

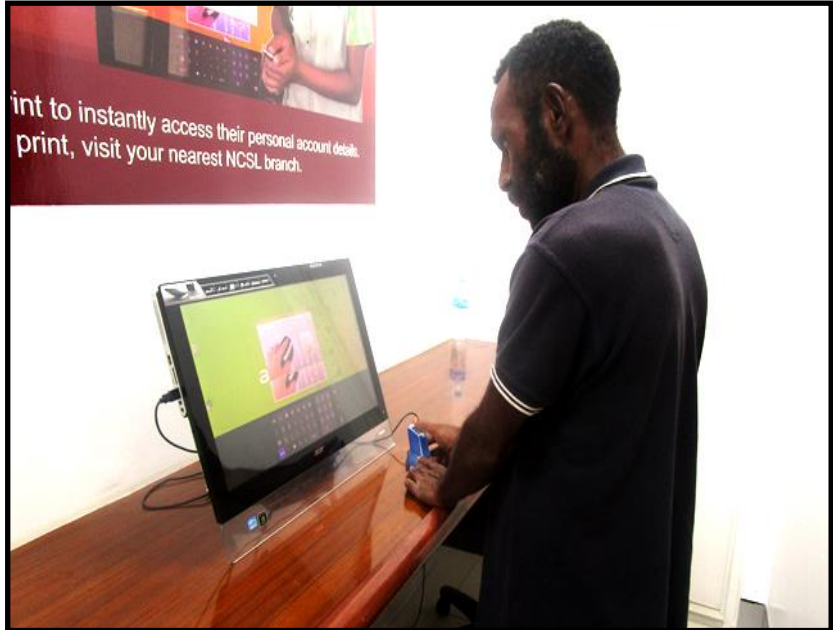


## Society sees increase in Lending activity

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Member Toktok column

NCSL Haus, Douglas Street, Lot 3, Section 4, Port Moresby, P.O Box 7732, Boroko, N.C.D, Papua New Guinea



*Boroko: Member accessing the BIS machine to apply for 1:1 loan after viewing his balance at Boroko Branch, NCD.*

Due to NCSL's growing membership, the Society aims to ensure all its services are widely available to members for ease of access.

Over the recent months, NCSL introduced various service enhancements via the electronic platform and this has seen an increase in the number of applications, especially in loans.

Lending Manager, Bernard Geita, said this increase in loan applicants have seen more members shifting to utilise the electronic channels when applying for loans and savings withdrawals.

"Members who cannot access the internet or go online can lodge applications over the counter, however, as much as possible, we are promoting the internet and online services to minimise paper handling and a faster turnaround time for processing

online applications."

With the recent enhancements on mobile phone banking, members can dial \*628# and press send for a pop-up menu, followed by simple prompts to view account balances, apply for savings withdrawal or 1:1 loan.

The mobile banking service does not require internet access and is accessible via simple (one band) handset.

Geita said as part of NCSL's vision to become a one-stop-shop bank by 2020, the Society continues to look at innovative ways of delivering services to its growing membership base and this will continue to be a focus for NCSL while expanding its suite of products.



**WE OFFER LOANS FOR ALL PURPOSE WITH AFFORDABLE REPAYMENT TERM**

**1% MONTHLY INTEREST CHARGED**



# NASCARE reaches out to more employers

*Port Moresby: NCSL’s NASCARE Officer Oscar Yamara and colleague Jasper Kinaram conducting an awareness to employees of Cakara Alam on the various benefits of NASCARE Insurance.*

NCSL’s NASCARE scheme continues to reach out to employers who want a better health care plan for their staff.

NASCARE Officer, Oscar Yamara, was asked by Cakara Alam to conduct an awareness session on the features and benefits of NASCARE medical and life insurance plan to its staff after the employer showed interest in insuring its staff under the scheme.

Most staff were interested in the various benefits offered especially the K10.00 outpatient medical services provided by ASPEN Medical Centre and Pacific International Hospital.

Mr. Yamara is now working closely with Cakara Alam’s administration for smooth registration of the staff for the NASCARE scheme.

NASCARE is a medical and life insurance cover and provides medical, dental, optical, pharmaceutical, hospital and death benefit for insured members, their spouse, children and natural parents in PNG.



