



BE A MEMBER AND BENEFIT!

SGS Credit Co-operative is a co-operative of public service officers who are bound by a sense of belonging and a shared commitment to building a financially strong and stable future for themselves. We are proud to be Singapore's first and oldest credit co-operative. Since our establishment in 1925, we have grown from strength to strength by supporting our members' financial needs and promoting financial prudence and stability.

We welcome all public service officers to be part of our growing family!

- Singapore Civil Service
- Statutory Bodies
- Uniformed Services
- Government-linked Companies

JOIN US TODAY!

To learn more, call **6933 6778** or visit **www.sgscoop.sg**



ALREADY A MEMBER?

Try your hand at recruiting! Refer a friend or colleague as a new member and be rewarded with \$20 credited to your Specific Deposit Account. Plus, get a \$25 bonus for every five successful referrals!

Let's grow the SGS family together!



SGS CO-OP
A sense of belonging.

THE SINGAPORE GOVERNMENT STAFF CREDIT CO-OPERATIVE SOCIETY LIMITED

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ARE YOU READY TO SAVE FOR YOUR FUTURE?

Singapore's most established credit co-operative is here for you!



SGS CO-OP
A sense of belonging.

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SAVINGS PLAN

- ✓ **Attractive interest rates!**
- ✓ **Annual dividends on Subscription Accounts!**

Save with us! Our salary check-off method makes saving so much more convenient, with approved amounts being automatically transferred from your salary into your savings account each month!

SUBSCRIPTION ACCOUNT

MONTHLY CONTRIBUTION RATES	
Monthly Gross Salary	Minimum Contribution
\$1,000 and below	\$10
\$1,001 to \$1,500	\$20
\$1,501 to \$2,000	\$30
\$2,001 and above	\$50
Maximum contribution: \$50*	

SPECIFIC DEPOSIT ACCOUNT (OPTIONAL)

MONTHLY CONTRIBUTION RATES	
Minimum Monthly Contribution	Maximum Monthly Contribution
\$10	\$500*

FIXED DEPOSIT ACCOUNT (OPTIONAL)

Keep saving with a 12-month fixed deposit account. Interest rates are available on enquiry.

MINIMUM DEPOSIT	MAXIMUM DEPOSIT
\$1,000	\$50,000*

At SGS, because we are here to help, there are no penalty charges for the premature termination of fixed deposits.

* May be subject to change

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FINANCIAL ASSISTANCE

- ✓ **Compassionate rates and repayment plans!**

For those times in life when you need an extra helping hand, we offer loan facilities at reasonable rates. Talk to our credit counsellors, who will develop a suitable loan and repayment programme for you.

UNSECURED LOAN

- No surety required
- Nominal administration charge as follows:

LOAN REPAYMENT PERIOD	ADMINISTRATION CHARGE
Not exceeding 12 months	2.30% of loan amount
13 to 18 months	2.85% of loan amount
19 to 24 months	3.45% of loan amount
25 to 30 months	3.90% of loan amount
31 to 36 months	4.50% of loan amount
37 to 42 months	5.15% of loan amount
43 to 48 months	5.75% of loan amount
49 to 60 months	6.0% of loan amount

SECURED LOAN

- Two sureties from fellow members required
- No administration charge

SUBSCRIPTION LOAN

- No surety required
- Loan amount may not exceed subscription savings
- No administration charge

MICRO LOAN

- Up to \$400. Same day approval, T&Cs apply

At SGS, because we are here to help, there are no penalty charges for the early settlement of loans.

Associate Members (Family) are eligible for our financial assistance programmes, subject to a loan limit of \$5,000.

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LIFESTYLE BENEFITS

Because an SGS membership is also a lifestyle choice, our members also enjoy these exclusive benefits.

JUST FOR MEMBERS

- **Annual Birthday Gifts**
- **100th Year: Centennial Celebration Draw with Attractive Prizes**
- **Extended Membership**
Continuation of membership after retirement or resignation from the public service
- **Loyalty Benefit**
Members with at least 15 years of membership with the Co-op receive \$200 upon cessation of membership
- **COVID-19 Grants**
Once-off support payouts as approved

FAMILY FIRST

- **Family Membership**
Members can enrol their family members (16 years and above) to enjoy all the benefits
- **Annual Bursary Awards for School-Going Children**
Bursaries range from \$100 to \$1,000, subject to application and assessment

LEISURE

- **Highly Subsidised Overseas Tours**
- **Highly Subsidised Annual Gala Dinner with Lucky Draw Prizes**
- **Bi-monthly Sense Magazine with Quiz Prizes**

HEALTH & WELL-BEING

- **Hospitalisation Benefit**
\$30 per day, maximum of 15 days per calendar year
- **Free Insurance Coverage**
Accidental death or permanent disability insurance coverage, calculated based on Subscription and Specific Deposit account balance plus \$20,000
- **Condolence Benefit**
\$300 upon death of member (after 15 years of membership) and \$200 upon death of spouse