



THE SINGAPORE TEACHERS' CO-OPERATIVE SOCIETY LIMITED
150 CHANGI ROAD #02-06 GUTHRIE BUILDING, SINGAPORE 419973
TEL: 6440 4393 FAX: 6440 3382
EMAIL: cs@teachersco-op.org.sg WEBSITE: www.teachersco-op.org.sg

Please paste a
recent passport
size photograph

APPLICATION FOR ORDINARY MEMBERSHIP

(REGISTERED: 20TH MAY 1932)

Applicant's NRIC No: _____ Nationality: Singapore Citizen / Permanent Resident

Name: Dr/Mr/Mrs/Mdm/Ms: _____
(as in NRIC)

Date of Birth: ____/____/____ Gender: M / F Marital Status: _____ Race: _____

Institution/School: _____ CPO Code: _____

Highest Academic Qualification: _____ Employment Status: Perm/Temp/Contract

Grade: GEOI/II, SEOI/II, etc (Pls specify) _____ Designation: _____

Home Address: _____ Singapore ()

Home Telephone: _____ Office Telephone: _____

Mobile: _____ Email: _____

Date Joined Service: _____ Present Gross Salary: \$ _____ **(Please submit latest pay-slip)**

(A) i) I have read and understood the Society's By-Laws 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.

ii) I also agree to abide by the Rules and Regulations formulated by the Committee of Management.

(B) I declare that I am not a member of another credit co-operative

(C) I authorize my Head of Department/Central Pay Office, Ministry of Finance to deduct all my dues and credit them to the Society OR I authorize that the following deductions be made through my GIRO account.

(D) I agree to the following obligatory deductions as required by the By-laws of the Society:-

- i) Entrance Fee : \$10.00
- ii) Minimum payment of \$20.00 per month, or \$ _____ per month (Max. \$500.00) towards the purchase of 2000 shares at \$1.00 per share. (Multiples of ten shares)
- iii) A subscription of \$1.00 per month towards the Common Good Fund.
- iv) General Savings of \$ _____ per month. (Minimum \$10.00, Maximum \$1000.00)

OPTIONAL

- v) Bonus Savings(1) of \$ _____ per month. (Minimum \$20.00, Maximum \$500.00)
Bonus Savings(2) of \$ _____ per month. (Minimum \$20.00, Maximum \$500.00)

SIGNATURE OF APPLICANT

DATE

* Name of Proposer: _____

* Name of Seconder: _____

NRIC No: _____

NRIC No: _____

Institution/School: _____

Institution/School: _____

Signature: _____

Signature: _____

* Existing Members of the Society

FOR OFFICIAL USE ONLY

Approved / Rejected: _____

ADMISSION NO: _____

CHAIRMAN

DATE

TERMS AND CONDITIONS

Qualification for membership

1. Membership of the Society shall be open to all teaching staff / instructors and related officers in the Education Service and Institutes related to the Ministry of Education, or serving in any other organisation or institution approved by the Committee of Management.

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 member and seconded by another member.

Obligatory Dues

3. The following dues shall be payable by members:-
 - (a) An Entrance fee of \$10.00
 - (b) A minimum monthly instalment of \$20.00 to purchase a maximum of 2000 shares in the Society **by the Ordinary Members.**
 - (c) A subscription of \$1.00 per month by the **Ordinary Members** towards the Common Good Fund.
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 authorize such deductions from their bank accounts
5. Any member who has retired/resigned from his employment shall pay his dues directly to the Society.

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. Every member shall, on admission, be provided with a copy of the By-laws free of charge.

Statement of Account

11. Statement of accounts 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 to be a member of the Society), one person to whom 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. Every **Ordinary Member** shall, unless otherwise disqualified under the Act or the By-laws they have the right to: -
 - (a) exercise one vote irrespective of the number of shares held by him;
 - (b) avail himself of all services of the Society;
 - (c) stand for election to office;
 - (d) be co-opted to hold office in the Society;
 - (e) participate at a general meeting; and
 - (f) enjoy all other rights provided under the By-laws.
15. Any member who intends to resign from his membership of the Society shall notify by giving 12 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 4.11.3 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 12 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 12 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.
22. 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.
23. 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.
24. 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.
25. The Committee reserves the right to accept or to reject such a request. The decision of the Committee shall be final.

THE SINGAPORE TEACHERS' CO-OPERATIVE SOCIETY LTD

Your Personal Data is important to us. The purpose of this policy ("Personal Data Policy") is to inform you of how The Singapore Teachers' Co-operative Society Ltd manages the personal data of its members in accordance with the Singapore Personal Data Protection Act 2012 ("the Act"). Please take a moment to read this Personal Data Policy so that you know and understand the purpose for which we collect, use and disclose your Personal Data.

By your interacting with us, submitting information to us, or through your continuing membership with us, you agree and consent to The Singapore Teachers' Co-operative Society Ltd, its related corporations and affiliates (collectively referred to herein as "Teachers' Co-op", "us", "we" or "our") collecting, using disclosing and sharing amongst themselves your Personal Data, and disclosing such Personal Data to Teachers' Co-op's authorised service providers and relevant third parties in the manner set forth in this Personal Data Policy.

