



### What happens to my savings when I turn 18 years?

Your total savings will be transferred to a ncs! general savings account, maintaining your name and membership details.

### If I decide to cease my account, how do I apply for a refund of my savings?

You are required to complete a ksa refund Form. An exit fee of K20.00 will be charged.

### What are the requirements for refunding my savings?

You are required to provide the following;

- \_ Completed ksa refund Form
- \_ Letter from school or institution child is attending
- \_ Consent letter from trustee or guardian
- \_ Bank statement of child
- \_ Statutory declaration
- \_ ID card

### In the event of untimely death, to whom will my savings be paid to?

Payment will be done according to nominations of beneficiaries on your ksa membership application form. Ensure to always update your beneficiaries.

Contact ncs! on 313 2000 or email [helpdesk@ncsl.com.pg](mailto:helpdesk@ncsl.com.pg) for more information.

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Secure your child's future with a kids savings account. Available for children from infant to 18 years. Register your child's membership online or visit your nearest ncs! branch. [ncsl.com.pg](http://ncsl.com.pg)





## What is Kids Savings Account or ksa?

**Ksa is a trustee account for children who are under the age of 18 years.**

### Who is eligible to join?

Any interested child under 18 years of age with their parent's consent. This includes children of current ncsI members and non-members.

### Is there a minimum age for membership?

Yes. Minimum age is 3 years.

### How can I apply?

Complete a ksa membership registration form and sign along with the parent and submit to your nearest ncsI branch. Ksa forms are available in all ncsI branches and website: [www.ncsl.com.pg](http://www.ncsl.com.pg)

### Is there a membership fee?

A membership fee of K1.00 is charged to open your Kids Savings Account.

### Will I be given a membership number?

Yes. You will be given a 10 digit account number which will also be your membership number.

### What is the minimum deposit?

The minimum deposit is K1.00.

### How often can I deposit?

You can deposit on a regular basis within a 3 months period. Failure to deposit within the given time frame will result in the account being systematically locked.

### How can a member deposit contributions?

You can deposit your savings via the following methods;

1. Salary deduction by nominated trustee parent
2. Eftpos facility at ncsI NCD branches only
3. Direct deposit (refer banking details below)

Bank	BSP	ANZ	Westpac
Account number	1000 880 939	13391771	600 465 7087
Type	Cheque	Cheque	Cheque
Branch	Port Moresby	Boroko	Waigani

## Will my savings attract interest?

Yes, the Society pays monthly interest on your total savings balance and also pays annual interest based on the surplus funds (profit) made each year.

### How can I check my balance?

You can access your savings information through;

- \_ SaveBal (\*628\*member number# send)
- \_ Online balance check via our website [www.ncsl.com.pg](http://www.ncsl.com.pg)
- \_ Email [helpdesk@ncsl.com.pg](mailto:helpdesk@ncsl.com.pg)
- \_ Visit any ncsI branch

### How much can I withdraw from ksa?

You will be eligible to withdraw 50% of your total savings, subject to certain conditions (see below).

### Is there a minimum holding balance for the ksa withdrawal?

The minimum balance is K200.00

### When can I withdraw from ksa and what are the requirements?

Only accessible at 18 years of age with the following exceptions;

For children seeking continued education after receiving Grade 8 Primary School certificate

- \_ Withdraw once a year or each school term if self-sponsored (letter of acceptance to be presented)
- \_ Withdrawal to cover airfares to location of educational institution
- \_ Covers cost of medical check for school (present invoice from the institution or school)
- \_ Regular medical checks for health upkeep (present invoice from the medical centre or hospital)

For medical emergency purposes

- \_ Life and death situations for the member (under whose name the account is held).

Cease employment

- \_ If parents have been unemployed more than 3 months and unlikely to be employed again and if the child is over the age of 18 then a handover is done for the funds to be credited to the child's account. If the child is still under 18, she or he will have to remain with the Society and utilise their account on reaching 18 years of age.

## Do I need to have a bank account for an emergency withdrawal?

Yes, you must have a bank account for your withdrawal request to be processed.

### Are there fees involved?

Yes. A withdrawal processing fee of K1.00 is charged per transaction.

### Can I take a loan against my savings?

No.

### Can my parents use my savings as security to obtain loans from ncsI or other financial institutions?

No.

## Benefits

### Will I have a membership card as well?

Yes. Cost of obtaining a new ID card is K10.00 Visit your nearest ncsI branch for more information.

### Will I also participate in the Loyalty Program?

Yes. Upon presentation of your membership ID card at selected service provider, you will be given a direct discount.

Look out for this sticker when shopping:

