

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
 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			

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

2.0 SPECIAL CONDITIONS

1. **In case of withdrawal from the Retirement Savings Scheme before the approved retirement age, an administrative charge will be applied on both capital and accrued interest as per table below:**

SN	YEARS OF CONTRIBUTION	% ADMINISTRATIVE CHARGE
1	0 ≤ 10	25
2	> 10 ≤ 20	15
3	> 20 ≤ 30	10

SN	YEARS OF CONTRIBUTION	% ADMINISTRATIVE CHARGE
4	> 30 ≤ 40	5
5	> 40	0

- Contributions are credited with interest at a minimum of 2.00% per annum above the average savings rate and a bonus as approved by the Board.
- Should a client retire before the approved retirement age, proof of retirement should be submitted.
- A contributor shall be qualified for full lump sum under 'resignation' and 'dismissal' subject to the condition that the contributor has not opted for a new job and/or has not continued contributions to the Scheme.
- A RSS contributor who joined the Scheme:
 - On or before September 26, 2012, shall be qualified for full refund without penalty on reaching the age of 60.
 - After September 26, 2012, shall be qualified for full refund without penalty on reaching the approved retirement age.
- The Association provides RSS statement of accounts to contributors on request and without charges. The customers can also query the RSS balance via SMS on 8977 (Type : Bal [leave a space] RSF account number)

3.0 DATA PROTECTION ACT

In accordance with the 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:

- The performance of a contract to which you are a party or the implementation of pre-contractual measures you request or require;
- 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) and (b) 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;
- For the establishing, exercising or defending of any legal claims arising;
- To send you information about products and /or services provided by the MCSMAA Ltd. Such information may be sent by mail, telephone, text messages, automated calling machine, facsimile machine, electronic mail or any other electronic means;
- 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 MCSMAA 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.

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

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 171(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 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:**/...../.....

5.0

OFFICE USE

MF/ 15.12.25

RSS NO. :

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Applicant
UNSC check (please tick): Positive Negative False Positive
‘PEP’ (please tick): Yes No
‘HNWI’ (please tick): Yes No
Risk Category (please tick) : Low Medium High

Beneficiary
UNSC check (please tick): Positive Negative False Positive
‘PEP’ (please tick): Yes No
‘HNWI’ (please tick): Yes No

CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENT:
- Climate Risk Score : 1 2 3
- Climate Risk Rating : Low Medium High
Reason for high risk :.....

PEP / HNWI / CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENT / HIGH RISK APPLICANT(S) TRANSACTION AUTHORIZED BY SENIOR MANAGEMENT
Name:..... Post:..... Signature:..... Date:.....

		NAME	POST	SIGNATURE	DATE
CIF – CREATE / UPDATE	MAKER				
	CHECKER				
INPUT / AUTHORISED BY	MAKER				
	CHECKER				
	EXAMINER (IN CASE OF RSS)				
REMARKS					

REVIEWED BY SOO / MANAGER	NAME	SIGNATURE	DATE

INFORMATION SHEET

HOW TO BECOME A MEMBER

A. Documents / information to be submitted

1. Original and photocopy of National Identity Card and **Birth Certificates** of Applicant and Beneficiary (KYC record). Online Birth Certificate is acceptable.
2. Recent payslip (*E-payslip is acceptable*).
3. Original pension certificate issued by Civil Service Family Protection Scheme Board (CSFPSB), Statutory Bodies Family Protection Fund (SBFPF)(*applicable for Class C shares*).
4. Letter from Ministry/Department certifying the following (*E-certificate is acceptable*):
 - (a) date of 1st appointment
 - (b) that applicant reckons permanent and pensionable service (P.P.E) or is employed on contract against an established post or is appointed as a Trainee or Student Nurse or on probation under delegation of powers from PSC or LGSC;
 - (c) salary drawn;
 - (d) 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; that applicant has not applied for retirement or pre-retirement leave.

Note: Letter of Appointment is also acceptable for membership application only.

Please note that the letter is valid for 4 weeks and is applicable for Class A & B shares.

5. Original & photocopy of Bank Name and Account Number.
6. Bank statement showing name and address for the member and RSS beneficiary (*if different*) / Utility Bill (CEB or CWA or Mauritius Telecom) - not more than 3 months old. (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) (KYC record). *E-bills are acceptable.*

B. Other information

1. *No share shall be issued or transferred to a person who is over the approved maximum retirement age of 65 years unless he is already an Associate or a widow / widower of a deceased Associate entitled for Class C shares.*
2. Applicant should buy **three shares** costing **Rs330**.
3. Shares are sold from **8.45 a.m.** to **3.15 p.m.**
- 4(a). **Class A shares** will be issued to:
 - (i) Persons holding a permanent and pensionable post in the Civil Service;
 - (ii) Trainees or Students enlisted with a view to be considered for appointment on the permanent and pensionable establishment;
 - (iii) Associates from the Civil Service who have retired.
- 4(b). **Class B shares** will be issued to persons holding a permanent and pensionable post in an institution approved by the Board.
- 4(c). **Class C shares** will be issued to the lawful spouse of deceased Class A or Class B shareholders provided the spouse is drawing a pension from an institution approved by the Board *viz* Civil Service Family Protection Scheme Board and Statutory Bodies Family Protection Fund.
5. Applicants are requested to join the **Retirement Savings Scheme** and monthly contribution to the Scheme should be a minimum of **Rs100**.
- 5.1 A person can also take loan on RSS by pledging his / her accrued RSS contribution. Please refer to the **Mutual Aid Brochure on Retirement Savings Scheme** for additional information and **note that contribution to the RSS would be deducted directly from salary of applicants.**
6. A digital photo of the new member will be captured at the time of membership application.
7. When a person resigns from the public sector, he/she is no longer entitled to be a shareholder of the Association.

- N.B. :**
1. **Personal cheques are not accepted.**
 2. **An applicant should apply for membership personally.**