This Personal Data Policy supplements but does not supersede or replace any other consents which you may have previously provided to Teachers' Co-op in respect of your Personal Data nor does it affect any right which Teachers' Co-op may have at law in connection with the collection, use or disclosure of your Personal Data. Teachers' Co-op may from time to time update this Personal Data Policy to ensure that this Personal Data Policy is consistent with our future developments, industry trends and/or any changes in legal or regulatory requirements. Subject to your rights at law, you agree to be bound by the prevailing terms of the Personal Data Policy as updated from time to time on Teachers' Co-op Administrative Policies & Rules and By-Laws of the Society.

For the avoidance of doubt, this Personal Data Policy forms a part of the terms and conditions governing your relationship with us arising from your membership of the Teachers' Co-op ("**Terms and Conditions**") and should be read in conjunction with those Terms and Conditions.

1. Personal Data

1.1 In this Personal Data Policy, "Personal Data" refer to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

Examples of such Personal Data you may provide to us include (depending on the nature of your interaction with us) your name, NRIC, passport or other identification number, telephone number(s), mailing address, email address, photographs, shareholding details, credit status and any other information relating to any individuals which you have provided us in any forms you may have submitted to us, or via other forms of interaction with us.

2. Collection of Personal Data

2.1 Generally, we collect Personal Data in the following ways:

- (a) when you submit forms or applications to us;
- (b) when you submit your resumes and/or CVs to us;
- (c) when you submit queries, requests, complaints or feedbacks to us;
- (d) when your images are captured by us via CCTV cameras while you are within our premises or photographs or videos taken by us or our representatives when you attend events hosted by us;
- (e) when you respond to our request for additional Personal Data;
- (f) when you ask to be included in an email or other mailing list;
- (g) when a recruitment agency refers your resume to us;
- (h) when you respond to our initiatives;
- (i) when you browse our website or other websites; and
- (j) when you submit your Personal Data to us for any other reasons.

2.2 If you provide us with any Personal Data relating to a third party (e.g. information of your dependent, spouse, children and/or parents), by submitting such information to us, you represent to us that you have obtained the consent of that third party to you providing us with their Personal Data for the relevant purposes contained in this Personal Data Policy.

2.3 You should ensure that all Personal Data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to fulfil your requests and/or applications.

3. Purposes for the Collection, Use and Disclosure of Your Personal Data

3.1 **Generally**, Teachers' Co-op collects, uses and discloses your Personal Data for the following purposes:

- (a) verifying your identity;
- (b) responding to your queries, feedback, complaints and requests;
- (c) conducting due diligence and background checks on you as a member;
- (d) facilitating your application as a member including applying for Loans, opening of Term Deposits, General Savings and/or Bonus savings accounts.
- (e) processing payments, saving interests and dividends and settlement of loan and administering and processing benefits, claims, compensation and benefits;
- (f) manpower and logistical management (including but not limited to tax compliance, granting you the necessary access rights to various websites and online services.
- (g) providing you with tools to facilitate or granting and managing your access rights to Teachers' Co-op's website and monitoring your use of the same to ensure your ongoing compliance with Teachers' Co-op's internal policies;
- (h) managing Teachers' Co-op's relationship with other co-operatives.
- (i) recognising and awarding individuals who have delivered service excellence;
- (j) administering the activities of any co-operative which you may be a member of;
- (k) preventing, detecting and investigating crime and managing the safety and security of our premises and services (including but not limited to carrying out CCTV surveillance, voice recordings and conducting security clearances);
- (l) monitoring compliance with internal rules and policies of Teachers' Co-op (including taking steps to manage human resources and take investigative or disciplinary action);
- (m) managing and preparing reports on incidents and accidents and managing internal directories and emergency contact lists;
- (n) planning and organising corporate events;
- (o) in order to send you the Statement of Accounts, Term Savings Maturity Notices & Certificates and Newsletters from time to time which you are entitled to receive as a member of Teachers' Co-op;
- (p) administering termination or cessation processes;
- (q) conducting analytics, internal audits and research for co-operative planning and management, and for us to review, develop, optimise and improve work-related practices, environment and productivity;
- (r) business continuity management and records management;
- (s) legal purposes (including drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution) and protesting and enforcing our contractual and legal rights and obligations;
- (t) conducting audits, reviews and analysis of our internal processes, action planning and managing commercial risk, including fraud prevention and money-laundering;
- (u) facilitating business asset transactions (which may extend to any mergers, acquisitions and debt or asset sale);

- (v) meeting or complying with any applicable rules, laws, regulations, codes of practice or guidelines issued by any legal or regulatory bodies whether local or overseas which are binding on Teachers' Co-op or to assist in law enforcement and investigations by relevant authorities (including but not limited to disclosures to regulatory bodies, conducting audit checks or surveillance and investigation); and/or
 - (w) purposes which are reasonably related to the aforesaid.
- 3.2 Teachers' Co-op may, with your consent, also collect, use and disclose your Personal Data for the following purposes:
- (a) to facilitate your participation in corporate social responsibility schemes.
 - (b) use of your photographs, voice recording and video recording in our annual reports and publications or events, fairs or exhibitions; and/or
 - (c) purposes which are reasonably related to the aforesaid.

