

Fax No. 211 2441

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 Email: m.c.s.mutualaid@intnet.mu Web site:www.mcsmutualaid.com

MUTUAL AID HOME LO	AN APPLICA	TION FOR	RM	MAHL / 16.06.2	23
1.0 Office Use			<u>'</u>		
RSS Monthly contribution: Rs	te of Interest	% p.a L	oan offset	: Yes No	
CIF:	LOAN NO.				
Risk Category of Customer (please tick): Low	Medium High	Reason for risk ca	tegory :		
Maker (Name): Post: Signature: Da	_	-			
1.1 Loan Amount Eligible Rs:					
Refund Period (months): Maker (Name)					
Checker (Name): Post: 1.2 Important Note: The Association reserves the right to					
documents prior to processing of th	e loan application.				rigiriai
1.2.1 The applicant agrees that the employer be allowed 1.3 In order to improve Customer Service, M.C.S. Mut	-	•		•	
1.3 In order to improve Customer Service, M.C.S. Mut2.0 PART 2.0 TO 3.0 TO BE FILL					1.
Surname (Mr/Mrs/Miss)		Surname a	ıt Birth		
First Name		Email:	<u></u>	•••••	•••
N.I.C. No.					
Place of BirthMarital Sta	otus (Plaasa tick): Single:	Married:	Divorce	ed: (evidence to be attac	chad)
Dept/Ministry				evidence to be unde	neu)
•	•				
Tel. No. (Office) Tel. No. (Ho	•				
Post Held					
Loan Amount Rs	•				
Name of Spouse (if civilly married):		Post held by	y Spouse		
Bank Name	Purpose of loar	ı:		(Please speci	ify).
Bank Branch Bank A/c No).				
Home Address					
Did you derive net income exceeding Rs15m during an	y financial year or own a	ssets above Rs50r	n (including	g assets owned by spous	se and
dependent children)? Yes No I, the undersigned, hereby apply for a loan of Rupees					
1, the undersigned, hereby apply for a loan of kupees					td) in
accordance with Articles 1 to 6 of the By-Laws of the Asso					
authorise the deduction of the monthly loan abatement from n I hereby authorize the MCSMAA Ltd to make necessary enquir		Information Pursau (MCID) ragar	rding any loan facilities prov	vionaly
granted to me by any financial institution in Mauritius and to pro-					
MCSMAA Ltd of the functions of the MCIB. I also authorize the MCSMAA Ltd to submit my 'Know Your Cu	stomer' (KYC) records to the	KYC Registry of the l	Rank of Mau	ritius	
I have been informed by the MCSMAA Ltd of the provisions app	licable under the Data Protect	ion Act. I consent the	at you use, up	odate and process the data an	
the details given to MCSMAA Ltd in a database solely for the process and monitor the loan. It is mandatory to provide data; els					
destroyed as per legal requirements.	•		**	•	
I agree to the MCSMAA Ltd sending me an SMS/Text affirm that the above mobile number submitted by me to t					
undertake to compensate MCSMAA Ltd in the event it be					
I undertake to inform immediately in writing the MCS Mu					e.
I agree to receive statement of loans at regular intervals from I hereby declare that I am applying for the home loan for					vailed
of credit facilities at other financial institutions for purcl					
(*delete as appropriate).	motion to MCCMAAIA!	connection with	ouetowas 1	uo diligonoo maguinamante	I chall
I am fully aware that providing any false or misleading infor- commit an offence under section 17(C)(6) of the Financial In					
MUR 500,000 and to imprisonment for a term not exceeding a	5 years. I am */ am not*/ u	nder report/ involved	d in a police	case / under prosecution be	efore a
court of law / subject to any freezing order (*delete as app contribute Rs monthly. I					
www.mcsmutualaid.com	or or	1	, 		

PART 2.1 MONTHLY INCOME / DEDUCTIONS OF APPLICANT				
Monthly Income	Total (Rs)			
Salary + Compensation				
Less Monthly Deductions & Other loan deductions Total (Rs)				
1.				
2. 3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
Total Deductions (Rs) Net Salary (Rs)				
% Debt / income (≤ 50%)				
PART 2.2 DESCRIPTION OF LAND OFFERED AS SECURITY	(Title Deed to be Produced)			
TART 2.2 DESCRIPTION OF EARLY OFFERED AS SECURITI	(The Deed to be 110ddeed)			
1. Land to be mortgaged to MCSMAA Ltd: TV Number:				
2. Is applicant owner of property? Yes No If No, Name of Owner				
What is the status of the land? Freehold Leasehold Prescribed	<u></u>			
Indicate remaining period of Lease or Prescription date:				
3. Is land to be given as security already mortgaged? Yes \(\sigma\) No \(\sigma\) If ye				
4. Construction Site Address: Same as (1) Above (2) New Address				
5. Other Security: Yes				
6. In case of purchase (land/property)	No			
(ii) indicate (a) Proposed Purchase Price: Rs (b) Amount of	due to vendor: Rs			
(iii) Name of Vendor				
Address of Vendor				
7. Does another person have an interest in the property? Yes \(\square\) No \(\square\) If Y				
8. Will property be used as your personal residence and that of your spouse and fa				
Please give details:				
Note: The applicant is strongly advised not to sign any agreement (re-construction before this application is considered by MCSMAA and a loan offer is made to				
2.3 Authorisation of Co-Owner/Usufruct-Owner:				
Title: Mr/Mrs/Miss	•••••			
Name :				
NID No. (other Party):				
Address (if different):				
Tel. No.: Mobile No.: Ema	nil:			
Signature (other Party):	Date//			

