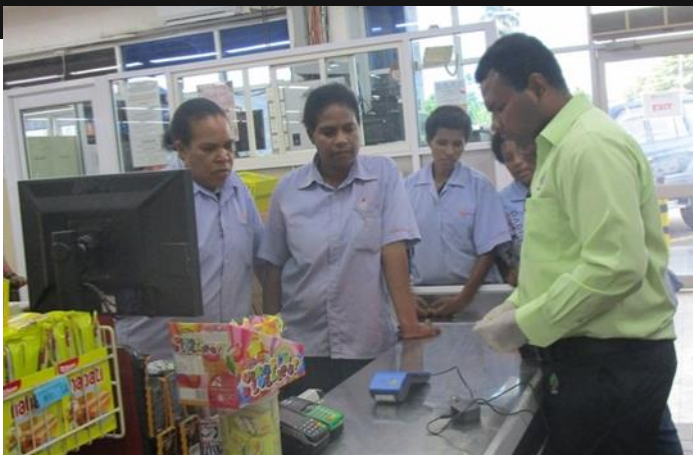


Lae Merchants Receive NCSL PoS Terminals



Lae, Morobe Province: NCSL’s Mr. Shem Williams explaining the POS terminal functions to employees of Papindo Eriku last month.

Chief Executive Officer Mr. Vari Lahui recently commended the various businesses in Lae that recently signed up to be merchants of NCSL’s Point of Sale (PoS) terminals.

Among them was Papindo Trading Company Ltd. Papindo Trading Company has steadily grown to become the largest nationally-owned retail chain in PNG, with a total of 42 supermarkets and department stores located in 17 of the country’s 22 provinces.

NCSL, as a new entrant in the electronic payments market, continues to grow its reach by establishing and strengthening business relationships with retailers, wholesalers and other service providers that use electronic devices for payments. This growing network of merchants provide NCSL’s members nationwide with options on where they can go their shopping and access services.

“We communicate NCSL activities and results”

IN THIS ISSUE

1. Lae Merchants Receive NCSL PoS Terminals
2. Ten Percent Discount at Styles & Smiles - Mt Hagen
3. Home Built from NCSL Savings
4. Pictorials: Post Cards from Lae : POS Installations

According to NCSL’s membership demography, 40% of the current contributing members are Lae based.

Lae ranks second to NCD in terms of membership concentration.

Papindo Trading took up 18 PoS terminals and on site trainings were conducted to inform Papindo employees on the functions of these terminals.

We also pleased to acknowledge the other successful merchants under the Papindo Group (Lae) and these are;

***Kakaruk Haus *The City café *Hotel Morobe**

***Lae Garden Hotel *Lae Fish Eriku Kai Bar**

***Lae Town Fish Food Court Kai Bar * Kopi Haus**

***Kopi Haus Game Centre * Café 411 *Lae City Hotel**

The PoS terminals feature the following benefits

- * **Low merchant service fees**
- * **Low terminal rental fee**
- * **Cash deposit option available**
- * **Merchants Online Portal**

Businesses interested in becoming a NCSL merchant can contact our Electronic Banking Department on are email: ebanking@ncsl.com.pg or call any of the following telephone numbers 313 2067, 313 2069 or 313 2068.

TEN PERCENT DISCOUNT AT STYLES & SMILES - HAGEN

Everyone enjoys a discount whenever shopping. For NCSL members, there’s a variety on offer with just one membership card. We reward our members’ loyalty with over 90 service providers nationwide where a member can get discounts.

From the cool Highlands of Papua News Guinea, is Styles Smiles, a local hair and beauty saloon.

Located in Mt. Hagen, Western Highlands Province, NCSL members there or those travelling in for business or leisure are urged to visit this local salon offering 10% discount to members upon presentation of the NCSL membership ID card.

NCSL members can obtain a discount when paying for the following;

- ◆ Styles & Smiles Bakery Custom Designed Cakes with Edible Image,
- ◆ T-Shirt Printings,
- ◆ Spa (Pedicure & Manicure),
- ◆ Body Piercings and
- ◆ Extensions & Weave-on.

Speaking with a smile, Team Leader Marketing & Client Relations Ms. Evelove Farapo says “We have a lot of partners in this Program and encourage our members to try out the discounts. The discounts actually vary as well as the services or goods offered. You just need to present your NCSL membership ID when paying”

Don’t delay the opportunity to get discounts.



