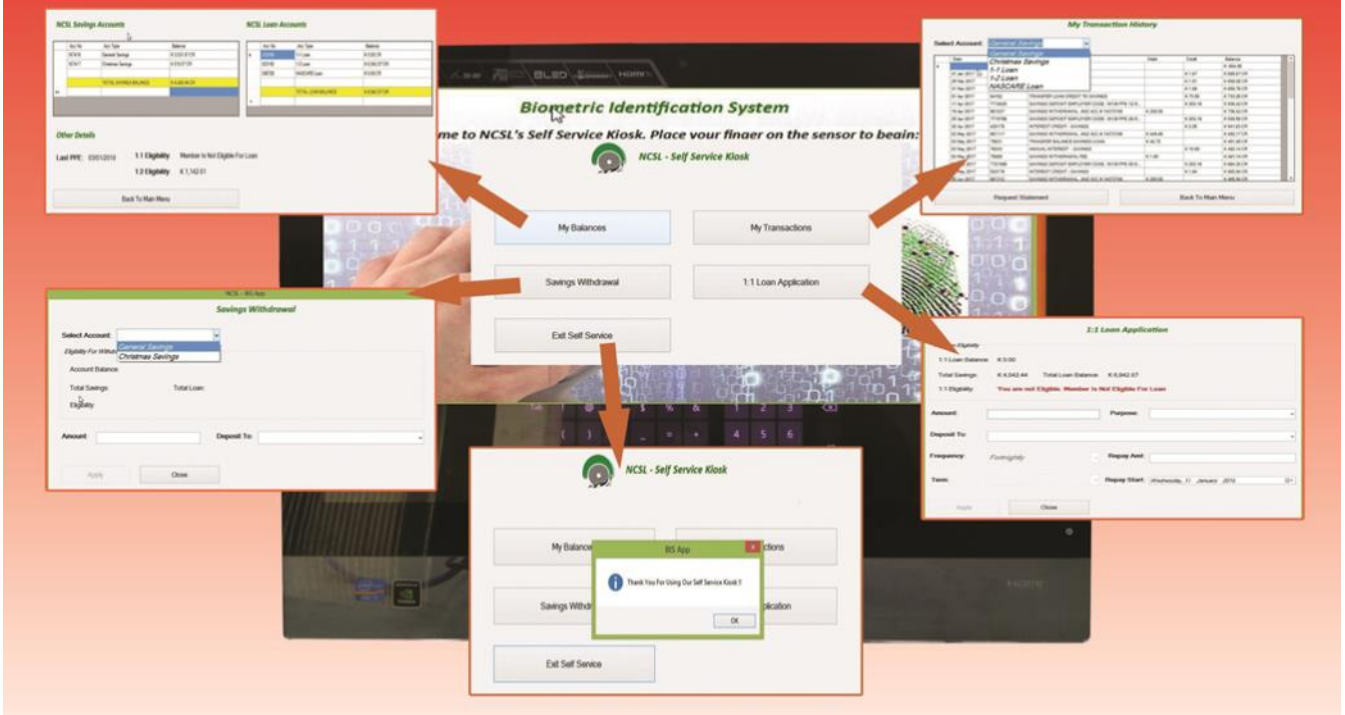




1:1 loan accessible on BIS



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

Screen shot showing the services now accessible on the BIS Self Service Device. Member can now easily apply for a loan for instant approval.

NCSL has taken a step further in advancing its Biometric Identification System (BIS) service to enable 1:1 loan transaction which members can easily access as an automated process, whereby the loan request is instantly approved with funds disbursed on the same day.

General Manager Mr Vari Lahui said the Society continues to look at innovative ways to enhance its products and services via electronic channels and one of those is the 1:1 loan product now available on the BIS self-service device.

He said this added feature on BIS means that lending officers can concentrate on processing 1:2 loans which require little bit more effort given the risk of loss.

The BIS touchscreen, located at all NCSL branches, is a self-service device enabling a member to view his/her savings and loan balance, email statement, or view eligibility for loans and savings withdrawals.

