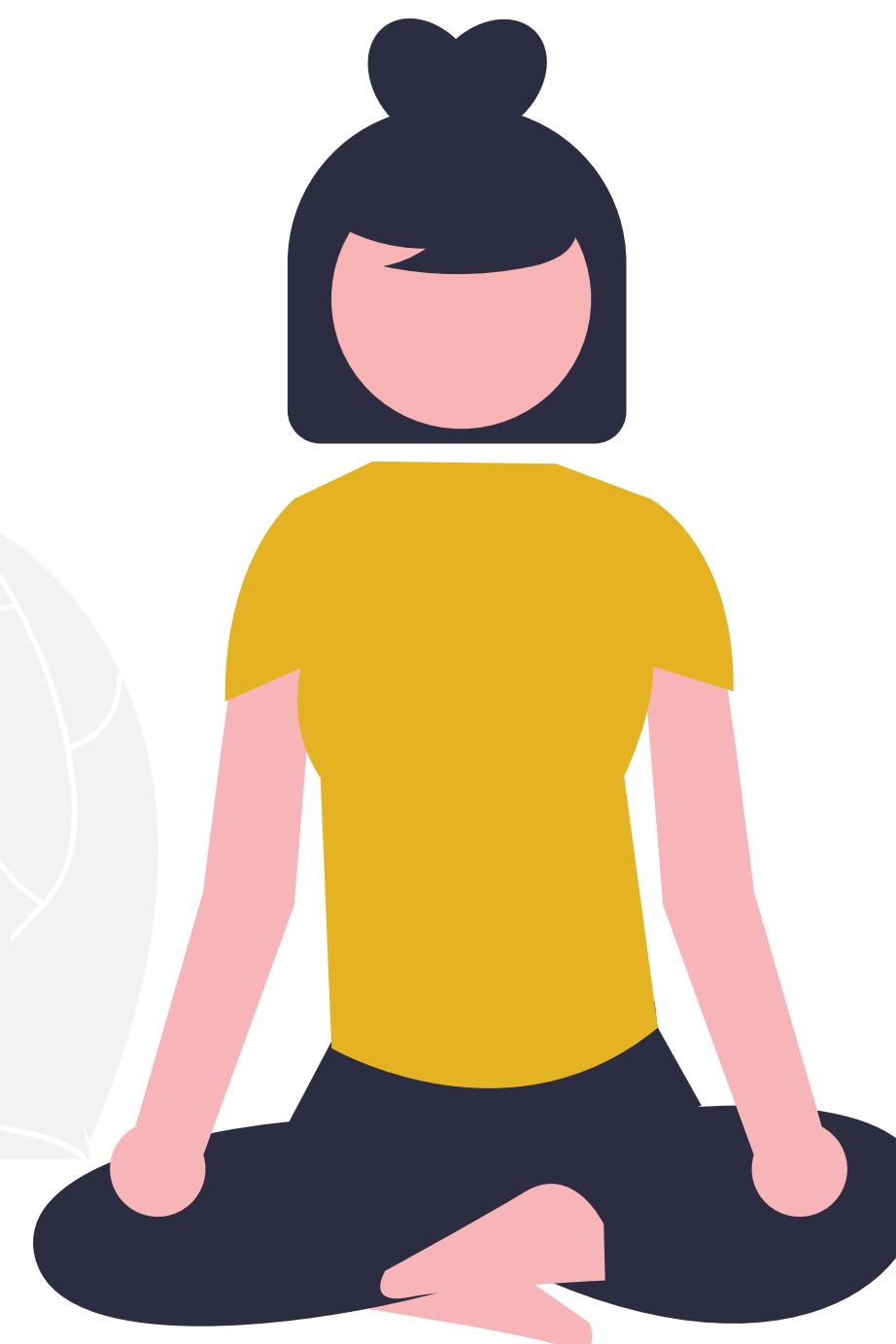
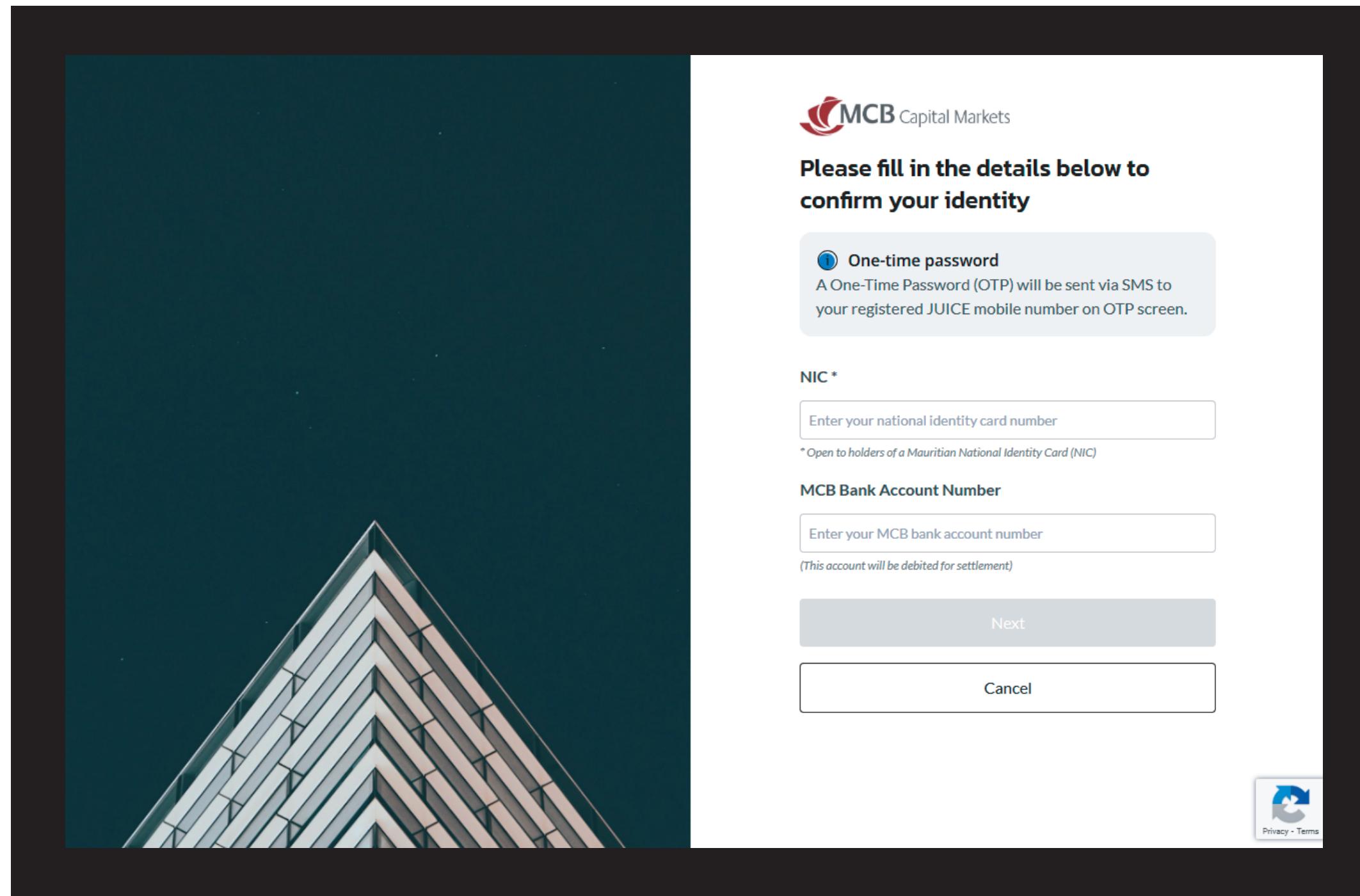


