

### Refund of Subscriptions

18. A life member having convinced the Committee that he/she is leaving Singapore for good, may claim whatever benefits is due to him/her from the Association, but shall not be entitled to the \$400.00 under Rule 17(c).
19. A member for more than 5 years but less than 20 years and not in arrears of subscription may be refunded half of the amount of his/her total monthly subscription and full amount of advance subscription if any provided he/she has convinced the Committee that he/she is leaving Singapore for good. He/She shall not be entitled to the \$400.00 under Rule 17(c).

### Supply and Availability of Rules

20. Every member shall be supplied with a copy of the Rules of the Association in Chinese and English. The English version shall be official.

### Inspection by Members

21. A member or subscriber or person having an interest in the Association's funds may inspect the books of the Association at all reasonable hours at the registered office. No fee may be charged for such inspection.

### Records and Registers of Members

22. The Secretary shall keep a register of every member of the Association and every nominated beneficiary of such member complete with particulars of name, age, identity card number, addresses and all other relevant particulars.

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23. The Secretary shall keep a comprehensive record of the account of each member jointly or separately with the register of members.
24. The Secretary shall issue to each member a membership card.

### Accounts and Auditing etc.

25. The financial year of the Association shall commence on the 1st day of January.
26. The accounts of the Association shall be audited annually by a professional auditor and a copy of such accounts with the auditor's comments shall be sent to every member of the Association as soon as possible after the close of the financial year.
27. The Secretary shall, send to the Registrar an annual return of the income and expenditure, funds and effects of the Association as audited not later than 31st May every year. Further, he shall:-
  - (a) Show separately the expenditure in respect of the several objects of the Association.
  - (b) State the name, address and profession of the auditor and the manner and authority under which he is appointed.
  - (c) Enclose a copy of any special report by the auditor.

The annual returns shall be made out to the 31st day of December of the preceding year.

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28. A copy of the last annual balance sheet together with any special report of the auditors shall always be displayed in a conspicuous place at the registered office of the Association.
29. Immovable properties shall be in the charge of the Trustees, but approval of a general meeting must be obtained before a mortgage or purchase or sale can be effected.

### General Meetings

30. The annual general meeting shall be held as soon as possible after the close of the financial year.
31. An extraordinary general meeting may be called at any time by the Management Committee or on petition to the Secretary by a number of members equal to three times the total Management Committee members.
32. Two weeks' notice shall be given to members before an annual general meeting or an extraordinary general meeting is to be convened, and a copy of the agenda shall accompany such notice.
33. The quorum for a general meeting shall be three times the total number of Management Committee members.

### Administrative Expenditure

34. The amount that may be deducted from the total subscription collection for annual administration expenses shall not exceed the current rate as prescribed by law.

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### Procedure for Amendment of Rules

35. The following shall be the procedure for amending these Rules:-
  - (a) The Secretary shall be notified of the proposed amendment to the Rules.
  - (b) The Secretary shall put the proposed amendment to the Management Committee for a decision as to whether to put it to a general meeting. However, if the proposed amendment is signed by members equal to three times the total number of the Management Committee members, such proposed amendment must be put to a general meeting.
  - (c) The general meeting shall decide by voting whether or not to approve the proposed amendment to the Rules; provided that no alteration may take place that would reduce the benefits provided by the Rules without the approval of three-fourths of the total of the members of the Association obtained by means of a ballot vote;
  - (d) In compliance with Section 9 and/or 25 of the Mutual Benefit Organisations Act, Chapter 254 1960, and subsequent amendments, the proposed amendment, after approval by the general meeting shall be registered with the Registrar, Mutual Benefit Organisation.

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