(Story continues on page 3)

General Manager's Message



Vari Lahui
General Manager

Warm welcome to a Prosperous 2018 with NCSL

Dear members,

A new year has dawned on us and we wish each and every one of you all the success in 2018.

We paid 3.00% (which equates to just over K4.0 Million) in interest payments to members in 2017. We are now waiting on the finalisation of the audit of our 2017 financial statements before we can make a declaration on how much more we will pay our members in additional interest..

We hope to make the declaration by the middle of March 2018 which is when the next Board meeting is due.

In the meantime, we will continue our efforts to provide you quality service on a consistent basis while considering more innovative products for your convenience and to meet your needs.

Unfortunately we were not able to deliver the debit card initiative last year due to various reasons and we remain committed to delivering this in 2018. There is ongoing work on this.

We managed to finalise the USSD service on the Digicel platform which will now enable members with Digicel numbers to initiate savings withdrawals and 1:1 loan applications any where using their mobile phones. This service can be accessed by dialling *628# then **Send**. Members would then follow the prompts to access this service.

Also, we are continuously reviewing our policies and processes to ensure that we are meeting the expectations of our members and working smarter to minimise business risks and keep down our costs.

One of the initiatives that we are in the process of finalising is the upgrading of our servers which will enable NCSL to comfortably handle the increasing number of transactions from our ever growing membership base. We have also finalised work on strengthening the security of our system network to guard against the likelihood of external attacks.

There are also other initiatives that we are working on for the benefit of our members and will make announcements on these in due course.

We are in the process of recommencing our member survey which will give you, our members, the opportunity to have your say on our products and services and provide feedback on the areas that we need to improve for your benefit. We look forward to your participation in this survey which will help with our decision making on the direction of the business and what we should be doing to better serve our members and meet their needs.

We are looking to provide more specialised training for our staff to build their competency so that they can be more efficient and effective in the delivery of service to our members.

We will also continue our Reward and Recognition scheme which identifies and rewards staff who go out of their way to deliver on the expectations of the members and the Society. It is important that we continue to do this to motivate our officers towards consistently delivering good, quality service to our members.

We undertake an annual employee survey which provides an opportunity for our staff to provide feedback on the areas that the Society needs to address towards creating a conducive environment that will encourage optimum performance. We take action on the identified areas through our HR Department.

The above is in addition to the engagement of an independent consultant to review the remuneration levels that we pay to our officers. This exercise enables us to gauge NCSL's pay structure against similar organisations in the financial industry and make adjustments where necessary so that we retain our quality staff.

All the above activities are part of the drive for continuous improvement culture within the Society and preparing the Society towards realising its vision of becoming a One-Stop-Shop Bank. In the meantime, we will continue to maintain our focus on delivering good quality products and services to the most important people in NCSL, our members.



“Financially empowering NASFUND 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.

1:1 loan accessible on BIS

(Continued from page 1)

“Members applying for 1:1 loan via BIS will not require payslips to be uploaded which will now allow the system to automatically assess and approve this type of loan” Mr Lahui said.

He said the process will still require payroll authorisation for loan repayments and this is addressed after loan draw down.

The development and deployment of the 1:1 loan process on the BIS service took a month and included tests to ensure successful delivery of this initiative.

All NCSL branches have the BIS service available and members are urged to make use of this service for much quicker turn-around of applications.

Those members yet to register their finger prints are urged to visit their nearest branch office to have their finger prints registered to enjoy the BIS touchscreen device.

Mr Lahui said the Society is working on other initiatives to improve process efficiencies and enhance customer experience.



BIS touch screen device available at all NCSL branches nationwide.



Member registering his finger print on the BIS print reader. This is mandatory if a member wants to access the BIS machine.



Port Moresby: Member accessing the BIS stand alone unit housed at FairPrice Showroom to access her NCSL savings account.

Here, member can also apply for a loan to purchase household goods under the FairPrice Credit scheme.cheme Facility.

Payroll authorisation required for NCSL 1:2 loan

NCSL Members are now experiencing swift online processing of loan requests via the Member Online Portal (MOP).