YOUR GATEWAY TO MCB FUNDS

Start your investment journey in minutes.
Choose your path and invest anytime.
Simple. Secure. Designed for you.



Getting Started



Simply login using your **Mauritian NIC** and your **MCB bank account**.

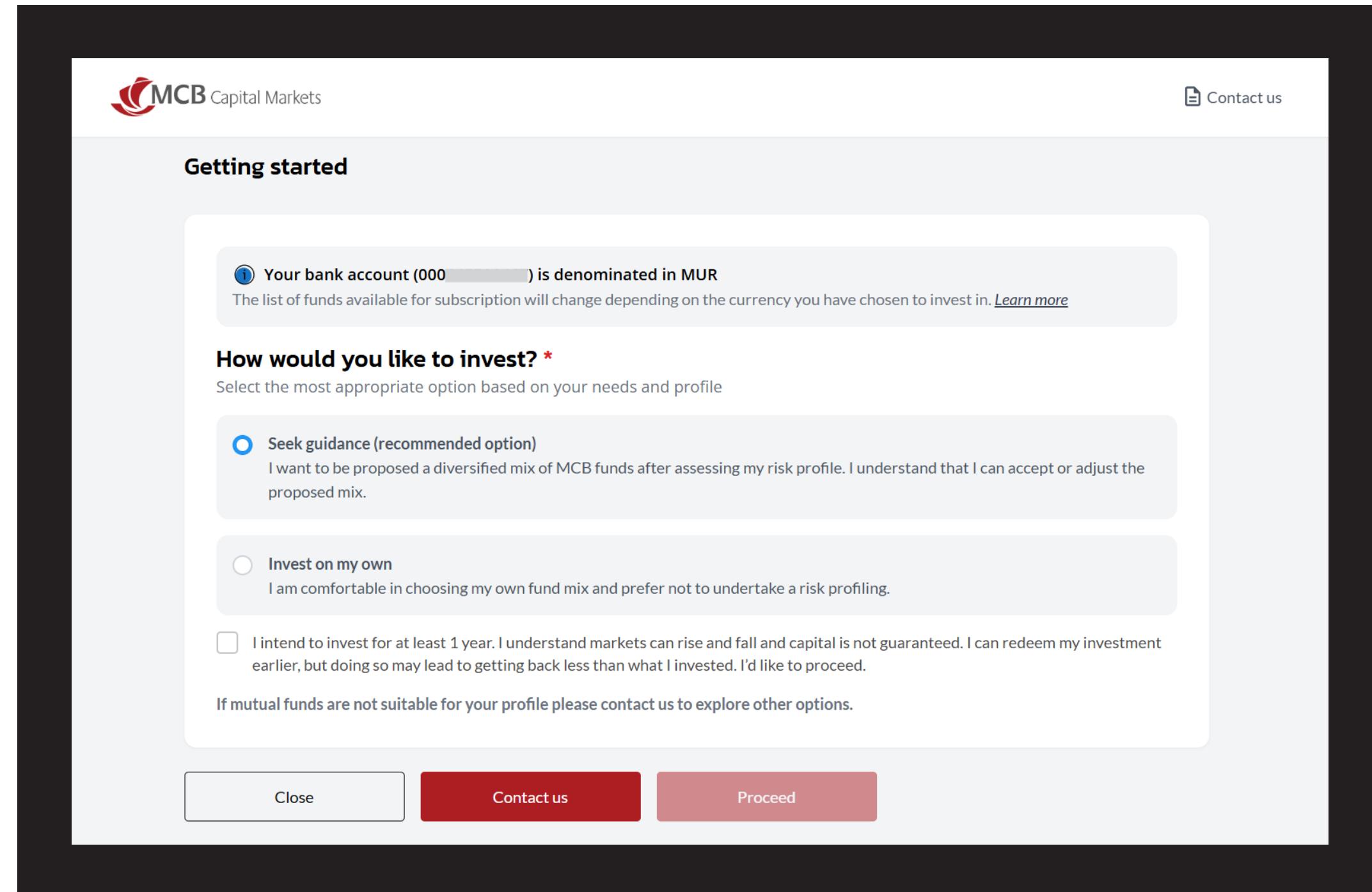
- ⓘ The list of funds available will vary depending on the currency of the bank account you have chosen to invest in.