Mt. Hagen; Styles Smiles staff with the NCSL VBLP signage visible for members to see when in the shop

Contact Marketing to obtain your membership card, on 313 2025 or send an email to id@ncsl.com.pg

Visit the NCSL website on www.ncsl.com.pg to download your copy of the service provider listing.



KIDS SAVINGS ACCOUNT

“My commitment today to feel empowered tomorrow”

Financially empowering your future



HOME BUILT USING SAVINGS

We bring to you another inspiring story on how your savings can actually become fruitful and rewarding.

This month, we feature Tanya Moaitz, an active contributor to NCSL who has utilized her savings to help build a two-bedroom modern permanent home for her family in Madang.

Construction of the house is still in progress of which 80% is accomplished. The project started 2 years ago, and that her savings with NCSL has enabled her to embark on this project which is expected to cost K25,000 in total.

Here's what Moaitz had shared.

“ When I came to learn of NCSL from my previous payroll officer, I joined NCSL in 2017 and decided to build our house just from obtaining NCSL loans and I wish I had learnt about it much earlier so that I would have started my savings much earlier which would have allowed me to buy a vehicle as well.

It's a two-bedroom house, living room, kitchen/dining area and toilet/shower room. Septic yet to be built/installed.

So my thoughts about NCSL – I think NCSL is the best initiative ever by NASFUND for the people of

PNG”.

NCSL is proud of its record in helping ordinary Papua New Guineans such as Tanya fulfil their dreams and lifelong ambitions through its savings products which attract monthly and annual interest.

We share such stories in the hope that that it motivate others to save towards achieving their goals in life and do more than just paying for school fees or meeting customary obligations.

NCSL is a voluntary savings scheme and offers loans at 1% monthly charge on the reducing loan balance. Its services are easily accessible and invites those interested to become a member.

Minimum fortnightly or monthly contribution is K20.00 and contributions can be made via payroll deduction, direct deposit at the commercial banks or thru online banking.

Join us today and register your membership online on www.ncsl.com.pg.

For more information, send an email to helpdesk@ncsl.com.pg or call 313 2000.



Madang Province: Tanya Moaitz' two-bedroom house under various stages of constructions. Her family home is now 80% near completion. We hope her story inspires you.

POSTCARDS FROM LAE: POS INSTALLATIONS



Lae City Hotel



Papindo, Eriku



Café 411



Hotel Morobe: Garden Restaurant



Lae Fish Eriku Kai Bar



Papindo 7th Street Department Store

Need funds? Use mobile banking for instant service



MOBILE BANKING

Dial *628# and follow the prompts to;

- Apply for 1:1 loan**
- Apply for savings withdrawal**
- Check balance**

Register your mobile number to access this service.
Applicable to both Digicel & Bmobile numbers



VALUE BACK LOYALTY PROGRAM

AN ADDED VALUE FOR YOUR PURCHASE

**LOOK FOR THIS STICKER
AT SELECTED SERVICE
PROVIDER OR RETAILERS
LISTED BELOW WHEN SHOPPING**



20% VALUE BACK

1. ANITUA SUPERMARKET
2. MILNE BAY HARDWARE
3. NATU MEDICAL SERVICES
4. NESIAN HAIR & BEAUTY SALON
5. SED OPTICAL

15% VALUE BACK

1. BIRD OF PARADISE HOTEL
2. BRIAN BELL
3. CAMP ADMINISTRATION
4. COURTS
5. DATEC LEARNING CENTRE
6. ELA ENTERPRISES
7. ELA BEACH HOTEL & APARTMENTS
8. FRESH LOOK SALON & WELLNESS SPA
9. GATEWAY HOTEL & APARTMENT
10. GRAND PAPUA HOTEL
11. HIGHLANDER HOTEL & APARTMENTS
12. HUON GULF HOTEL
13. JAIS ABEN RESORT
14. KAVIENG VILLAGE RESORT
15. K.K. KINGSTON
16. KOKOPO VILLAGE RESORT
17. KOKOPO OPTICAL CLINIC
18. LAGUNA HOTEL
19. MADANG LODGE
20. MADANG RESORT HOTEL
21. MARANATA MEDICAL SERVICES
22. MOROBE OPTICAL
23. PACIFIC GARDEN HOTEL
24. GREEN POWER PNG LIMITED
25. RAPOPO RESORT
26. SOLAR ENERGY SOLUTION
27. SOLAR SOLUTIONS
28. THE SANTUARY HOTEL
29. W.R DENTAL
30. 2K MEDICAL