4. **Disclosure of Personal Data**

- 4.1 Your Personal Data held by us shall be kept confidential. However, your Personal Data may be disclosed to the following parties in connection with the purposes listed above (where applicable):
- (a) other entities and business units within Teachers' Co-op and our related co-operatives;
 - (b) agents, contractors or third party service providers who provide operational services to Teachers' Co-op, such as courier services, telecommunications, information technology, advertising, payment, payroll, processing, training, market research, storage, archival, customer support investigation services or other services to Teachers' Co-op;
 - (c) any business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any mergers, acquisitions and debt or asset sale);
 - (d) local and overseas banks and their respective service providers;
 - (e) our professional advisers such as our consultants, auditors and lawyers;
 - (f) trade unions;
 - (g) business and charity partners in relation to event planning;
 - (h) our holding company and business partners;
 - (i) relevant government regulators, government ministries, statutory boards, embassies, or authorities and/or law enforcement agencies, whether local or overseas, including the Inland Revenue Authority of Singapore, the Central Provident Fund Board, and Ministry of Manpower to comply with any directions, laws, rules, guidelines, regulations or schemes issued or administered by any of them; and/or
 - (j) other organisations which may request that we provide them with your personal data for evaluative purposes;
 - (k) any other party to whom you authorise us to disclose your Personal Data.

5. **Contacting Us – Withdrawal of Consent, Access and Correction of your Personal Data**

- 5.1 If you:
- (a) have any questions or feedback relating to your Personal Data or our Personal Data Policy;
 - (b) would like to withdraw your consent to any use of your Personal Data as set out in this Personal Data Policy; or
- 5.2 would like to obtain access to or make corrections to your Personal Data records, please contact us as follows:

Name: Mrs Chia (Senior Admin Manager)
Address: 150 Changi Road, #02-06 Guthrie Building, Singapore 419973
Telephone: 6440 4393
Email: cs@teachersco-op.org.sg

- 5.3 If you withdraw your consent to any or all use of your Personal Data, depending on the nature of your request, Teachers' Co-op may not be in a position to administer any contractual relationship in place. This may also result in the termination of your membership with Teachers' Co-op and your being in breach of your contractual obligations or undertakings. Teachers' Co-op's legal rights and remedies in such event are expressly reserved.

6. **Governing Law**

- 6.1 This Personal Data Policy shall be governed in all respects by the laws of Singapore.

SIGNATURE OF APPLICANT

DATE



The Singapore Teachers' Co-operative Society Limited

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 Financial Institution/insert FI's name] 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 [the financial Institution/insert FI's name] 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 [the Financial Institution/insert FI's name] 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.**



THE SINGAPORE TEACHERS' CO-OPERATIVE SOCIETY LIMITED
150 CHANGI ROAD #02-06 GUTHRIE BUILDING
SINGAPORE 419973 TEL: 64404393/64405393 FAX NO: 64403382

DECLARATION OF NOMINEE

NAME OF MEMBER : _____

NRIC NO : _____ DATE OF BIRTH : _____

HOME ADDRESS : _____

SINGAPORE () CONTACT NO : _____

PARTICULARS OF NOMINEE

NOMINEE	DATE OF BIRTH	NRIC/BC NO.	RELATIONSHIP
NAME:			
HOME ADDRESS:			
SINGAPORE ()		TEL NO:	

PARTICULAR OF GUARDIAN WHOSE NOMINEE IS MINOR (AGE BELOW 21 YEARS OLD)

GUARDIAN	DATE OF BIRTH	NRIC/BC NO.	RELATIONSHIP TO NOMINEE
NAME:			
HOME ADDRESS:			
SINGAPORE ()		TEL NO:	

Date of Nomination

Signature of Member

SIGNATURE OF 2 WITNESSES TO NOMINATION

	NAME	NRIC NO.	SIGNATURE
1.			
2.			

FORMS WITH ERASURES, CORRECTION FLUID OR CANCELLATION WILL NOT BE ACCEPTED.

1. Complete Nomination Form should be submitted to the Society's Secretary for registration.
2. This declaration is made under the provisions of the Societies By-Law 4.9.
3. Sums due to member will be paid to Nominee on death of member.
4. Guardianship of Nominee will cease when minor Nominee attains the age of 21 years.
5. Applicant should not be guardian.
6. Applicant and Nominees should not sign as witness.
7. This Form supersedes the previous Nominee Form.

FOR OFFICE USE

Membership No.	Date Approved:	Remarks:
Date Nominee(s) Registered:	Senior Manager:	