You need to be registered on MCB Juice

Don't have MCB Juice yet?
Experience the convenience of banking at your fingertips by downloading our mobile banking app



Investment Journeys



The screenshot shows a web page from MCB Capital Markets. At the top, there is a logo for 'MCB Capital Markets' and a 'Contact us' button. Below this, a section titled 'Getting started' contains a message: 'Your bank account (000) is denominated in MUR. The list of funds available for subscription will change depending on the currency you have chosen to invest in. [Learn more](#)'. A heading 'How would you like to invest? *' is followed by a sub-instruction: 'Select the most appropriate option based on your needs and profile'. There are two radio button options: 'Seek guidance (recommended option)' (selected) and 'Invest on my own'. The 'Seek guidance' option includes a note: 'I want to be proposed a diversified mix of MCB funds after assessing my risk profile. I understand that I can accept or adjust the proposed mix.' The 'Invest on my own' option includes a note: 'I am comfortable in choosing my own fund mix and prefer not to undertake a risk profiling.' Below these options is a checkbox: 'I intend to invest for at least 1 year. I understand markets can rise and fall and capital is not guaranteed. I can redeem my investment earlier, but doing so may lead to getting back less than what I invested. I'd like to proceed.' A note at the bottom states: 'If mutual funds are not suitable for your profile please contact us to explore other options.' At the bottom of the form are three buttons: 'Close', 'Contact us' (in red), and 'Proceed' (in red).

Whether you are new to investing or already experienced, pick the path that **works for you**.

Option I: Seek guidance

For beginners or anyone who wants a simple recommendation:

- Answer 9 quick questions.
- Get a recommended fund mix aligned with your profile.
- Start with the proposed mix or choose your own before you invest.

Option II: Invest on your own

For experienced users who prefer to pick their own funds:

- Review the funds documents (including the prospectus/ simplified prospectus).
- Build your fund mix: set your percentages.

The Seek Guidance Journey



Step 1: Answer quick questions

Complete 9 questions to help us understand your risk profile.

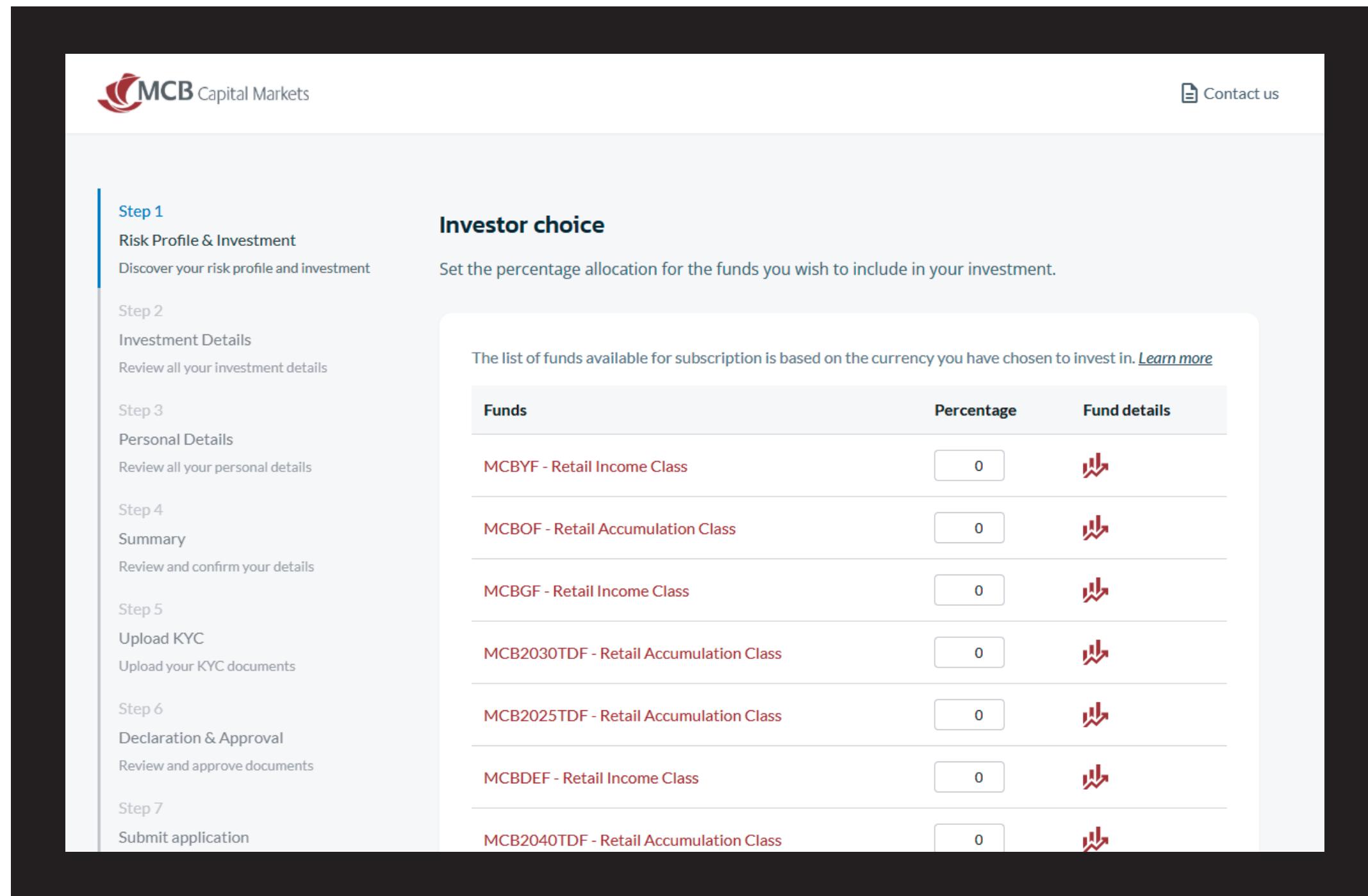
Step 2: Review your profile

See your risk profile and the recommended mix of MCB Funds.

