

Halal Savings Circle (HSC)

MEMBER AGREEMENT FORM

TEAMWORK • TRUST • DISCIPLINE • TRANSPARENCY • SUCCESS

MEMBER INFORMATION

Full Name	_____	Phone	_____
Email	_____	WhatsApp	_____
Address	_____		

PLAN: ■ \$300 ■ \$500 ■ \$700 ■ \$900 Selected: \$_____ Group Size: _____

TERMS & CONDITIONS

1. Members must complete the full cycle and cannot leave after the group starts.
2. Monthly payments must be paid on time in cash to the Cash Manager.
3. Reserve may apply for the first month; payouts may begin Month 2.
4. Receiving payout does not remove future payment responsibility.
5. Records are maintained transparently in Google Sheets and WhatsApp updates.
6. Respectful communication and cooperation are required.
7. Late or missing payments may result in management action.

NOMINEE INFORMATION

Nominee Name: _____ Relationship: _____
Phone: _____

MEMBER DEATH POLICY

- Before payout: nominee/family may continue or withdraw based on management decision.
- After payout: nominee/family is responsible for remaining payments until cycle completion.
- Funds/payouts will be handed only to listed nominee or approved immediate family.
- All actions will remain transparent and documented.

MANAGEMENT CONTACTS

Account Manager: _____
Cash Manager: _____
Communication Manager: _____
Compliance Manager: _____

AGREEMENT

I have read and agree to all HSC rules and conditions.

Member Signature: _____ Date: _____
Nominee Signature: _____ Date: _____
Approved By: _____ Date: _____

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