



THE SINGAPORE TEACHERS' CO-OPERATIVE SOCIETY LTD

150 CHANGI ROAD #02-06
GUTHRIE BUILDING, SINGAPORE 419973
Tel: 6440 4393 | Fax: 6440 3382

Website: www.teachersco-op.org.sg

Email: cs@teachersco-op.org.sg

All fields with * are required unless specified | Please tick (☐) whichever is applicable

APPLICATION FOR FAMILY MEMBERSHIP

SECTION 1 - PERSONAL PARTICULARS

*FULL NAME (As in NRIC)										*GENDER													
Dr / Mr / Mrs / Mdm / Ms										<input type="checkbox"/> Male <input type="checkbox"/> Female													
*NRIC / FIN NO. (Please include prefix S, T, F or G)						*NATIONALITY		RACE		*MARITAL STATUS													
<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td></tr></table>														-		<input type="checkbox"/> Singapore Citizen <input type="checkbox"/> PR							
								-															
*EMAIL ADDRESS						*MOBILE NO.		HOME PHONE NO.		*DATE OF BIRTH (dd/mm/yyyy)													
										<table border="1"><tr><td></td><td></td><td>/</td><td></td><td></td><td>/</td><td></td><td></td><td></td><td></td></tr></table>						/			/				
		/			/																		
*RESIDENTIAL ADDRESS (As in NRIC)																							

SECTION 2 – EMPLOYMENT DETAILS

*NAME OF EMPLOYER													
*DESIGNATION								*EMPLOYMENT STATUS		<input type="checkbox"/> Perm <input type="checkbox"/> Temp <input type="checkbox"/> Contract			

SECTION 3 – OBLIGATORY DUES | MONTHLY SAVINGS CONTRIBUTION | T&C AGREEMENTS

*OBLIGATORY DUES	a) Entrance Fee: \$10.00 (One-time deduction)
*COMPULSORY MONTHLY CONTRIBUTION	b) General Savings of \$_____ per month. (Minimum \$20.00, Maximum \$1,000.00)
*OPTIONAL MONTHLY CONTRIBUTION	c) Bonus Savings of \$_____ per month. (Minimum \$20.00, Maximum \$500.00)

I hereby agree that:

- I have read and understood the Terms and Conditions on membership, as printed on the reverse, and do agree to be bound by them and by such amendments as may from time to time be made to them.
- I also agree to abide by the Rules and Regulations formulated by the Committee of Management.
- I authorise my Head of Department/ Accountant-General's Department, Ministry of Finance to deduct all my dues and credit them to the Society OR I authorise that the above deductions be made through my GIRO account.

I hereby enclose the following documents for the processing of my application:

- A copy of my NRIC (front & back);
- A copy of my latest payslip;
- A copy of the completed Individual Tax Residency Self-Certification Form; and
- A copy of Declaration of Nominee, if applicable. (Optional)

*APPLICANT'S SIGNATURE							*DATE OF APPLICATION (dd/mm/yyyy)				
				/			/				

SECTION 4 - PROPOSER PARTICULARS (Proposer must be Ordinary Members of the Society)

*NAME OF PROPOSER (As in NRIC)	SCHOOL / INSTITUTION	*NRIC OF PROPOSER (Last 4 characters)		*SIGNATURE					
		<table border="1"><tr><td></td><td></td><td></td><td>-</td></tr></table>					-		
			-						
*PROPOSER'S RELATIONSHIP TO THE APPLICANT									

FOR OFFICIAL USE ONLY

Approved / Rejected	Admission No.:
Signature of Chairman:	Date:

TERMS AND CONDITIONS

Qualification for membership

1. Family membership shall be open to the spouse and legal child/children of an Ordinary Member. The individual must be 16 years of age or above.

Application for membership

2. Application for membership shall be submitted on a form prescribed by the Committee of Management. Every application for membership shall be proposed by one Ordinary member.

Obligatory Dues

3. The following dues shall be payable by members:-
 - a) An Entrance fee of \$10.00
 - b) A minimum sum of \$20.00 per month to a Savings account.
4. All members shall agree to pay all their dues to the Society by normal deductions from their salaries through their employers who shall place such sums so deducted to the credit of the Society OR authorise such deductions from their bank accounts
5. Any member who has retired/resigned from his employment or have no direct debit of salaries through their employers, shall pay his dues directly to the Society via GIRO.

Election to membership

6. The Committee of Management shall have power to approve or reject any application without assigning any reason thereof provided that an applicant so rejected may appeal in writing to a general meeting of the Society.
7. For the admission to membership by a general meeting a majority of two thirds of those present and voting shall be necessary.
8. The election or rejection of any application shall be notified to such applicant without delay.

Member not to exercise rights until due payment made

9. Every member who has been elected to the membership of the Society shall, on payment of all obligatory dues, be deemed to have acquired all the rights, duties and liabilities of a member of the Society as laid down in the By-laws.

