

Bank A/c No.:

dependent children)?

Yes

No

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 2441

BRN: C100000/1	Email: m.c.s.mutualaid@intnet.mu Web site:www.mcsmutualaid.com					
PENSIONE	R PERSONAL LOAN (PPL) APPLICATION FORM PPL/30.04.25					
1.0 Office Us						
Loan Type: Renewal	New Rate of Interest% p.a Loan offset : Yes No					
CIF:	LOAN NO.					
Loan Amount: Rs	previous loan in case of renewal Maker (Name):Post: Signature:Date:					
Checker (Name):	ost: Signature: Date:					
1.1 Loan Amount Eligible R	s: Client informed by phone when loan amount is different: Yes No					
Refund Period (months):	Maker (Name): Post: Signature: Date: //					
	Post: Signature: Date:/					
	sociation reserves the right to contact the Ministry/Department/Accountant General/SICOM Ltd for verification of the original					
	at the employer be allowed to be communicated the particulars of the loan whenever required.					
	omer Service, M.C.S. Mutual Aid Association Ltd will send statements via email, unless otherwise instructed.					
-	0 TO 3.0 TO BE FILLED IN BY APPLICANT (IN BLOCK LETTERS)					
	· · · · · · · · · · · · · · · · · · ·					
Surname (Mr/Mrs/Miss):	Surname at Birth:					
First Name	Email :					
N.I.C. No.						
Place of Birth :	Marital Status (Please tick): Single Married Divorced (evidence to be attached)					
Pension paid by						
Ex-Dept / Ex-Ministry						
Tel. No. (Office)						
Tel. 140. (Tionic)						
Loan Amount Rs						
Purpose of Loan: W	edding House renovation Medical expenses Travelling abroad					
Exam fees Purc	chase of asset (Please specify) Others (please specify).					
Bank Name	Bank Branch					

Are you a Politically Exposed Person (PEP) or Family member of a PEP or close associate of PEP? I, the undersigned, hereby apply for a loan of Rupees (MCSMAA Ltd) in accordance with Articles 1 to 6 of the By-Laws of the Association and Article 7.1.1 of the Constitution of the

Did you derive net income exceeding Rs15m during any financial year or own assets above Rs50m (including assets owned by spouse and

MCSMAA Ltd and hereby, consequently authorise the deduction of the monthly loan abatement from my pension. I hereby authorize the MCSMAA Ltd to make necessary enquiry from the Mauritius Credit Information Bureau (MCIB) regarding any loan facilities previously granted to me by any financial institution in Mauritius and to provide the MCIB with relevant information on the present loan facilities. I have been informed by the MCSMAA Ltd of the functions of the MCIB. I also authorize the MCSMAA Ltd to submit my 'Know Your Customer' (KYC) records to the KYC Registry of the Bank of Mauritius. I am fully aware of the provisions applicable under the Data Protection Act. I consent that you use, update and process the data and keep the details given to you in a database. The purpose of data collection is to process and monitor the loan. It is mandatory to provide data, else MCSMAA Ltd will not process the loan. Once the application has been processed, all data will be destroyed as per legal requirements. I agree to the MCSMAA Ltd sending me an SMS/Text Messages regarding my loan account on my above mobile phone number. I solemnly affirm that the above mobile number submitted by me to the MCSMAA Ltd is duly registered under my name with my mobile service provider. I undertake to compensate MCSMAA Ltd in the event it becomes liable to any third party as a result of this number being false or otherwise inexact. I undertake to inform immediately in writing the MCS Mutual Aid Association Ltd in case of any change in the personal data provided above. I agree to receive statement of loans at regular intervals from the MCS Mutual Aid Assn. Ltd by the email given above. 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 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

2.1 REQUEST FOR OFFSET OF EXISTING LOANS / ARREARS

I authorise the M.C.S. Mutual Aid Association Ltd to offset my existing loans/arrears with Mutual Aid and other institutions (as per below) from the loan applied with the Association.

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

I 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							
	AF	RREARS			CIF	AMOU	NT RS	
As a	As applicant							
As guarantor of Mr/Mrs/Miss:								
TOTAL								

2.3 EMAILING OF STATEMENTS OF ACCOUNT (BORROWER)

Declaration:

Landslides

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 <u>all</u> 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.

