

UKT BENEVOLENT FUND

Terms and Conditions of Membership

1. UKT Benevolent Fund is a community support group, for the wellbeing of its members that have signed up to be bound by these terms and conditions of membership.
2. The membership of The Fund is open ONLY to registered and paid up members of the UKT.
3. Every Fund member will nominate a maximum of ten (10) immediate family members or any other person the member considers close for the Fund's support in the unfortunate event of their demise. Each member will provide this list to the Fund Secretary for official record keeping and such details are not to be divulged for any other purpose. The list of nominees will be done once at the point of membership application. Members who have listed less than ten (10) nominees in their application forms will be permitted to add additional names to their list in the event their family situation changes i.e. in the event they get a new born child, etc. There will be no replacement of nominees who pass on. The process of updating a member's list of nominees will be by way of completing the BF Nominees List Update Form. If a false claim is suspected, the member concerned will be asked to produce proof of bereavement, in addition to other due diligence checks that may need to be undertaken collectively by the Fund members. Integrity and trustworthiness will be the glue binding the Fund members.
4. To join The Fund, one needs to complete and sign an application form giving all relevant details required for membership purposes and acknowledging acceptance to be bound by these terms and conditions of membership. Applicants are to pay an initial deposit of \$150 to the fund's account. The \$150 being a refundable deposit (net of any bereavement contributions in arrears as at the time of ceasing to be a member). The Benevolent Fund Secretary will be required to acknowledge receipt of members' application forms and fund deposits immediately by return email.
5. The initial \$150 deposit is payable either as one lump sum payment or in monthly instalments not exceeding two (2) months as follows;
 - \$50 at the time of submitting an application
 - \$100 paid within the subsequent 2 months. (i.e. \$50x2)

6. When the membership application form is received and checked the applicant will then be informed by the Fund Secretary if his/her application was successful and whether the required initial deposit had been received.
7. When bereavement of a nominated relative occurs, all Fund members will be immediately informed through the Benevolent Fund's Group WhatsApp/Short Message Service (SMS) and email platforms, due diligence will be performed, and the funds deposited immediately to the account nominated by the bereaved from the Benevolent Fund kitty. Members will be required to replenish the Benevolent kitty by depositing \$50 within SEVEN (7) days of the notification. Members may be required to contribute multiple times, \$50 x the number of deaths at any given time so as to ensure that every bereaved member is equally supported. Members should be aware that the requirement to replenish the kitty still remains 7 days from the date of death notification and therefore should make provisions for that liability. (The BF Committee will endeavour to inform members where a nominee or nominees is/are listed in multiple members' nominees lists for their own planning purposes.
8. There will be no chasing up/solicitation of individual members after the whole-group notification to pay is dispatched through the Fund's WhatsApp/ Short Message Service (SMS)/ email chat platform. At the end of 7 days the Fund Treasurer will SMS a general reminder to members. If no payment or communication is received within 7 days of the SMS reminder, any defaulting member will automatically lose his/her membership and their deposit refunded less \$50 that will go to the last bereaving member. If the member had already benefitted from The Fund, then the deposit will be withheld.
 - a) If for any reason a member is not able to fulfil this obligation and communicates with the BF Committee within the specified time frame, this will be considered, and more time appropriated accordingly. Every case will be treated on its own merit by The Fund Executive Committee.
9. All payments are to be made into the Fund's Westpac Account - A/c. Name: UKT Inc Benevolent Fund BSB No. 034-212, A/C 526480 and will be recorded in the payment register within seven days and communicated to all members through the group WhatsApp/ Short Message Service (SMS) email platform.
10. Each Fund member is obliged to advise any and all changes of their personal mobile telephone number contacts/email address to The Fund Secretary as soon as possible but not later than 14 days following the change.

11. When the bereavement of a nominated relative occurs the affected Fund member will notify The Benevolent Fund Committee by filling out a death notification form. The member will then get a cheque or direct credit wired into his/her account within 2-3 working days. The total assistance to the member will equal \$50 times the number of Fund members (excluding the contributor) on record at the particular point in time. In case a member is out of the country the money can be paid to an account of the member's choice but at the member's expense for any extra charges incurred to do so.
12. Cessation of membership
 - i) A member may voluntarily do so in writing to The Benevolent Fund Committee.
 - a) If a member has already benefitted from The Fund, then the deposit will NOT be refunded.
 - b) If a member has not yet benefitted from The Fund, then the deposit will be refunded in full so long as cessation is within three (3) months of the member's joining date. A member leaving the fund after more three months of membership will forfeit their deposit.
 - ii) Membership of The Fund will automatically cease by failure to adhere to the laid down terms and conditions and will forfeit paid up deposit of \$150.
13. The Benevolent Fund Committee officials are obligated to hold all information given to them by members in strict confidence. Members contact details can only be used strictly for the purpose of transacting Fund matters. Similarly, the officials and all other Fund members shall not disclose other members' contact information to non-members.
14. The Benevolent Fund's WhatsApp/Short Message Service (SMS)/ Group Email Platforms shall not be used for any other purpose but the fund's business, i.e. no advertising or dissemination of other unrelated matters whatsoever will be permitted.
15. The Benevolent Fund's currency of choice for transacting is Australian Dollars (AUD)
16. The Benevolent Fund Committee officials shall comprise of the UKT Finance Director & Welfare Director and three other members of the community who are paid up members of UKT as well as the Benevolent Fund appointed by the UKT Executive Committee with the support of member of the benevolent fund. The Benevolent Fund Committee shall hold office for one (1) UKT Financial Year. The Welfare Director will call for an EOI from amongst the members of the Benevolent Fund at the beginning of the UKT Financial Year and/or in the event of any

vacancies and make recommendations from the respondents to the UKT Executive Committee for appointment. The incumbent UKT Welfare Director shall become the chairperson of the Benevolent Fund Committee and a secretary will be appointed by the committee members from amongst themselves. The UKT Finance Director will be the Benevolent Fund's treasurer. The out-going Benevolent Fund Committee will continue to hold office in the interim period following the end of UKT Financial Year/AGM/UKT Executive Committee Elections until the in-coming Benevolent Fund Committee is appointed and a hand-over meeting takes place.

17. The Fund is incorporated as an association in Queensland under the umbrella body of Umoja Kenya Townsville Association Inc.