

THE MAURITIUS CIVIL SERVICE MUTUAL AID ASSOCIATION LTD.

Business Registration Number: C10000071

REFUND OF FIXED DEPOSIT (FD) BEFORE MATURITY

RBM+Computation / 13.08.25

NAME OF FD HOLDER : TEL NO.

NIC NO.: FAX NO.

FD NO. : FD DATE :

FD AMOUNT : Rs..... BANK NAME:

TO CREDIT BANK ACCOUNT NO. :

1.0 – FULL REFUND

Please kindly refund the sum of Rupees

(Rs.....) by or **within one month**
from the date of my request.

2.0 – PART REFUND

Please kindly refund the sum of Rupees

.....(Rs.....) from the abovementioned

FD by or **within one month** from the date of the

request. The remaining amount will be subject to the original terms and conditions at date of application. A maximum of four part refunds will be allowed per fixed deposit.

CAUSE OF REFUND

- | | |
|---|---|
| <input type="checkbox"/> Purchase of assets (house, land, vehicles, etc.) | <input type="checkbox"/> To invest in stock market. |
| <input type="checkbox"/> To finance further studies / own or ward. | <input type="checkbox"/> To open a foreign currency account. |
| <input type="checkbox"/> To reinvest with other financial institutions. | <input type="checkbox"/> Other reasons, <i>please specify</i> |

SPECIAL CONDITIONS:

The MCS Mutual Aid Association Ltd may consider a **total or part refund/s (maximum 4) at short notice before the date of maturity** and without any charge, provided the applicant gives one month notice. Failing such notice, one month interest will be charged by the Association. Furthermore, the interest already paid or accrued on the total amount will be recomputed on the basis of the rate applicable for the shorter term for which the amount has in effect been deposited. Please note that 1% processing fee will be charged as from 2nd part refund and other consequent refund. No refund will be effected in the absence of the original Fixed Deposit certificate.

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.

SIGNATURE :

DATE :/...../.....

3.0 OFFICE USE

CERTIFICATE ANNEXED: ☐ YES ☐ NO PENALTY : ☐ YES ☐ NO

EXPECTED DATE OF REFUND :/...../.....

	NAME	POST	SIGNATURE	DATE
RECEIVED BY				

DETAILS	First Applicant		Second Applicant		NAME	POST	SIGNATURE	DATE
	YES	NO	YES	NO				
IS CUSTOMER A PEP?								
IS CUSTOMER A 'HNWI'?								
MAKER								
CHECKER								
PEP / 'HNWI' Transactions authorized by (Senior Management)								

REFUND OF FIXED DEPOSIT BEFORE MATURITY (COMPUTATION)

FD NO. :

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DEPOSIT AMOUNT (MUR) :DATE OF DEPOSIT :/...../.....

REFUND AMOUNT REQUESTED (MUR) :

INITIAL PERIOD :MONTHS INITIAL RATE :% p.a

ACTUAL PERIOD LENT :MONTHS ACTUAL RATE APPLICABLE :% p.a

INTEREST ADJUSTMENT :% p.a

PENALTY (Please tick as appropriate): ☐ YES ☐ NO

SN		NAME	POST	SIGNATURE	DATE
1	MAKER				
2	CHECKER				
3	FD CLOSED BY (MAKER):				
4	AUTHORISED BY (CHECKER)				
5	REVIEWED BY				
6	EXAMINED BY				
7	APPROVED BY				