2.4 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 pension contribution** or any amount which is subsequently claimed by 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 and agree for no loan rescheduling later.

2.5 DECLARATION FOR ADDITIONAL INCOME (IF APPLICABLE)

8

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									ber)				
		DETAILS OF ADDITIONAL INCOME							MEN	ABER	(Rs)	SPOUSE (Rs) TOTAL (Rs)	
1		Rental Income											
2		Income from sale of v	egetabl	es									
3		Income from sale of s			`	1 2/							
4		Income from other job like part-time gardening/driving/sale of garments, private tuition/others(to specify)							of				
5		Old aged /Other pensi	ion										
6		Travelling allowances	s / grant	and	othe	r income							
7		Interest receivable on	fixed de	epos	its/Sa	avings/Bond	s						
		Total addi	tional i	ncon	1е ре	er month							
I/We	he	reby declare that the at	ove inf	orma	tion	is true and c	orrect.	·	<u> </u>		<u> </u>		
		of Spouse:											
Name	eu	a spouse:	•••••	•••••	• • • • • •		•••••	•••••	• • • • • • •	•••••	•••••	• • • •	··············
NIC 1	No	o. of Spouse :											
Tel N	lo.	Mobile of Spouse :			••••			Е	Email	of Spor	use :	••••	
Signa	atu	re of spouse:					Dat	e :				. Si	ignature of Applicant :
2.6		CLIMATE RELATE	D AND I	ENV	RON	NMENTAL A	SSESS	MENT	S				
1. Is	yo	ur income source depende	ent on cli	mate-	sensi	itive sector(s)	?	Yes		No]		
If	yes	s, please select the relevan	nt sector(s	s):	[Agricultur	re			Energy		Γ	Water Supply Forestry
	Transportation								Tourism		L	others (please specify).	
2. Is t	2. Is the asset to be purchased vulnerable to physical climate risks based on its usage? Yes No												
	3. Has your property been affected by any of the following climate-related events in the past 5 years ? Yes No (<i>Please tick all that apply</i>) If yes, please specify:												
1		Flooding during heavy	/ rains	5		Strong cyclo	Strong cyclone impacts						Soil erosion
2	一	Flash floods		6	П	Rise in sea level (for coastal areas))	10	İΤ	Other (please specify):	
3	Т	Coastal flooding/high	waves	7		River overflow					<u> </u>		

Water accumulation due to poor drainage

3.0	PAR	T 3.0 – CON	NTRACT: T	O BE FIL	LED IN	AND SIGNED I	BY APPI	LICANT		
	ACI	KNOWLEDO	GEMENT: U	INDERTA	KING T	O REFUND BY	INSTA	LMENT	S	
I	acknowledge	having	received	from	the	Association	the as loa	sum n, subject	of t to the	Rupees
of m	y membership of	the Association	ion and its ru	les and By-				, ,		
deduce being table of later t	tion from my salary accepted by the Ma of the Association at han the 28th of each est each time the As	, fees, allowance nuritius Civil See and shall represen month. The As sociation's base	es and retiremer rvice Mutual Ai tt an instalment ssociation shall lending rate (nt benefits action of the princip have the rig	cruing to n n Ltd.; eac oal amount tht, in its s red or the	Rs ne without prejudice h such instalment sl and of interest rate a ole discretion and v margin over the Ml	to the refundable calculus to the calculus to	nd being mealated as p Such instalition notice, ted.	nade other er the rement sha to chang	erwise and on eimbursement all be paid not ge the rate of
Mutua of the reserv	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. I undertake to pay all charges in connection with the loan including the Mutual Solidarity Contribution, prior to granting of the loan. 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. 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.									including the entire balance Association
						g to the Association of the loan contract			, prior t	o leaving the
pensi	on, the matter wil	1 be treated <u>as</u>	a case of def	rauding the	Associati	on has failed and a on of its property. tion Department	I underst	and that tl		
respo						r Information" (Rother Information				
						ons in this loan o also approve the				re that the
app the		l for the si				riting in the in princi				
App	licant's Signat	ure					Dat	e/	[/]	./
				OFFICI	E LISE					