	MARL / 10.00.	23			
2.4	Authorisation of Co-Owner/Usufruct-Owner:	П			
	Title: Mr/Mrs/Miss				
		'			
	Name:				
	NID No. (other Party):				
	Address (if different):				
	Tel. No.: Mobile No.: Email:				
	Signature (other Party):				
2.5	Authorisation of Co-Owner/Usufruct-Owner:				
	Title: Mr/Mrs/Miss				
	Name:	••			
	NID No. (other Party):				
	Address (if different):				
	Tel. No.:				
	TOTAL				
	Signature (other Party): Date				
2.6	Authorisation of Co-Owner/Usufruct-Owner:	╗			
0	Title: Mr/Mrs/Miss				
	11(10.1111/1111.5/111155	١			
	Name:				
	TVAINC .	••			
	NID No. (other Party):				
	2.22 2.00 (0.110.7) (0.110.7)				
	Address (if different):				
	Tel. No.: Mobile No.: Email:				
	Signature (other Party):				
2.7	REQUEST FOR OFFSET OF EXISTING LOANS / ARREARS				
	•				
	ise the M.C.S. Mutual Aid Association Ltd to offset my existing loans/arrears with Mutual Aid and other institutions (as properties and second	er			

below) from the loan applied with the Association.

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

I / We have / have not availed of credit facilities at other financial institutions (including those not regulated by the Bank of Mauritius) for the purchase/construction of a first housing unit or additional units (delete as appropriate).

I/We 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						

Reasons for arrears:....

2.9 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 e-mail. 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 all 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 written revocation by me.

2.10 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.

2.11 DECLARATION FOR ADDITIONAL INCOME (IF APPLICABLE)

I/We hereby inform you that I/We have sufficient income to repay the loan that I/We intend to take from the Mutual Aid Association. Details of my/our additional income **per month** are as follows:

SN	Post:(N	Non Member)				
511	DETAILS OF ADDITIONAL INCOME	MEMBER (Rs) SPOUSE (Rs) TOTAL (Rs)				
1	Rental Income					
2	Income from sale of vegetables					
3	Income from sale of snacks/others(to specify)					
4	Income from other job like part-time gardening/driving/sale of garment private tuition/others(to specify)	ts,				
5	Old aged /Other pension					
6	Travelling allowances / grant and other income					
7	Interest receivable on fixed deposits/Savings/Bonds					
Total additional income per month						
I/We he	ereby declare that the above information is true and correct.					
NIC N	No. of Spouse :					
Name of Spouse:						
Tel No./Mobile of Spouse :						
Signature of spouse: Date :						
Signature of Applicant :						

3.0 PART 3.0 - CONTRACT : TO BE FILLED IN AND SIGNED BY APPLICANT ACKNOWLEDGEMENT: UNDERTAKING TO REFUND BY INSTALMENTS

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 and I understand that the loan facilities will be at my disposal only after the Association has received a copy of the legal document witnessing that a first rank charge/mortgage has been duly registered and inscribed in the Association's favour on the property offered as security.

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 will be set off against my accrued RSS benefits or pledged fixed deposit(s) and/or enforced against the property given as security.

I also undertake to refund any such loan balance, as may be required, together with any interest due in case of early retirement via Voluntary Retirement Scheme (VRS) or 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 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. 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 and Interpol. 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 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 of Rs	and in your own handwriting in the spaces provided: "Read and approved. Good for the su in principal to which shall be added the accrued interest."
* Wording	
Applicant's Signature	