## GET COVERED TODAY



**A comprehensive health plan for NCSL members that covers;**

<span style="color: green;">●</span> <b>PHARMACEUTICAL</b>	<span style="color: green;">●</span> <b>DENTAL</b>	<span style="color: blue;">●</span> <b>OPTICAL</b>
<span style="color: yellow;">●</span> <b>FUNERAL BENEFITS</b>	<span style="color: purple;">●</span> <b>MEDICAL</b>	<span style="color: orange;">●</span> <b>PREGNANCY</b>

For more information call 313 2023 or email [nascare@ncsl.com.pg](mailto:nascare@ncsl.com.pg)

A product of 

Underwritten by 

Arranged & Administered by 



“Financially empowering members”

**VISION STATEMENT**

“To become a one-stop-shop bank by 2020”

**MISSION STATEMENT**

“To improve the quality of our members’ lives through security, returns, services and product range we offer.”

**VALUE STATEMENT**

- Customer service is our first priority.
- We rely on teamwork to achieve our goal.
- We treat each other with trust, respect, consideration and courtesy.
- We operate with honesty and integrity.
- We never turn a blind eye to corruption of any kind.
- We encourage efficient use of time.
- We encourage and reward skill level, progress and contribution.
- We are responsible for our actions.
- We provide necessary training and equipment.
- We include the necessary people in decision making.
- We empower people to make and carry out decisions.
- We are a learning organization.
- We communicate NCSL activities and results.
- We support community activities without impacting on members’ funds.
- We protect the reputation of NCSL by behaving ethically.

**Member’s urged to update beneficiary details**

Members have been urged to ensure that their beneficiaries are updated on NCSL’s operating system as this information is very important in the event a member passes on.

“Members must update details of their beneficiaries when completing application forms for the purpose of having their savings guaranteed to their relative or family member in the event of their passing,” said Mr Robert Thadeus, Manager Member Services and Branch Support.

“It is a firm requirement that members always update their beneficiaries when necessary to avoid inconveniences to the relatives later on.”

“Some members complete their forms without filling in beneficiary details and such instances in the past have resulted in most beneficiaries missing out on their loved one’s (member’s) savings.” Thadeus said.

He urged all members who are yet to update their beneficiaries to contact NCSL on TEL: 313 2000 and ensure this important details are completed.

Members can download the Member Data Update Form on our website [www.ncsl.com.pg](http://www.ncsl.com.pg) or send an email to [helpdesk@ncsl.com.pg](mailto:helpdesk@ncsl.com.pg)

**NCSL continues its awareness to members**



*Port Moresby: Marketing & Client Relations Officer Jasper Kinaram conducting an awareness presentation to staff of Westpac bank, Port Moresby branch*

Ongoing communication is an important aspect which contributes positively to the growth of NCSL. We communicate the Society’s activities and results through many forums to update and educate our members. Last week, NCSL spoke to employees of Westpac Bank here in Port Moresby. NCSL has enhanced its electronic services and encourages all members to utilise these services.

We urge employers to send an email to [marketing@ncsl.com.pg](mailto:marketing@ncsl.com.pg) to schedule a presentation awareness visit.

# Employers to Remit Member Contributions on Time

Regular updating of member contributions is vital and all employers are urged to remit contributions in a timely manner which enables interest on member savings, allows members to repay loans promptly, do savings withdrawal and/or obtain additional loans.

“When employers/payroll officers delay sending through their contribution schedules, members’ savings balances are not updated and their loan repayments are delayed,

**...late remittance of a repayment results in loans becoming delinquent which also adversely impacts on the members’ credit history...**

the latter attracting unnecessary interest to their loan balances,” said Ms Olive Maurice who is the Officer-In-Charge of Banking & Receipting.

“We have received complaints from members who view their balances

online and notice that their contributions have not been updated, and this is due to their payroll and human resource (HR) representatives not remitting on time.”

Importantly, with regards to processed loans, Ms. Maurice reminded and emphasised that NCSL sends out notification to HR or payroll representatives once a loan is granted and they (HR/Payroll) must ensure to

immediately update their repayment records with the correct loan repayment amount, to be effective the next pay period.

All NCSL loan repayments should be remitted on time every fortnight or month, as and when they fall due.

Employers are reminded that every late remittance of a repayment results in loans becoming delinquent which also adversely impacts on the members’ credit history and may affect their ability to borrow in the future.