CHECKLIST OF DOCUMENTS 4.0

SN	The following documents should be submitted:	CS (√/X)	QC (✓/X)
1	Original & Photocopy of applicant's National Identity Card and Birth Certificate		
1	(KYC record). Online Birth Certificate is acceptable.		
2	Applicant's recent pension slip. E-pension slip is acceptable.		
3	Original & Photocopy of bank document showing bank account number and name of applicant (if		
	changed).		
	Original & Photocopy of bank statement showing name and address / Utility Bill (CEB or CWA or		
4	Mauritius Telecom) - not more than 3 months old of applicant (If utility bill is not in name of		
4	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). E-bills are acceptable.		
5	Letter of undertaking (where applicable).		
6	Letter stating purpose of loan for any loan as from Rs1.5m.		
7	Documentary evidence for (i) home loan purpose; or (ii) application of any loan as from Rs3M.		
8	Letter for check-off to SICOM Ltd (applicable for parastatal bodies)		
	SIGNATURE	•	

PPL / 30.04.25 OFFICE USE

ADDITIONAL UNDERTAKING FOR THE FOLLOWING DEPARTMENTS

	SN	NAME OF DEPARTMENT	SN	NAME OF DEPARTMENT
I	1	SWAN PENSION LTD. (Pension paid to ex-employees of Air Mauritius Ltd)	2	Parastatal Bodies (Pension paid by SICOM Ltd)

5.0 LOAN APPLICATION PROCESSING

5.1 ACKNOWLEDGEMENT / 'PEP'/'HNWI'/ UNSC VERIFICATION	5.4 QUALITY ASSURANCE (QA) CHECK /	5.6 LOAN PAY OFF / INPUT / AUTHORISATION
1. For Applicant	ELIGIBILITY TEST	MSC not charged on previous loan Rs
Is customer a (i) 'PEP' (ii) 'HNWI'	Passed Failed	TOD Balance: (HACCBAL) Rs
Applicant 'PEP': YES: NO	Payment mode:	HPAYOFF:
Applicant 'HNWI': YES NO		Loan TypeRs
2. UNSC check for Applicant (please tick)	Cheque : L EFT : L	Loan TypeRs
☐ POSITIVE ☐ NEGATIVE ☐ FALSE POSITIVE	Performed by:	Loan TypeRs
3. Risk Category of Customer (please tick): Low Medium High	Post:	Other deductions :Rs.
Reason for risk category:	Signature:	Loan input by: Loan No. (HOAACLA):
Name: Post:	Date:/	Name: Post:
Signature:Date:/		Signature:Date:/
'PEP'/'HNWI'/ HIGH RISK Transaction	5.5 LOAN APPLICATION	
authorized by Senior Management (Please delete as appropriate)	REVIEWED BY LOAN COMMITTEE MEMBERS	<u>Loan authorized by</u> :
	1. Name:	Name: Post:
Signature:Date://	4	Signature:Date:/
5.2 MCIB VERIFICATION Ref No:	Post:	SignatureDate/
	Signature:	5.7 LOAN REVIEWED BY:
Maker (Name): Post:		1. Senior Operations Officer (SOO)
Signature: Date:/	Date:/	Name:
5.3 EDITING OF DATA:	2. Name :	
Name: Department:	Post:	Signature: Date: ///
Bank details : Status :	1 050	2. Manager (Loans & Deposits)
Telephone No.: Email:	Signature:	Name :
Address: Others:	Date://	Signature: Date:/
Maker (Name):Post:	Duce	
Signature: Date://		
Checker (Name):Post:		
Signature:Date:/		
5.8 CLIMATE RELATED AND ENVIRONMENT	TAL ASSESSMENTS	
Climate Risk Score : 1 2	☐ 3	
Climate Risk Rating: Low Med	ium High V	ery High
Maker (Name):Signat	ure: Post.	Date:/
Checker (Name):	ure: Post.	Date:/
Name (SOO):		
Approval of Senior Management in case of very high risk: N	Jame	Post :
Signature: Date		
Date Date		

DBM/KS/SB / 21.02.25