FOR OFFICE USE

4.0 LOAN APPLICATION PROCESSING

4.0 LOAN ATTLICATION TROC	LOSING	
4.1 ACKNOWLEDGEMENT / 'PEP'/'HNWI'/ UNSC VERIFICATION	4.4 MAXIMUM LOAN GRANTABLE	4.7 LOAN PAY OFF / INPUT / AUTHORISATION
1. Is customer a (i) 'PEP' (ii) 'HNWI'	(i) Loan amount applied for (LA)	MSC not charged on previous loan
Applicant 'PEP': YES: NO	Rs	Rs TOD Balance: (HACCBAL) Rs
	(ii) Valuation of Property (VP)	· · · · · · · · · · · · · · · · · · ·
Applicant 'HNWI': YES NO	Land : Rs	HPAYOFF: Loan TypeRsRs
2. UNSC check for Applicant (please tick)	Construction: Rs	
POSITIVE NEGATIVE FALSE POSITIVE	<u>Total</u> : Rs(VP)	Loan TypeRs
Name :Post:	% of loan (LA/VP) :	Loan TypeRs
Signature:Date:/	Signature :	Other deductions :Rs
'PEP'/'HNWI' Transaction authorized by Senior		Loan input by:
Management (Please delete as appropriate)	Date:/	Loan No. (HOAACLA):
Signature:Date:/	4.5 QUALITY ASSURANCE (QA) CHECK / ELIGIBILITY TEST	Name:Post:
4.2 MCIB VERIFICATION	Passed Failed	Signature:Date://
Ref No:	Payment mode:	Loan authorized by:
Maker (Name): Post:	Cheque : EFT :	Name:Post:
Signature:Date://	Performed by:	Signature:Date://
	Name:Post:	
	Signature:Date://	
4.3 EDITING OF DATA:	4.6 LOAN APPLICATION REVIEWED BY LOAN COMMITTEE MEMBERS	4.8 LOAN REVIEWED BY:
Name: Department:		1. Senior Operations Officer (SOO)
Bank details : Status :	(1) Name:Post:	Name :
Telephone No.: Email :	Signature:Date://	Traine .
Address: Others:	(2) Name:Post:	Signature:Date://
Maker (Name): Post: Post:	Signature:Date://	2. Manager (Loans & Deposits)
Signature: Date:/	(3) Name :Post:	Name :
Checker (Name):		Name
Signature:Date:/	Signature:Date://	Signature:Date:/

5.0 CHECK LIST OF DOCUMENTS

SN	The following documents should be submitted:	Construction	Extension of existing house / renovation	Flat	Purcha House	Residential
1	Original & Photocopy of applicant's National Identity Card and Birth Certificate (KYC record). Online Birth Certificate is acceptable.	V	/ renovation √	1	1	land √
2	Original & Photocopy of applicant's recent payslip / pension slip (not more than 1 month). Downloaded payslip will only be accepted with official seal, name, signature, date and post of signing officer.	٧	1	1	1	٧
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. <i>Please note that the letter is valid for 4 weeks</i> .	1	٧	1	1	√
4	Original & Photocopy of bank document showing bank account number and name of applicant (if changed).	√	V	√	٧	٧
5	Original & Photocopy of bank statement showing name and address / Utility Bill (CEB or CWA or Mauritius Telecom) - 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).	√	V	1	٧	√
6	A written declaration from the borrower, together with supporting documents, on: a. all outstanding amounts of credit facilities availed of by the borrower including details such as the types, outstanding amounts, monthly repayment instalments, applicable interest rates and tenures of the credit facilities; and b. all fixed/variable income earned by the borrower over a minimum period of 12 months	√	√	1	٧	√
7	preceding the application for the credit facility. (e.g Bank Statement for last 12 months). A written declaration from the borrower on:- a. whether the borrower is applying for the grant of the credit facilities for the purchase/construction of a first housing unit or additional units; and b. whether the borrower has availed of credit facilities at other financial institutions including those not regulated by the Bank of Mauritius for the purchase/construction of a first housing unit or additional units, together with the supporting documents.	√	√	√	√	1
8	Original and photocopy of Marriage Certificate (as applicable).	√	√	1	1	√
9	Original & Photocopy of spouse's National Identity Card and Birth Certificate (KYC record) (<i>as applicable</i>). Online Birth Certificate is acceptable.	√	√	√	√	√
10	Original & Photocopy of spouse's recent payslip (not more than 1 month) (<i>as applicable</i>). Downloaded payslip will only be accepted with official seal, name, signature, date and post of signing officer.	1	√	√	1	√
11	Site Plan.	√	√	1	√	√
12	Location Plan.	√	√	√	1	√
13	Evidence of the remaining % contribution for the 90% or less financing. (<i>Not applicable for 100% financing</i>)	√	√	√	√	√
14	Title Deed and/or Notarial Deed certifying that land/property belongs to the applicant. (PIN number should be included)	√	√	√	√	√
15	Letter for check-off to SICOM Ltd (applicable for parastatal bodies).	√	√	√	√	√
16	Quotation / Invoice (where applicable) for full home loan project.	√.	√.	N/A	N/A	N/A
17	Two complete sets of House Plan.	√.	√.	N/A	N/A	N/A
18	Development permits/Building permits.	√	√	N/A	N/A	N/A
19	Original and photocopy of National Identity Card of co-owner or usufruct holder(s).	1	1	N/A	N/A	N/A
20	Photo of the existing house to be renovated.	N/A	√	N/A	N/A	N/A
21	Original and photocopy of National Identity Card of seller of property (where applicable).	N/A	N/A	4	√	٧
22	Deed of Sale / Intention of Purchase	N/A	N/A	√	√	√
23	All statutory clearances must have been received from the relevant authorities like approval of the morcellement Board and Ministry of Housing for the morcellement prior to granting of loans (Applicable For Purchase Of Land Under 'Projet De Lotissement' (Residential Lots).	N/A	N/A	1	1	1

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)		SI/TD/SB/13.06.23