Also, many members are now able to view their savings and loan balances, apply for instant savings withdrawals and loans, transfer funds and many other useful functions .

Online submission of withdrawal and loan applications are easier to process as these involve less paperwork and are assessed at the click of a button.

Lending Manager Mr Bernard Geita urges all members to utilise the online portal to apply for loans as it is more convenient and saves time on manually assessing the applications.

“Members applying for 1:1 loans should know that this process is now fully automated which means

there is no manual intervention and therefore the turn-around time is swift,” Geita said.

He added that “1:2 loan applications will need to undergo screening and assessment for verification before the application is approved. Once members apply online, they have to confirm with their payroll officers for authorisation before following up with NCSL.”

Geita said the online portal enables the members to view all their applications and transactions and also view the progress on the status of their applications. He said everything is at the members fingertips for their convenience.

Enter this link to have your application approved instantly <https://sls.ncsl.com.pg/>

NCSL membership expands

For existing and prospective members to know the benefits of short to medium term savings with NCSL, awareness presentations are being conducted to show case the Society’s product and service offerings.

NCSL’s product and service offerings are attractive which has contributed positively to its ever growing membership.

Madang based Officer, Geraldine Lokain, was invited to speak to employees of National Airports Corporation who were keen in becoming members.

NCSL continues to promote a savings culture by educating members on the value of savings for a better quality of life which will also enable them to quickly access financial assistance when in need.



Madang: Branch Client Service Officer Ms Geraldine Lokain conducting an awareness presentation to staff of National Airports Corporation who are non-NCSL members.



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

Members to Access NCSL Services via Mobile Phones

Members can now access services via their Digicel mobile phones using the Unstructured Supplementary Service Data (USSD) service.

The USSD service is a Global System for Mobile (GSM) communication technology that is used to send text between a mobile phone and SaveLoanSmart (SLS) over the network.

General Manager Mr. Vari Lahui said this service will make life

“this service will make life easier for members which will enable them to access their savings account with a few clicks on their mobile phones.”

easier for members which will enable them to access their savings account with a few clicks

on their mobile phones.

“This process has simplified work and will further reduce the waiting time. The Society is continuously looking at new initiatives to bring our services closer to our member with just a click of buttons via the electronic channels,” Lahui said.

He added that the USSD service is now available to both mobile networks – Bmobile Vodafone and Digicel and is accessible on all phone types – one band simple keypad phones and android/smart phones.

“We will expand to Telikom Mobile once we have enough members using the Telikom Mobile services and when there is a demand for it.” Said Lahui.

To access this service, members are to enter the prompts ***628#** and press the send button.

Members will then be asked to enter their membership number and follow the steps in the drop down menu for balance enquiry, savings withdrawal or loan.

Those who are yet to register their mobile number on the system will

receive a message prompting them to contact NCSL to complete the SMS Registration Form to register their mobile number to access this service.

The Society is also looking at upgrading its SLS system on the Data Centre and Disaster Recovery Site to maintain business continuity and consistency in quality services to its members.



Image showing member using a one-band keypad phone to access NCSL USSD services.

- Balance Enquiry
- Savings Withdrawals
- 1:1 Loan



SMS ALERT SERVICE

Register your mobile number today and receive SMS alert notification on Contribution update, Loan & Withdrawal application and New membership

“Financially empowering NASFUND members”



Register your mobile number with NCSL to receive sms alert updates and access the USSD services. Email: helpdesk@ncsl.com.pg or call 313 2000 today.

Member gets more value from NCSL's Value Back Loyalty Program at Brian Bell



Madang: NCSL Member Daniel Kambu and wife happily showing electronic goods purchased through NCSL's Value Back Loyalty Program with Brian Bell.

Looking for ways to save money? Members can get more value for their money by utilising NCSL's existing Value Back Loyalty Program (VBLP) at participating service providers and retailers nationwide.