Step 3: Set your Investment

Start with the recommended mix or adjust it to suit your preferences.

The Invest on your own Journey



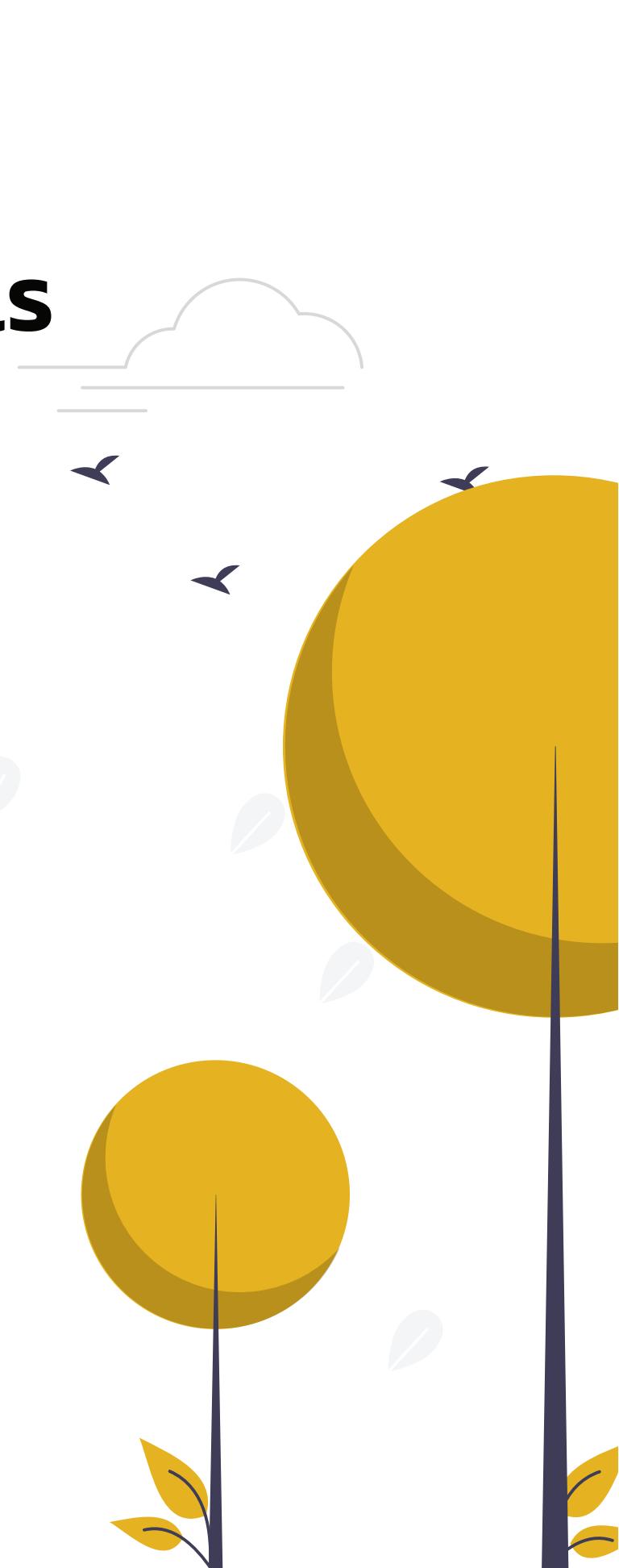
The screenshot shows a web-based application for investment. At the top left is the MCB Capital Markets logo. On the left, a vertical sidebar lists steps from Step 1 to Step 7. Step 1 is 'Risk Profile & Investment' (selected), Step 2 is 'Investment Details', Step 3 is 'Personal Details', Step 4 is 'Summary', Step 5 is 'Upload KYC', Step 6 is 'Declaration & Approval', and Step 7 is 'Submit application'. The main content area is titled 'Investor choice' and says 'Set the percentage allocation for the funds you wish to include in your investment.' Below this is a table with columns 'Funds', 'Percentage', and 'Fund details'. The table lists seven funds, each with a percentage input field set to 0 and a 'Fund details' button. The funds are: MCBYF - Retail Income Class, MCBOF - Retail Accumulation Class, MCBGF - Retail Income Class, MCB2030TDF - Retail Accumulation Class, MCB2025TDF - Retail Accumulation Class, MCBDEF - Retail Income Class, and MCB2040TDF - Retail Accumulation Class.

