

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	$0 \leq 10$	25
2	$> 10 \leq 20$	15
3	$> 20 \leq 30$	10
4	$> 30 \leq 40$	5
5	> 40	0

2. 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.
3. Should a client retire before the approved retirement age, proof of retirement should be submitted.
4. 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.
5. 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.
6. 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.

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 be submitted to the KYC 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 17I(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

RSS NO. :

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Risk Category of Customer : Low Medium High *(please tick)*

Reason for Risk Category:

IS CUSTOMER A PEP? (please tick)	YES <input type="checkbox"/>	NO <input type="checkbox"/>	IS CUSTOMER A 'HNWI'? (please tick)	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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PEP / 'HNWI' Transaction authorized by (Senior Management)

Name : _____ **Signature:** _____ **Date:** _____

UNSC check for Applicant (please tick)	UNSC check for Beneficiary (please tick)
<input type="checkbox"/> POSITIVE <input type="checkbox"/> NEGATIVE <input type="checkbox"/> FALSE POSITIVE	<input type="checkbox"/> POSITIVE <input type="checkbox"/> NEGATIVE <input type="checkbox"/> FALSE POSITIVE

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

REVIEWED BY SOO / MANAGER		Date	
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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. Original of recent payslip. Downloaded payslip will only be accepted with official seal, name, signature, date and post of signing officer.
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:
 - (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;
 - (e) that applicant has not applied for retirement or pre-retirement leave.

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).

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.**