

MUSLIM FUNERAL SERVICES LTD

Inna lillahi wa inna ilayhi raji'un' (To Allah we belong and truly to Him we shall Return)

FUNERAL SAVINGS FUND

Muslim Funeral Services Ltd (MFS) has established and manages a Funeral Savings Fund.

The fund has been established as a savings fund for members of the Muslim community. Anyone applying to join the Funeral Savings Fund will also become a signed up member of MFS and will make a contribution in the form of a subscription into the fund, towards the payment of the cost of their funeral either in part or in full, depending on the amount contributed into the fund and the cost of the funeral at the time of death.

Members may make a lump sum contribution or quarterly contributions as arranged.

Under all circumstance the financial liability of the company and its directors will be limited to the total amount contributed into the fund by the member.

The cost of the funeral in South East Queensland will change periodically depending on the fees and charges from the local councils and those of the funeral director. These council fees also differ between the various local councils.

Members may contact MFS from time to time to get an estimate of these fees and any changes periodically.

The average fees quoted will at all times be based on the Mt Gravatt Cemetery fees as levied by the Brisbane City council. Any deficit between the cost of the funeral and contribution made into the fund at the time of death will have to be paid to MFS at the time of the funeral by the next of kin of the deceased.

The member may also nominate a family member as a beneficiary of the fund if the death of the nominated beneficiary precedes that of the principal member.

There will be no fees and charges for the management of the fund except in the case of any charges incurred for costs applied by your banking institution for establishing a debit order or such like payment method.

In the event of the death of the member occurring outside of the South East Queensland area, then the amount of the subscription contributed into the fund will be paid to the nominated next of kin or into the estate of the deceased.

First Name/s:				Last Name:				
Date of Birth:				Gender:		Title:		
Address:								
				State	Qld	Code	4	
Tel:				Mobile:				
Email Add:								
Other beneficiary:	1							
	2							
	3							
	4							
Next of Kin:	First Name:				Last Name:			
NOK Telephone:			Mobile:			Relationship:		
Contribution:	Lump sum:	\$			Quarterly:	\$	per qtr.	

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It is the responsibility of the member to advise MFS of any changes to the details provided. The member agrees to be contacted by MFS Ltd or its nominated representative using the details above.

It is also the responsibility of the member to ensure that there adequate funds available in the nominated bank account, in the case of the quarterly debit orders.

The suggested lump sum in 2010 would be \$5000 for burials taking place at the Mt Gravatt cemetery.

The suggested quarterly contribution would as follows at present:

20-30	\$75	30-40	\$100
40-50	\$125	50-60	\$150
60-70	\$175	Over 75	\$ 4500-\$5000 once off

Quarterly payments will occur via a direct debit order

Any remaining funds in the members account after payment of funeral expenses incurred at death will be reimbursed to the nominated next of kin of the deceased.

The member may opt to donate these remaining funds to MFS to be used charitably to pay for the funeral of a Muslim who is financially disadvantaged and cannot afford to pay for their funeral.

Would you like to exercise this charitable option?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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At any point should the quarterly contributions made by the member into their account have significantly exceeded the estimate of the funeral at that point in time, then the member may if he/she so wishes discuss this with MFS and mutually agree to suspend contributions for a specified period of time, whilst at all times understanding that the liability of MFS or its directors will be limited to funds available in the members account when necessary.

MFS Ltd is a public company limited by guarantee, established to operate as a funeral director and to manage a Funeral Savings Fund.

Your next of kin will make decisions regarding the Ghusl facility and Cemetery when necessary.

The Fund is a Savings Fund and it is not an Insurance plan of any sort.
Any changes to this agreement will only be effective if made in writing.

Signed at		this		Day of		20
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Member name:		Member signature:	
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Witness name:		Witness signature:	
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MFS Member:		Signature:	
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A copy of a photographic identity document must accompany this application eg. Driver licence or passport.

For office use only:	Date received:		Approved:	
Membership No:				
Payment received:	Chq / Cash / EFT / Quarterly Debit Order:			