Step 1: Review the fund details

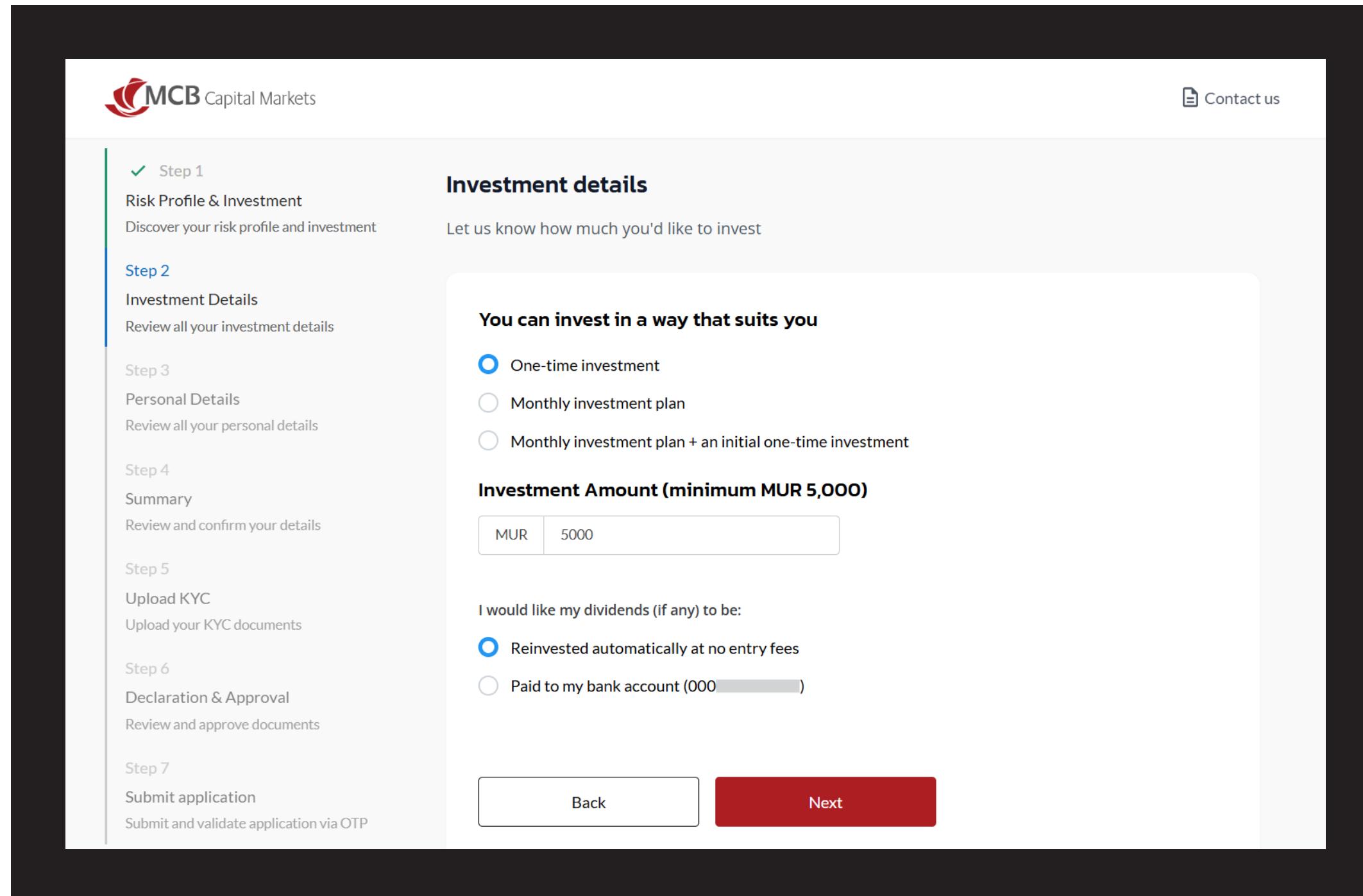
Open each fund's documents (including factsheet and prospectus).

Step 2: Build your fund mix

Select the fund(s) you want to invest in by setting your percentages.



Decide how much and how often you want to invest



The image shows a screenshot of an investment application form from MCB Capital Markets. The form is titled 'Investment details' and asks for the amount to be invested. It includes a section for investment preferences, a currency selector, and a choice for dividend distribution. The sidebar on the left lists the steps of the application process: Step 1 (Risk Profile & Investment), Step 2 (Investment Details), Step 3 (Personal Details), Step 4 (Summary), Step 5 (Upload KYC), Step 6 (Declaration & Approval), and Step 7 (Submit application). The 'Investment Details' step is currently active, showing a 'One-time investment' selected and an amount of '5000' entered.

Step 1
Risk Profile & Investment
Discover your risk profile and investment

Step 2
Investment Details
Review all your investment details

Step 3
Personal Details
Review all your personal details

Step 4
Summary
Review and confirm your details

Step 5
Upload KYC
Upload your KYC documents

Step 6
Declaration & Approval
Review and approve documents

Step 7
Submit application
Submit and validate application via OTP

Investment details
Let us know how much you'd like to invest

You can invest in a way that suits you

One-time investment
 Monthly investment plan
 Monthly investment plan + an initial one-time investment

Investment Amount (minimum MUR 5,000)

MUR 5000

I would like my dividends (if any) to be:

Reinvested automatically at no entry fees
 Paid to my bank account (000)

Back Next

Choose how to invest

- One-time investment: make a single contribution
- Monthly plan: set up regular contributions that are deducted every month
- Both: start with a lump sum and add to it every month

