

> Who can become a member?

Public Sector Employees (viz Civil Service; Local Government; Parastatal Bodies and State Owned Enterprises).

> How to become a member?

Purchase of 3 shares for Rs330.

> Main documents to be produced:

1. National Identity Card and Birth Certificate of Applicant.
2. Letter from Ministry / Department certifying appointment on PPE / on probation / trainees.

> Membership Form may be obtained from:

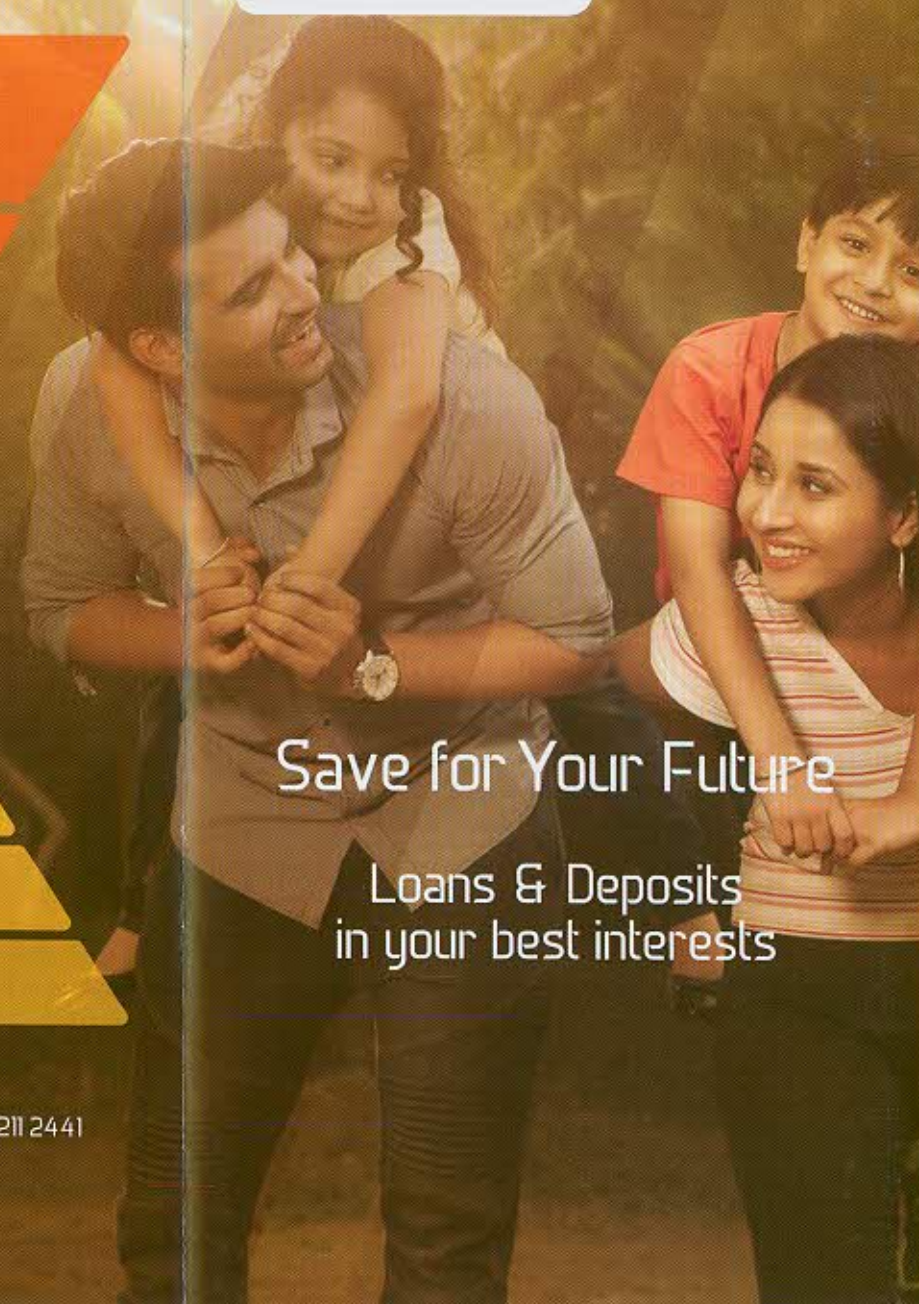
Association's Website (www.mcsmutualaid.com) or collected from the Office of the Association; for further information phone on the following numbers:
5 771-76 84 • 5 771-76 98 • 5 771-77 29



125^{YR}
Anniversary

Information Sheet

- Founded in 1893.
- An Association of Public Sector Employees.
- Financially supporting over 100,000 members.
- Holder of a deposit taking licence from the Bank of Mauritius.



