years: 100% capital + accrued interest at 1.25% p.a above average savings rate of prior financial year. 3. 10 years <= Withdrawal < 15 years: 100% capital + accrued interest at 1.75% p.a above average savings rate of prior financial year.
4	20 years contribution	100% capital contribution + accrued interest at 2.75% p.a above average savings rate of prior financial year.	1. Withdrawal < 5 years: 100% capital contribution + accrued interest at average savings rate of prior financial year. 2. 5 years <= Withdrawal < 10 years: 100% capital + accrued interest at 1.25% p.a above average savings rate of prior financial year. 3. 10 years <= Withdrawal < 15 years: 100% capital + accrued interest at 1.75% p.a above average savings rate of prior financial year. 4. 15 years <= Withdrawal < 20 years: 100% capital + accrued interest at 2.25% p.a above average savings rate of prior financial year.

Annual Effective Rate (AER) – 4.20% minimum and 5.70 maximum.

4.0 DATA PROTECTION ACT

In accordance with Data Protection Act, the Mauritius Civil Service Mutual Aid Association Ltd (MCSMAA Ltd) will collect, process and file the personal data supplied by you in this form or any other personal data which you will subsequently provide to the MCSMAA Ltd in any manner, for any or all of the following purposes:

- a) The performance of a contract to which you are a party or the implementation of pre-contractual measures you request or require;
- b) The obtaining of authorisation from officers or other employees of the MCSMAA Ltd, when such authorisation is required in order to carry out obligations out of (a) for the purpose of informing such officers or employees of the developments within the MCSMAA Ltd whether such officers or employees are in Mauritius or outside Mauritius;
- c) For the establishing, exercising or defending of any legal claims arising;
- d) To send you information about products and /or services provided by the MCSMAA Ltd. Such information may be sent by mail, text messages, telephone, automated calling machine, facsimile machine, electronic mail or any other electronic means;
- e) For the prevention and detection of any criminal activity which the company is bound to report;

It is mandatory to provide the data, else we will not be able to process the application. Recipient of the data collected is the Mauritius Civil Service Mutual Aid Association Ltd whose registered office is at 5, Guy Rozemont Square Port Louis.

You have the right to require access to your personal data which is being processed and demand correction. In appropriate circumstances, you may request the erasure of any inaccurate, incomplete or immaterial personal data. Please inform the MCSMAA Ltd immediately of any variations relating to your personal data which is being processed by the latter. The MCSMAA Ltd undertakes to implement appropriate measures and safeguards for the purpose of protecting the confidentiality, integrity and availability of all data processed. Once the application has been processed, all data will be destroyed as per legal requirements.

5.0

DECLARATION

I consent that you may process the data and keep the details given to you in a database. This includes the following:

- Details I give you on application forms
- Details I give during financial reviews and interviews
- Your analysis of my transactions
- What you know from my account

I further consent to the company using, updating and processing this information to:

- Provide me with services
- Identify products and services which might be suitable for me
- Prevent and detect fraud, and
- Update their own records about me

I am fully aware of Section 52A of the Bank of Mauritius Act and I authorize that my ‘Know Your Customer’ (KYC) records and my account information, other than the balance and amount held therein, be submitted to the Registry of the Bank of Mauritius.

I am / am not / under report/ involved in a police case / under prosecution before a court of law / subject to any freezing order (delete as appropriate).

I am aware of the ‘Complaints Handling Policy and Procedures’ available on www.mcsmutualaid.com

Signature of Applicant : **Date:**

Mode of payment :

- (i) **Cash - (limited to Rs100,000)**
- (ii) **Office Cheque drawn in the name of : “ M. C. S. Mutual Aid Association Ltd.”**
- (iii) **Bank standing order for public**
- (iv) **Deduction from salary from approved institution**
- (v) **Bank Transfer (Please insert, “Flexi Deposit number and name of applicant” as details)**
 - Bank A/c - SBI - 156 003 558 101 - SBM - 610 301 0000 2233 - MCB- 010 704 647

6.0 OFFICE USE

ORIGINAL AND PHOTOCOPY OF DOCUMENTS REQUIRED TO JOIN THE FLEXI PLUS: *Please tick as appropriate*

1. National Identity Card and **Birth Certificate** of applicant). *Online Birth Certificate is acceptable.* - -
2. Bank document showing bank name, bank account and name of applicant. - - - -
3. Bank statement / Utility Bill (CEB or CWA or Mauritius Telecom) - not more than 3 months showing name - and address of applicant. (If utility bill is not in name of applicant, a written confirmation and NIC should be secured from the utility bill account holder and the original and copy of NIC of signatory). *E-bills are acceptable*
4. Recent payslip (where applicable). Downloaded payslip will only be accepted with official seal, name, signature and post of signing officer . *E-payslip is acceptable.*

Applicant

UNSC check (please tick): Positive Negative False Positive Existing customer
(Automatic screening)

'PEP' (please tick): Yes No

'HNWI' (please tick): Yes No

Risk Category (please tick) : Low Medium High

CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENT - **Climate Risk Score :** 1 2 3

- **Climate Risk Rating :** Low Medium High

Reason for high risk :

Maker (Name):..... **Post:**..... **Signature:**..... **Date:**.....

Checker (Name):..... **Post:**..... **Signature:**..... **Date:**.....

Name (SOO):..... **Signature:**..... **Date:**/...../.....

PEP / HNWI / CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENT / HIGH RISK APPLICANT(S) TRANSACTION AUTHORIZED BY SENIOR MANAGEMENT

Name:..... **Post:**..... **Signature:**..... **Date:**.....

EDITING OF DATA	Name: <input type="checkbox"/>	Address: <input type="checkbox"/>	Bank details: <input type="checkbox"/>	Email: <input type="checkbox"/> Tel. / Mobile No.: <input type="checkbox"/>	Status: <input type="checkbox"/>
MAKER	Name :	Post :	Signature:	Date:	
CHECKER	Name :	Post :	Signature:	Date:	

		NAME	POST	SIGNATURE	DATE
RECEIVED BY	MAKER				
	CHECKER				
INPUT / AUTHORISED BY	MAKER				
	CHECKER				
	EXAMINER				
REMARKS					

REVIEWED BY SOO	NAME	SIGNATURE	DATE

APPROVED BY MANAGER (LOANS & DEPOSITS)	NAME	SIGNATURE	DATE