

The rights & obligations of members after joining

a) Right to be notified of every general meeting

All members with voting rights shall be notified in writing of every

- Annual general meeting &
- Special general meeting.

b) Right to stand for office and vote

Every member aged 16 or over has a right to vote or stand for office at general meetings of the credit union.

Every such member has one vote irrespective of the value of his/her shares or deposits. Where an account is held by a club, other legal entity or non-natural person, a vote is valid only if the person exercising it is duly authorized in writing to do so to the satisfaction of the Board.

c) Right to inspect the balance sheet and the auditor's report

Every member has the right to inspect at all reasonable times the latest available balance sheet and auditor's report of the credit union.

d) Right to nominate one or more persons to become entitled to his/her savings in the credit union in the event of death (refer 8 below).

e) Right not to be excluded by any rule change after (s)he became a member

f) Obligation to be bound by the credit union's rules