12.5% VALUE BACK

1. SOLAR ENERGY SOLUTIONS

10% VALUE BACK

1. ANITUA HARDWARE/SUPERMARKET
2. CENTRAL MART
3. CITY HEALTH CARE CLINIC
4. CLICK TV
5. CLUBS OF CLUBS
6. CROWNE PLAZA
7. DALTRON

8. DIGITEC
9. DRIFT WOOD RESORT
10. EAGLE AGRICULTURE & HARDWARE (BUKA)
11. EYE CARE
12. FRESH LOOK SALON & WELLNESS SPA
13. FUNERAL HOME
14. GLOW HAIR BOUTIQUE
15. GRAND PAPUA HOTEL
16. HARDWARE HOUSE
17. HERTZ RENT A CAR
18. HOLIDAY INN EXPRESS
19. HOLIDAY INN & SUITE
20. HONGLAND HARDWARE
21. HOUSE OF XEN
22. JHAYE'S HAIR & BARBAR SHOP
23. JR REPAIRS
24. KOKOPO BEACH BUNGALOW RESORT
25. LAE SPORTS STORE
26. LAE WELLNESS MEDICAL
27. LAHARA LODGE
28. LIVAJOS LIMITED
29. LOGOHU (PATINI)
30. MADANG HARDWARE
31. MASURINA LODGE
32. MILLS DENTAL CARE
33. MR. MIKES PIZZA COMPANY
34. NAYAL IT & CONSUMABLES
35. PLUMBERS & BUILDERS
36. RAMMAH TRADING
37. SANDAUN SURF LODGE
38. SOLAR ENERGY SOLUTION
39. SVS SPORTS STORE (POM)
40. TAKLAM LODGE & TOURS
41. THE CELLAR RESTAURANT
42. THEODIST STATIONARY LIMITED
43. THE STADIUM
44. THE SHADY REST HOTEL
45. TRIO ENERGY
46. WELLNESS LODGE
47. ANITUA SUPERMARKET
48. NANGA MEDICAL
49. NIUGINI FOOTWEAR

7% VALUE BACK

1. HANDYMAN HARDWARE (KAVIENG)

5% VALUE BACK

1. BISI TRADING LIMITED
2. DATEC MEGA STORE

K50 DISCOUNT

1. PNG AIR (all domestic fares only)

**Present your Membership ID
card to receive 5% - 20%
Value Back or Discount
on selected items**



To get your membership ID card
email jd@ncsl.com.pg

**GET YOUR
I.D CARD FOR K10.00
FOR NEW & REPLACEMENT**

HOW TO PARTICIPATE

1. UPON CASH PURCHASE, PRESENT YOUR NCSL MEMBERSHIP ID CARD TO RECEIVE INSTANT DISCOUNT
2. OBTAIN A LOAN OR SAVINGS WITHDRAWALS FROM YOUR NCSL SAVINGS ACCOUNT TO RECEIVE A SHOPPING VOUCHER.
 - GET A QUOTATION ON YOUR ITEM(S) OF PURCHASE
 - PRESENT YOUR QUOTATION WITH YOUR COMPLETED LOAN/SAVINGS WITHDRAWAL FORM AT ANY NCSL BRANCH.
 - A CHEQUE IS RAISED TO THE SELECTED RETAIL OR SERVICE PROVIDER
 - PAY FOR YOUR ITEM(S) AND RECEIVE A SHOPPING VOUCHER EQUIVALENT TO 5% -20% OF THE PURCHASE PRICE

For more information call 313 2000 or email helpdesk@ncsl.com.pg

www.ncsl.com.pg

VIBE EDITORIAL TEAM



STORY & COMPILATION
Ms. Kessie Tadap
Media & Communications Officer



GRAPHICS & LAYOUT
Mr. Constantine Bais
Graphics Officer



EDITOR
Ms. Evelove Farapo
Marketing & Client
Relations Team Leader