By presenting their NCSL membership Identification Card (ID), members' receive direct discounts or value back vouchers permitted by participating service providers and retailers

Contributing member Daniel Kambu of Simberi Gold Limited recently found the VBLP beneficial when he purchased electronic goods at Brian Bell Home Centre in Madang.

"I got a quotation at Brian Bell-Madang for the following items, Star Vision TV, Singer Sewing Machine and Trolley Speaker at a total cost K4, 835.00 and applied for a loan of that amount against my NCSL savings." Kambu said.

He said upon collecting the items, he was very happy that NCSL was able to provide such a discount program that benefited its members.

When asked about his opinion on NCSL's VBLP, Kambu smiled and said, "I am a happy member because of incredible service and products NCSL is providing. By presenting my NCSL ID card I get discounts on items when I pay cash directly and when I provide a quote along with my loan application for payment I get value back on other items too, that is just fantastic."

Kambu received a 15% value back 'free shopping voucher' from Brian Bell to collect items worth K318.00 in which he collected cooking utensils for his wife and bath towels for his children.

"I am also pleased with the lowest interest rates on loans NCSL is charging and encourage my family, friends and colleagues to join NCSL." He said.

He added, "Thanks to NCSL for providing these great program and services which makes it possible for simple people like us to own things we dreamt of owning. "I will continue to contribute and participate more on VBLP because it's very beneficial."

MEMBER SURVEY QUESTIONS

This member survey is conducted to gauge feedback on how NCSL can improve its product to better service members' needs.

How likely is that you would recommend NCSL to a friend or colleague?

- A. Very likely
- B. Likely
- C. Not so likely
- D. No so likely
- E. Not recommendable

Overall, how satisfied or dissatisfied are you with NCSL?

- A. Very satisfied
- B. Neither satisfied nor dissatisfied
- C. Very dissatisfied
- D. Satisfied
- E. Dissatisfied

Which of the following words would you use to describe our products? Select all that apply?

- A. Reliable
- B. Useful
- C. Good value for money
- D. Impractical
- E. Poor quality
- F. High quality
- G. Unique
- H. Overpriced
- J. Ineffective
- K. Unreliable

How well do our products meet your needs?

- A. Extremely well
- B. Somewhat well
- C. Not at all well
- D. Very well
- E. Not so well

How would you rate the quality of the product?

- A. Very high quality
- B. Neither high nor low quality
- C. Very low quality
- D. High quality
- E. Low quality

How would you rate the value for money of the product?

- A. Excellent
- B. Average
- C. Poor
- D. Above average
- E. Below average

How responsive have we been to your questions or concerns about our products?

- A. Extremely responsive
- B. Somewhat responsive
- C. Not at all responsive
- D. Very responsive
- E. Not so responsive
- F. Not applicable

How long have you been a member of NCSL?

- A. This is my first time to be a member
- B. Less than six months
- C. Six months to a year
- D. 1 – 2 years
- E. 3 or more years
- F. I am not a member yet

How likely are you to use our product(s) again?

- A. Extremely likely
- B. Somewhat likely
- C. Not at all likely
- D. Very likely
- E. Not so likely

Do you have any other comments, questions, or concerns?

Email completed forms to newsletter@ncsl.com.pg



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

 **Solange Miria**
Yesterday at 3:12pm

HI NCSL
Please advise it is possible to stop savings deduction & allow only loan repayment to continue??
Await your response. Thanks

 **Vincent Aleleso**
47 mins

I AM TRYING TO VIEW MY BALANCE VIA *628*membership# but I am asked to register my sim card which I already did...how do I access my balance???

 **Judas B Mare**
Yesterday at 8:26am

How do I go about checking my NCSL account via mobile phone?

 **Esther Kila**
January 22 at 12:14pm

Hello NCSL team, is there another email address I can use apart from the helpdesk or membership email addresses. I sent an email on Friday 12th Jan and still waiting for a response. Thanks

 **Solange Miria**
January 22 at 3:12pm

HI NCSL
Please advise it is possible to stop savings deduction & allow only loan repayment to continue??
Await your response. Thanks

Find & Join Us on Facebook

www.facebook.com/



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.