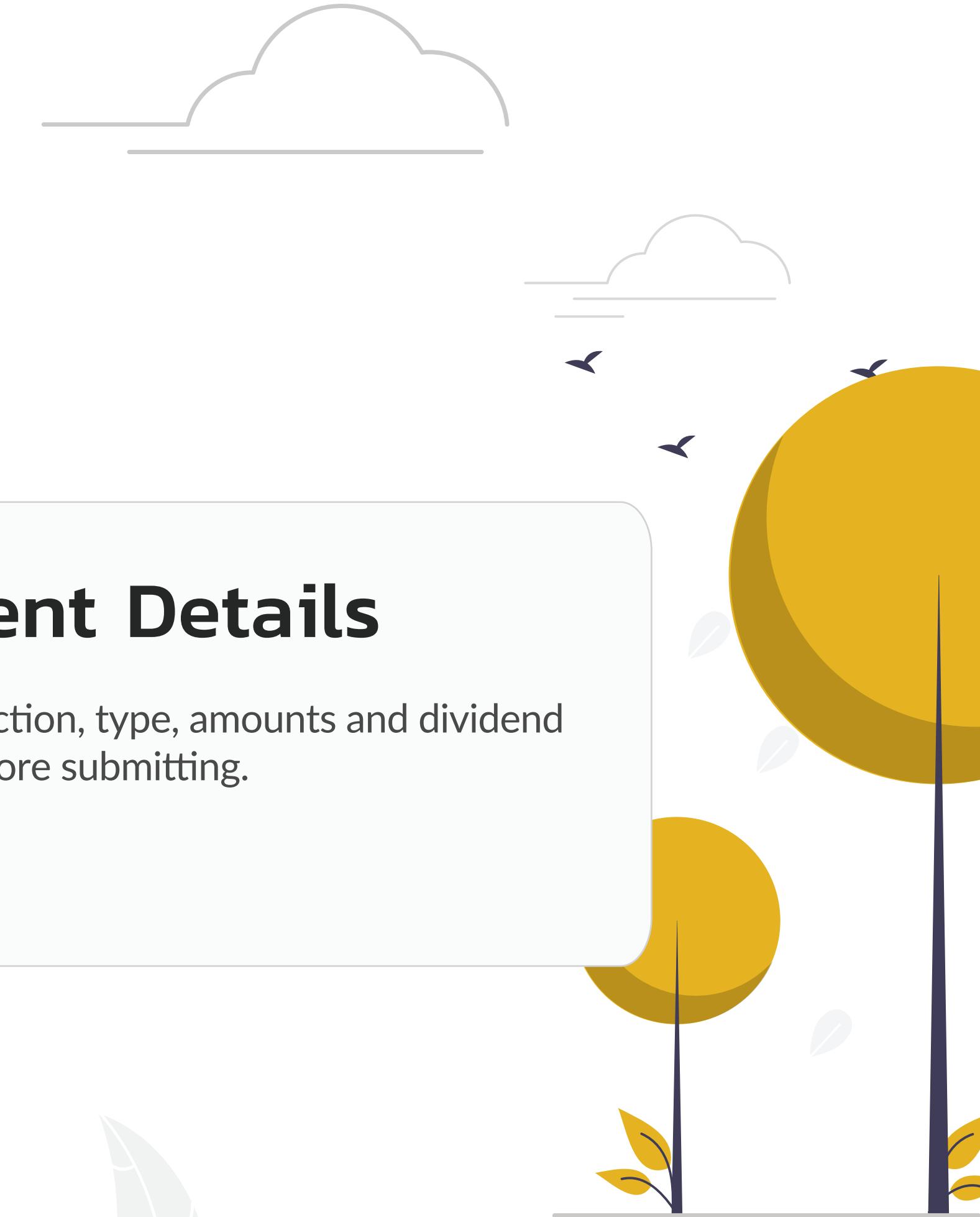
Set your dividends preference

If your chosen fund pays dividend, choose to:

1. reinvest your dividends automatically at no entry fees
2. have your dividends paid directly into your bank account

Review & Confirm Your Details

Make sure everything is correct before you continue.



Personal Details

Check your personal details and make sure everything is accurate and up to date. If anything is incorrect, you can easily update it before moving forward.

Investment Details

Review your investment selection, type, amounts and dividend option before submitting.

Upload Your Documents



MCB Capital Markets

Step 1
Risk Profile & Investment
Discover your risk profile and investment

Step 2
Investment Details
Review all your investment details

Step 3
Personal Details
Review all your personal details

Step 4
Summary
Review and confirm your details

Step 5
Upload KYC
Upload your KYC documents

Step 6
Declaration & Approval
Review and approve documents

Step 7
Submit application
Submit and validate application via OTP

Upload the following documents to complete the application

Kindly upload the documents either in JPEG, PNG or PDF format. Each file should not exceed 3 megabytes.

