



THE MAURITIUS CIVIL SERVICE MUTUAL AID ASSOCIATION LTD

FPD / 07.08.26

SUPER FLEXI No.:

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☐ PUBLIC☐ MEMBER

SUPER FLEXI DEPOSIT APPLICATION FORM

1.0 Surname (Mr / Mrs / Miss):

First Name :

Surname at Birth (if applicable): Place of Birth :

Marital Status (Please tick):

☐ Single☐ Married☐ Divorced☐ Widow☐ WidowerNID No. :

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Pay Site Code:

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

Occupation : Employer

CATEGORY : ☐ Public ☐ Private ☐ Self Employed ☐ Others (please specify):

Monthly Salary Rs: Source of Funds: (Proof to be annexed if any)

Source of Wealth : (applicable for high profile customer).

Address :

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

Email :

Bank : Branch

Bank Account No.:

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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.

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.

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

I agree to join the Super Flexi Deposit Scheme (SFDS) subject to the rules and regulations of the Association.

1.1 **MODE OF CONTRIBUTION**

I wish to make

1. A Lump sum contribution of Rs..... (Card Payment / Office Cheque/bank transfer). [To fill payment form]
2. A monthly contribution of Rs..... I authorize a monthly deduction of Rs from my salary / from my bank account through standing order as from
3. Changes in my monthly contribution from Rs..... to Rs..... Effective date :
4. To credit interest from Fixed Deposit (s) (Deposit Number) to the SFDS.Effective date :

2.0 **SURVEY : Where did you hear about the Mutual Aid Association?**From: ☐ Existing member(s) ☐ Colleague(s) ☐ Social media ☐ Others (Please specify:.....)2.1 **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	☐ Flooding during heavy rains	5	☐ Strong cyclone impacts	9	☐ Soil erosion
2	☐ Flash floods	6	☐ Rise in sea level (for coastal areas)	10	☐ Other (please specify):
3	☐ Coastal flooding/high waves	7	☐ River overflow		
4	☐ Landslides	8	☐ Water accumulation due to poor drainage		

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

3.0 **CONDITIONS**

1. Rate of interest – **4.0% p.a**
2. Minimum balance to earn interest Rs500
3. Annual Effective Rate (AER) – 4.20% minimum and 5.70 maximum.
4. Minimum period: 3 months. Maximum period: 4 years
5. Interest will be credited on a half yearly basis in the SFDS.

4.0 **DATA PROTECTION ACT**

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

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 / 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:**

Mode of payment :

- (i) **Terms and Conditions apply for payment above Rs75,000 by Debit or Credit Card and Cash**
- (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 from approved institution**
- (v) **Bank Transfer (Please insert, "Super Flexi Deposit number and name of applicant" as details)**
 - Bank A/c - SBI - 156 003 558 101
 - SBM - 610 301 0000 2233
 - MCB- 010 704 647

6.0 OFFICE USEORIGINAL AND PHOTOCOPY OF DOCUMENTS REQUIRED TO JOIN THE SUPER FLEXI DEPOSIT : *Please tick as appropriate*

1. National Identity Card and **Birth Certificate** of applicant). *Online Birth Certificate is acceptable.* - - ☐
2. Bank document showing bank name, bank account and name of applicant. - - - - ☐
3. Bank statement / Utility Bill (CEB or CWA or Mauritius Telecom) - not more than 3 months showing name - and address of applicant. (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). *E-bills are acceptable* ☐
4. Recent payslip (where applicable). Downloaded payslip will only be accepted with official seal, name, signature and post of signing officer . *E-payslip is acceptable.* ☐

ApplicantUNSC 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 ☐

Reason for risk category

CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENT - Climate Risk Score : ☐ 1 ☐ 2 ☐ 3- Climate Risk Rating : ☐ Low ☐ Medium ☐ High

Reason for high risk :.....

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

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

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

**PEP / HNWI / CLIMATE RELATED AND ENVIRONMENTAL ASSESSMENT / HIGH RISK APPLICANT(S)
TRANSACTION AUTHORIZED BY SENIOR MANAGEMENT**

Name:..... Post:..... Signature:..... Date:.....

EDITING OF DATA	Name: ☐	Address: ☐	Bank details: ☐	Email: ☐	Tel. / Mobile No.: ☐	Status: ☐
MAKER	Name :		Post :		Signature:	Date:
CHECKER	Name :		Post :		Signature:	Date:

		NAME	POST	SIGNATURE	DATE
RECEIVED BY	MAKER				
	CHECKER				
INPUT / AUTHORISED BY	MAKER				
	CHECKER				
	EXAMINER				
REMARKS					

REVIEWED BY SOO	NAME	SIGNATURE	DATE

APPROVED BY MANAGER (LOANS & DEPOSITS)	NAME	SIGNATURE	DATE