Supply of By-laws

10. A copy of the Society's By-law is available for viewing or download at www.teachersco-op.org.sg

Statement of Account

11. Statement of Account shall be sent to every member at least once a year.

Nominee

12. Every member may, in writing, nominate in the presence of at least two witnesses (need not be a member of the Society), one person to who sums due to him shall be paid on his death.

Change of Address of member

13. Every member shall keep the Honorary Secretary informed of any change in his address. All notices posted or sent to his last known address shall be deemed to be duly served.

Rights of member

14. **Family Members** and **Associate Members** shall have the right to save and borrow from the Society. Such members shall, however not be shareholders. As such, they **shall not have the right to vote at the AGM** nor shall they be entitled to benefits from the Common Good Fund.
15. Any member who intends to resign from his membership of the Society shall notify by giving 3 months' notice of his intention in writing to the Society. The Society may accept a shorter notice of resignation at its discretion.

Liabilities of member

16. The liability of a member, present or past, of the Society shall not exceed the nominal value of the shares held or subscribed by him and the nominal value of any bonus certificates or bonus shares held by him. The liability of a past member for the debts of the Society as they existed on the date on which he ceased to be a member shall not continue for a period of more than two years reckoned from that date.

Cessation of membership

17. Membership shall cease by: -
 - (a) resignation subject to By-law 4.13 and 4.16.1;
 - (b) insanity;
 - (c) expulsion subject to By-law 4.15;
 - (d) conviction of an offence punishable with imprisonment;
 - (e) bankruptcy;
 - (f) termination of employment;
 - (g) permanent removal of residence beyond Singapore; or
 - (h) death.
18. Any member who is not liable to the Society may resign from the Society on giving 3 months' notice of resignation in writing. The Committee of Management may accept a shorter notice of resignation at its discretion. The effective date of membership by resignation shall in any case be upon the expiry of the 3 months' notice or such shorter notice approved in writing by the Committee, as the case may be. During the period of notice such members shall not be eligible to vote or to incur fresh liabilities with the Society.
19. If any member contravenes any provisions of the Act, the Rules of these By-laws or acts in any way detrimental to the interests of the Society, he may be expelled by the Committee of Management provided that he is given a reasonable opportunity to show cause as to why he should not be expelled. An expelled member may, however, appeal in writing to the next general meeting, which may reverse the decision of the Committee of Management if not less than two-thirds of the members present and voting so decide.

Retirement, Resignation from Service

20. Any member who retires or resigns from his employment shall seek the Committee's approval for continuation of membership with the Society. A resigned member shall be accorded the status of an Associate Member.
21. Notwithstanding his rights of membership, a retired member is eligible to take a loan or stand as surety on the security of his savings with the Society.
22. The Committee shall have the power to cease the membership of such a member if he becomes delinquent in the payment of his dues for a period of two consecutive months.
23. Such a member may write to the Committee requesting suspension of the payment of his dues for a period of time stating his reasons for such suspension.
24. The Committee reserves the right to accept or to reject such a request. The decision of the Committee shall be final.

Personal Data Protection Act

25. By providing the information set out in this agreement, I agree and consent to The Singapore Teachers' Co-operative Society Ltd (STCS) as well as their respective duly authorised representatives and agents (collectively, "Representatives") collecting, using, disclosing and sharing amongst themselves from time to time my personal data provided above as well as in the records of STCS (if any), and disclosing such personal data to STCS's duly authorised service providers and/or relevant third parties for purposes reasonably required by STCS and/or its Representatives (as the case may be) to provide me with the products and/or services that I am requesting for. Such purposes are set out in the Data Protection Policy, which is available at <http://www.teachersco-op.org.sg> or on request, and which I confirm I have read and understood.



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Individual Tax Residency Self-Certification Form

Name: _____ Date of Birth: _____

Address: _____

NRIC No. / Tax Identification Numbers: _____

Country(ies)/Jurisdiction(s) of Residence for Tax Purposes: _____

(Please attached a photocopy of NRIC/Employment Pass/Work Permit, Passport, Tax Residence Certificate)

Declarations and Signature*

I acknowledge and understand that the information contained in this form is collected and may be kept by **The Singapore Teachers' Co-operative Society Ltd (STCS)** for the purpose of automatic exchange of financial account information; and the information regarding the Account Holder and any Reportable Account(s) may be reported to the Inland Revenue Authority of Singapore and exchange with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to the international tax compliance agreements to exchange financial account information under the Income Tax Act.

I certify that I am the Account Holder / I am authorized to sign for the account holder[^] of all the account(s) to which this form relates.

I undertake to advise STCS of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide STCS with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

Signature: * _____

Name: * _____

Date: * _____

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

Capacity: * _____

[^] *Delete where not applicable.*

1. N.B. : All new applicants for membership are required to fill in this form with effect from 2 January 2017.