Mauritian national identity card ⓘ

Recto *
Drag & drop files or browse
Max 3MB - PNG, PDF, JPEG

Verso *
Drag & drop files or browse
Max 3MB - PNG, PDF, JPEG

Proof of address ⓘ

Proof of address type (not more than 3 months)*
Select

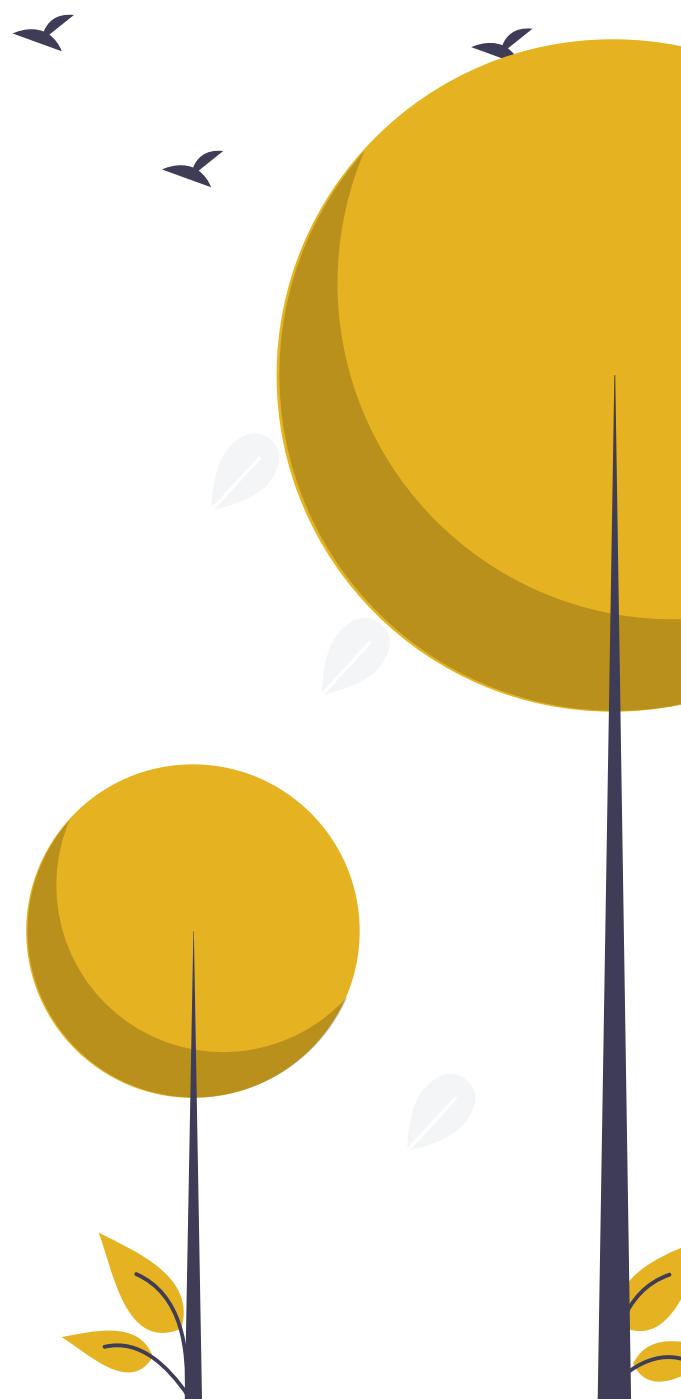
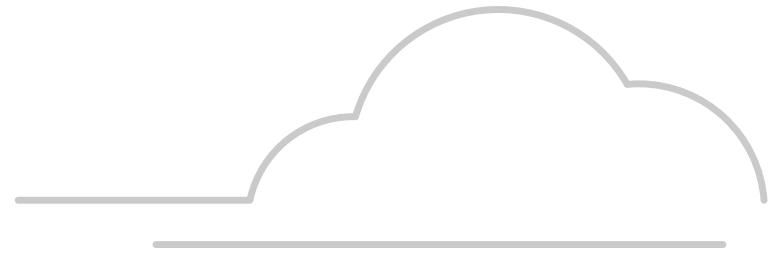
Proof of address document *
Select

Have your documents ready

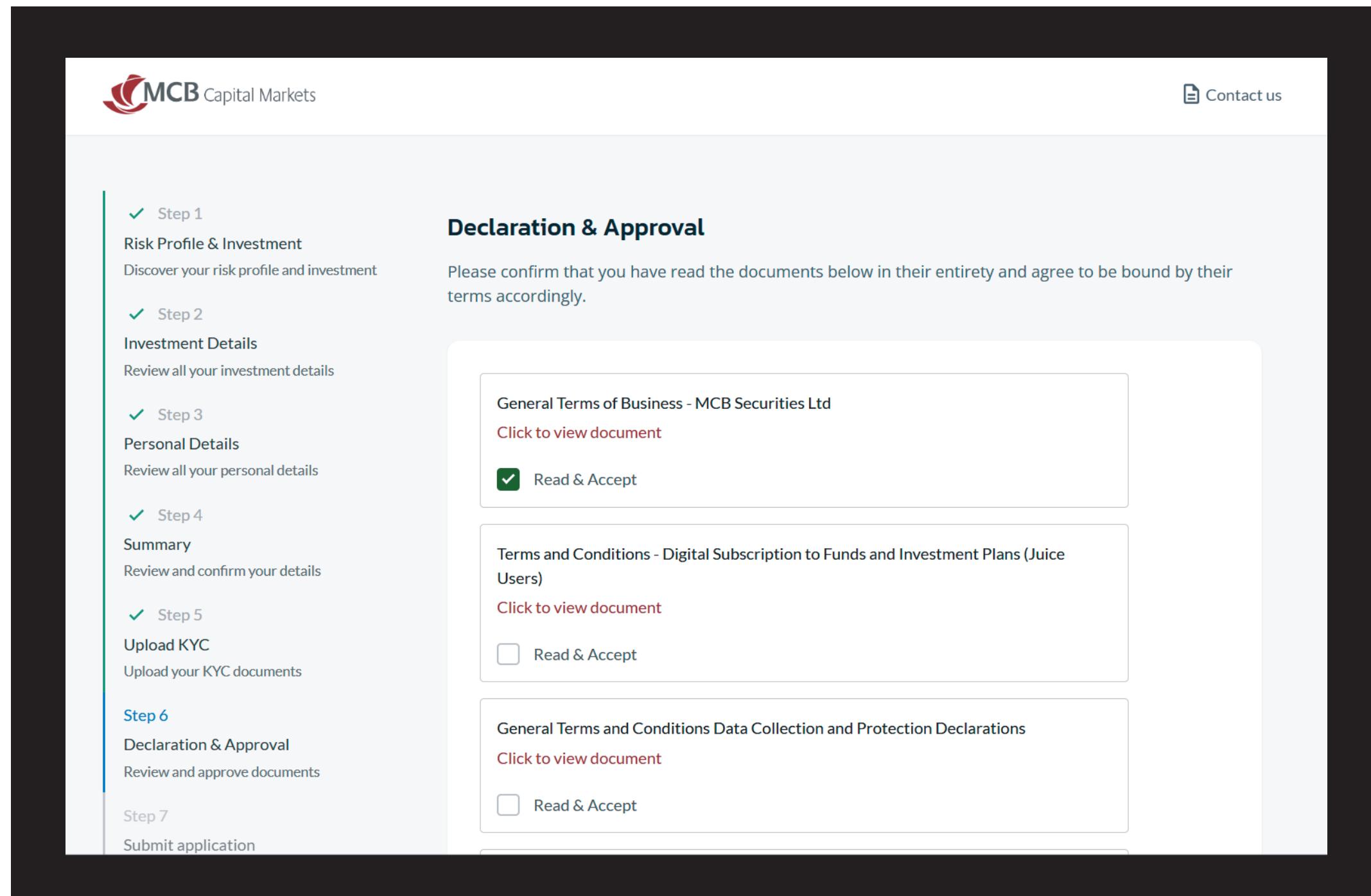
To complete your application, upload or take a picture of the your:

- Mauritian national identity card.
- Proof of address (utility bill or bank statement).