Save for Your Future

Loans & Deposits
in your best interests

5, Guy Rozemont Square, Port Louis,
Tel. No. 213 6060, Hotline. 212 4000, Fax No. 211 2441
Email : m.c.s.mutualaid@intnet.mu,
Web site: www.mcsmutualaid.com

OUR VISION

We are committed to be your best financial partner

PROMOTING A SAVINGS CULTURE

1. Mutual Aid Fixed Deposit* (Open to Members & Public)



- Always offering attractive rates of interest.
- Deposit period ranges from 12 months to 120 months.
- Interests payable monthly, quarterly, half yearly, yearly or at maturity.
- Flexible early encashment.
- Higher interest rates for pensioners
- AER: Lowest: 1.87% - Highest 4.70%

Invest for your safe tomorrow

2. Flexi Deposit* (Open to Members & Public)



- Realise your dreams for future projects such as wedding, housing, car, education, travel, etc.
- Contribute monthly for a period of 5, 10, 15 or 20 years with attractive rates of interest.
- Flexible early encashment.
- AER: Lowest: 3.10% - Highest 4.60%

Realise your dreams for future projects

3. Retirement Savings Scheme* (Open to Members & Public)



- Enjoy a 2% interest rate above the average savings rate plus an annual bonus.
- Contribute a minimum of Rs100 monthly.
- Early encashment possible.
- AER: 4.00%

Save as you earn and enjoy a happy retirement

For more details on Deposits, please call on 213-0300

*Disclaimer: Terms & conditions apply.

LOANS

1. Home Loan* (Open to Members)

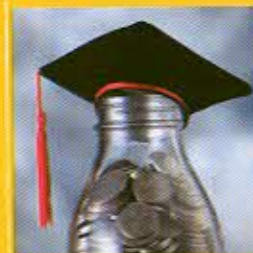


- For construction / purchase of residential property.
- Payable over a maximum period of 35 years.
- Interest rate: 4.6% to 5.40% p.a.
- A moratorium of 2 years is available.
- Minimum Nominal Rate: 4.60% p.a.
- APR as from 4.64%

Have your own house

For more details on Home Loans, please call on 213-6073

2. Educational Loan* (Open to Members)



- Interest rate as from 4.95% p.a.
- For local & overseas tertiary studies for self and wards
- Minimum Nominal Rate: 4.95% p.a.
- APR as from 5.05%

Paving the way for a successful career

3. Personal Loan* (Open to Members)



- An all-purpose loan.
- Interest Rate: 8.55% p.a.
- Repayment period: up to 216 months.
- Minimum Nominal Rate: 8.55% p.a.
- APR as from 8.66%

When money is the problem, we are the solution

*Disclaimer: Terms & conditions apply.

LOANS

4. Mutual Aid Quick Loan* (Open to Members)



- Speedy disbursement.
- Interest Rate : 10.80% p.a.
- Repayment period: up to 192 months.
- No personal guarantor or collateral subject to risk profiling.
- Minimum Nominal Rate: 10.80% p.a.
- APR as from 10.97%

Immediate solution for your pressing needs

5. Fixed Charge Loan* (Open to Members)



- Loan is available against fixed charge.
- Interest rate: 7.0% p.a.
- Repayment period: up to 35 years.
- Minimum Nominal Rate: 7.00% p.a.
- APR as from 7.06%

Invest by borrowing wisely

6. Other Services



- SMS service to query account balance.
- For other products, please refer to the website.

For more details on our loans, please call any of the numbers below:

• 5 771-76 84 • 5 771-76 98 • 5 771-77 29

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