While members contribute to their savings via salary deduction, they can also do individual deposits to avoid delays and here are some ways to deposit:

- EFTPOS facility at NCSL branches;
- Internet & mobile SMS banking, and
- Direct deposit (*refer banking details on table provided below*).

BANK	BSP	ANZ	Westpac
Account number	1000 880 939	13391771	600 465 7087
Type	CHEQUE	CHEQUE	CHEQUE
Branch	PORT MORESBY	BOROKO	WAIGANI



## KIDS SAVINGS ACCOUNT



- Minimum deposit is K1.00
- Membership open to children from infant to 18 years

\*Receive monthly and annual interest on savings accounts

For more information email [marketing@ncsl.com.pg](mailto:marketing@ncsl.com.pg)

**For any queries, complaints , suggestions and feedback please email [complaints@ncsl.com.pg](mailto:complaints@ncsl.com.pg). This will also assist us to improve our services and standards to satisfy our members.**

# Members views on USSD Mobile banking service

With the upgrade done to NCSL’s electronic channels, members can now view their balance, apply for savings withdrawal and 1:1 loan using simple handsets and android mobile phones to access the USSD service.

NCSL asked some members who have been using mobile banking service and here are their respective views:



**Jennifer Kuman of PNG Air Limited;**

“Contributing to NCSL since 2016 I like the fact that the Society helps me save my money in case of life emergencies. I have been using the USSD service on my mobile phone to check my balance and apply for savings withdrawal and the service is really fast and reliable.” 😊



**Barth Asafo of PNG Air Service Limited;**

“The service is user friendly and I can easily check my balance and know when my contributions are being updated. “



**Jason Sawera of National Research Institute;**

“The service is fantastic. I don't need an internet connection to have access to or view my account and that's something that I would like to see continue into the future.” ★



**Boko Rima of Hitron Limited;**

“I used the USSD service to check my balance and it’s so much easy, so very quick, so convenient and I was like wow!!! Service like no other, Thanks NCSL, Thumbs up, well done.”

**Need funds? Use mobile banking for instant service**



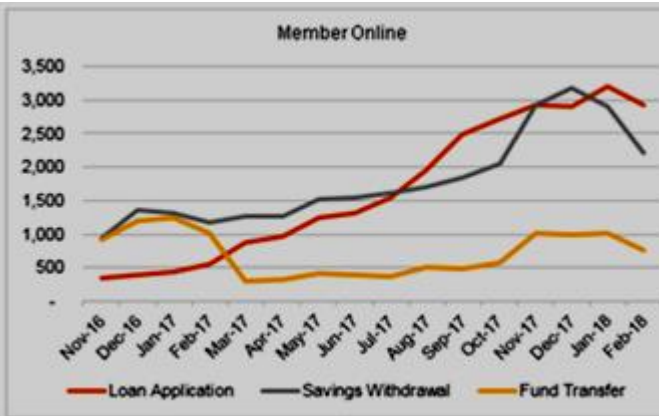
## MOBILE BANKING

**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*

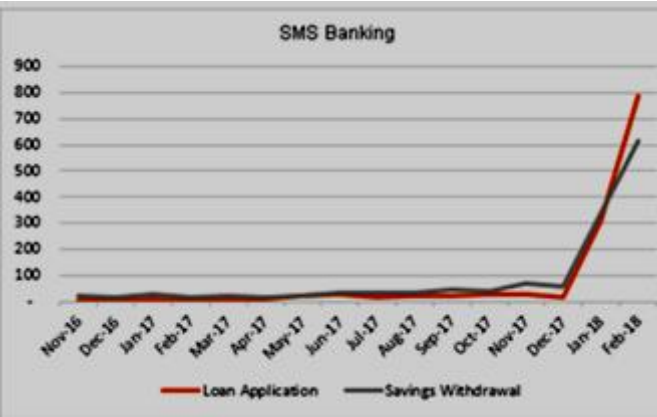
# NCSL's Electronic Channels Effective



Graph showing NCSL's members using the Member Online Portal to access transactions on Loan applications both 1:1 and 1:2 ratios, savings withdrawals and fund transfers to offset loans or to other savings accounts for the purpose of loans or withdrawals.