Once successfully verified, your investment will be processed.



Submit your application



MCB Capital Markets

Contact us

Step 1
Risk Profile & Investment
Discover your risk profile and investment

Step 2
Investment Details
Review all your investment details

Step 3
Personal Details
Review all your personal details

Step 4
Summary
Review and confirm your details

Step 5
Upload KYC
Upload your KYC documents

Step 6
Declaration & Approval
Review and approve documents

Step 7
Submit application

Declaration & Approval

Please confirm that you have read the documents below in their entirety and agree to be bound by their terms accordingly.

General Terms of Business - MCB Securities Ltd
[Click to view document](#)
 Read & Accept

Terms and Conditions - Digital Subscription to Funds and Investment Plans (Juice Users)
[Click to view document](#)
 Read & Accept

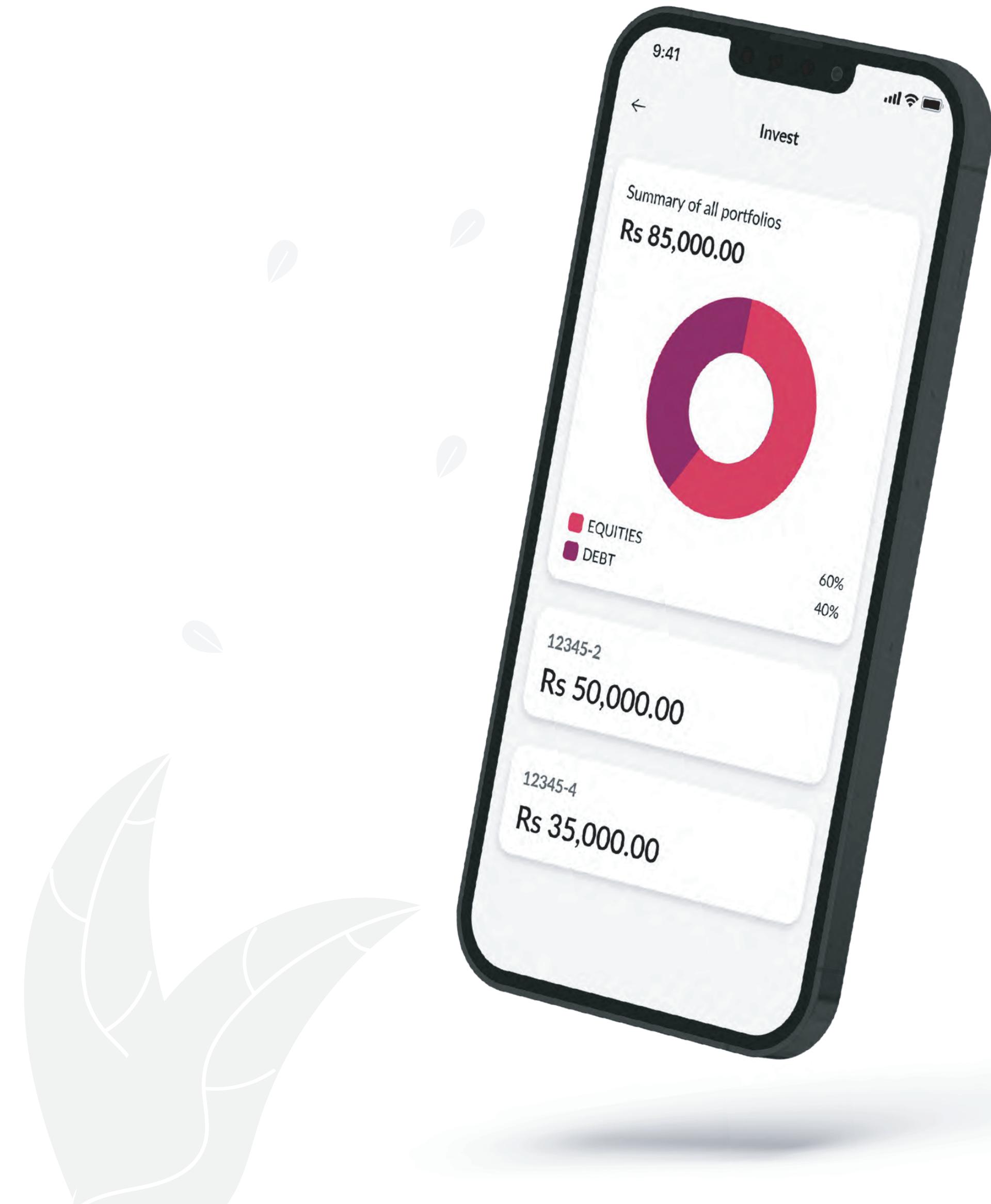
General Terms and Conditions Data Collection and Protection Declarations
[Click to view document](#)
 Read & Accept

Read, approve and sign before completing your application

Take a moment to review the prospectus, terms of business, and key disclosures. Once you have confirmed your acceptance, you will receive a one-time password (OTP) on your phone to e-sign and submit your application securely.

After submission, a confirmation SMS and email will be sent to you.

What Happens Next



Monitoring your investments

Once your application is verified and your account is debited, you are set to go.

What to expect next:

1. **One-time investment** - Your account will be debited on the next dealing date. Your units will be allotted within 10 business days after that date.
2. **Monthly investment plan** - Your account will be debited on the 1st of each month (or the next business day). Your units will be allotted within 10 business days after the next dealing date.

You will receive a confirmation note once units are allotted. After that, you can track your holdings in MCB Juice and Internet Banking (IB) within a few days.

ⓘ “Dealing date” is the date on which the fund processes subscriptions and redemptions - every Friday, or the next business day if Friday is not one.