



BRN : C10000071

FLEXI No.:

Grid for FLEXI No. entry

JUNIOR FLEXI DEPOSIT APPLICATION FORM

1.0

APPLICANT DETAILS

Public Member selection boxes

Surname (Mr / Mrs / Miss)

First Name: Surname at Birth (if applicable) :

Place of Birth : Marital Status (Please tick): Single Married Divorced Widower Widower

NIC No.: [Grid]

Pay Site Code [Grid] Occupation :

Employer Monthly Salary Rs:

Salary received by Bank Transfer: Yes ___ No ___ (if No Please specify)

CATEGORY: Public Private Self Employed Others

Source of Funds: (Proof to be annexed if any). Source of wealth: (applicable for high profile customer)

Applicant's Bank Name: Bank Branch:

Bank Account Number: [Grid]

Address:

Tel. No. (home): Office: Mobile :

Email : Period of Contribution: years (5,10,15,20)

Did you derive net income exceeding Rs15m during any financial year or own assets above Rs50m (including assets owned by spouse and dependent children)? Yes No

Are you a politically exposed person (PEP) or related to one? Yes No

Are you a Mauritian non-resident? Yes No Do you pay tax outside of Mauritius? Yes No

If Yes to either of these questions, please fill in the CRS form as appropriate. (CRS – Individual Self-Certification Form).

In accordance with the prevailing regulations, please be informed that if you are classified as a non-resident, the Association is required to report information relating to your accounts to the Mauritius Revenue Authority (MRA) under the Common Reporting Standard (CRS) framework. For further guidance, please refer to Chapter 6 of the CRS Guidance Notes available on the MRA's official Website.

1.1 SURVEY : Where did you hear about the Mutual Aid Association?

From: Existing member(s) Colleague(s) Social media Others (Please specify:.....)

1.2 CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENTS

1. Is your income source dependent on climate-sensitive sector(s)? Yes No

If yes, please select the relevant sector(s): Agriculture Energy Water Supply Forestry Transportation Tourism others (please specify).....

2. Has your property been affected by any of the following climate-related events in the past 5 years? Yes No

Table with 6 columns: Event, Frequency, Impact, Frequency, Other (please specify)

Signature: Date :/...../.....

2.0 MODE OF CONTRIBUTION OF APPLICANT/LEGAL

I wish to make :

1. A Lump sum contribution of Rs..... (Cash / Office Cheque/bank transfer).
2. A monthly contribution of Rs..... I authorize a monthly deduction of Rs from my salary / Pension/ from my bank account through standing order as from
3. Changes in my monthly contribution from Rs..... to Rs..... Effective date :

3.0 A. CONDITIONS

- 3.1 Scheme is open to the general public; Minimum monthly contribution of Rs 100
- 3.2 Applicant / legal guardian can contribute on behalf of the beneficiary who must be below the age of 18).
- 3.3 Rate of returns as per Table B; No processing fee.
- 3.4 Guaranteed returns at savings rate in case of early withdrawal.
- 3.5 The account will be solely operated by the beneficiary once the latter reaches 18 years.
- 3.6 The beneficiary will be the child of the contributor or other close relative. The child must be below 18 years old at the time of joining.
- 3.7 The beneficiary may seek refund as from the age of 18 and the parent /child can also continue the plan up to the maturity period.
- 3.8 In case of early withdrawal, interest rate will be adjusted as per table B.
- 3.9 Other existing conditions of Flexi deposit scheme are applicable.

B. TABLE OF BENEFITS BASED ON NUMBER OF YEARS OF CONTRIBUTION

| 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. |

4.0 DATA PROTECTION ACT – APPLICABLE TO THE APPLICANT/ LEGAL GUARDIAN UNTIL THE BENEFICIARY REACHES 18 YEARS

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- APPLICABLE TO THE APPLICANT/LEGAL GUARDIAN UNTIL THE BENEFICIARY REACHES 18

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 fully aware that providing any false or misleading information to MCSMAA Ltd in connection with my customer due diligence requirements, I shall commit an offence under section 17(C)(6) of the Financial Intelligence and Anti-Money Laundering Act 2002 and shall be liable to a fine not exceeding MUR 500,000 and to imprisonment for a term not exceeding 5 years.

I agree to join the MCS Mutual Aid Junior Flexi Deposit Scheme subject to the rules and regulations of the Association.

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.mu

I am aware that this account shall be operated solely by the beneficiary once the latter reaches 18 years and he/she shall be able to claim ownership over funds and benefits accrued. Contributions to this account shall/shall not (cross where applicable) continue from my account henceforth, unless the beneficiary decides otherwise.

Signature of Applicant (other than legal guardian)..... Date:

Signature of Legal guardian : Date:

6.0 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/Pension from approved institution**
 - (v) **Bank Transfer (Please insert, “MCS Mutual Aid Junior Flexi Deposit and name of beneficiary” as details)**
- Bank A/c - SBI - 156 003 558 101 - SBM - 610 301 0000 2233 - MCB- 010 704 647**

OFFICE USE

7.0 ORIGINAL AND PHOTOCOPY OF DOCUMENTS REQUIRED TO JOIN THE MCS MUTUAL AID JUNIOR FLEXI DEPOSIT: Please tick as appropriate

- 1. National Identity Card and **Birth Certificate** of applicant/ legal guardian and beneficiary (Online Birth Certificate is acceptable)
- 2. Bank document showing bank name, bank account number and name of applicant/legal guardian and beneficiary
- 3. Bank statement / Utility Bill (CEB or CWA or Mauritius Telecom) - not more than 3 months, showing name and address of applicant /legal guardian. (If utility bill is not in name of applicant/legal guardian, a written confirmation and NIC should be secured from the utility bill account holder and the original and copy of NIC of signatory will be required).
- 4. Latest payslip (where applicable).

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 risk category :

Legal Guardian

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 risk category :

Beneficiary

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 risk category :

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

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

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

PEP / HNWI / 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 |
|------------------------------|----------|------|------|-----------|------|
| CIF – CREATE / UPDATE | MAKER | | | | |
| | CHECKER | | | | |
| | EXAMINER | | | | |
| INPUT / AUTHORISE | MAKER | | | | |
| | CHECKER | | | | |
| | EXAMINER | | | | |
| REVIEWED BY | SOO | | SOO | | |

| APPROVED BY MANAGER (LOANS & DEPOSITS) | NAME | SIGNATURE | DATE |
|--|------|-----------|------|
| | | | |