This channel is an effective means for members to access their funds quickly once lodged online. It is very easy and convenient to use. Member's can enter this link to access the portal: <https://sls.ncsl.com.pg/>

We encourage members to continue using these channels to enable faster processing of applications.



Graph showing NCSL's members using the SMS banking service to access transactions on 1:1 Loan applications and savings withdrawals via mobile phones.

These channel is an effective means for members to access their funds quickly once they apply. It is very convenient since members do not need to have internet access to use this service. Members must register their mobile numbers before they can assess the USSD service by dialing **\*628# press send then enter membership number**. The graph above shows an exponential increase in transactions via the USSD service while number of transactions via the online portal is reducing (see graph on the left)



"Celebrating 15 years of financially empowering members"

**Do you have an interesting story to tell about how your NCSL savings assisted you in meeting a financial need**

Email [newsletter@ncsl.com.pg](mailto:newsletter@ncsl.com.pg) and have your story published in our monthly newsletter "NCSL VIBE. Not only that, you also get a **FREE T/SHIRT**

**Conditions**

1. Positive story
2. Photograph to be provided with caption
3. Willing to provide additional information
4. Agree that the story can be sent to media
5. All information provided to Media Officer must be accurate
6. Media Officer has discretion to select suitable stories

**I can help others using my savings**



*Dr. Graham Low visiting the rural children from Pori, Hela Province.*

“As a medical doctor, I support every person I think is in need and my NCSL savings can help me do more for others” said Dr Graham Low.

“Working in the vacuum of rural health development alongside mostly Faith Based Organisations is a little tough as it’s a job rarely understood, acknowledged and supported by all.”

“Being employed on a ‘fly in-fly out basis, I find it hard to go home regularly to visit my family as the cost of travelling is too much.”

“Though over the years I have attempted so many schemes on savings and investment, I was still disappointed with the way I saved.”

“I commenced contributions with NCSL in 2013 but was not serious with my commitment to save and unfortunately ceased my contributions.”

“Then just last year, after facing multiple challenges, including supporting the extended family and taking bank loans I realized that sheer commitment to save with NCSL was therefore my biggest achievement.”

“To date, I’ve been able to assist with school fees, settle financial liabilities, assist with house construction, but the biggest achievement is actually having a savings account that is dynamic and continues to grow before my own eyes.” Low said.

“It is also a wonderful assuring feeling to know your savings is close at hand for that unforeseen need and that planned holiday. And the best part is, I can access my NCSL account where ever I am with just my mobile phone.”

*Have an interesting story of how your NCSL savings assisted you in meeting a financial need? Share your story with us by sending an email to [newsletter@ncsl.com.pg](mailto:newsletter@ncsl.com.pg)*



**We value your comments and queries to help us assist you and to also improve on our services.**

**Aza Riah**  
February 12 at 8:37am

Hello NCSL team. Is it possible to repay loans online?

**Solomon Kaia**  
February 6 at 9:19am

**Hi NCSL Team, it would be very much appreciated, if anyone from the team could update me with my 1.2 online loan application?**

**Leonie Manau**  
February 6 at 9:19am

Hi i applied for a loan online and status is "Base Pay to be stated on monthly basis and noy annual value". Could someone please clarify what that means and who is suppose to provide this details? Thanks

**Jupiter Hetabu**  
February 28 at 8:33am

Could you please advise if there are any effects on our contributions, when our payroll delay posting our contributions to you.

**Find & Join Us on Facebook**

[www.facebook.com/groups/ncslhelpdesk](http://www.facebook.com/groups/ncslhelpdesk)



**NCSL Closed Group**

NCSL’s Closed Group Facebook page is a Corporate page and we intend to maintain professionalism in serving members, therefore members are advised to use real names so Admin staff can quickly identify and assist you.



# 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 SANCTUARY 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. HANDY MAN HARDWARE (KAVIENG)

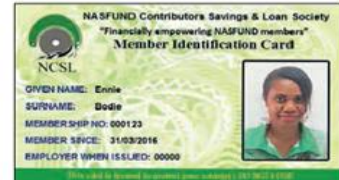
**5% VALUE BACK**

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 [id@ncsl.com.pg](mailto:id@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](mailto:helpdesk@ncsl.com.pg)

[www.ncsl.com.pg](http://www.ncsl.com.pg)

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