



Celebrating 45 years of Independence!

**vibe**

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ncsl



Caption: ncsl staff in all 18 branches nation wide were dressed in PNG theme colours to celebrate PNG's 45th Independence. Pictured is the ncsl staff at Port Moresby branch in their PNG theme traditional bilas.

## PoS installations in Rural PNG Areas

ncsl has commenced the on-boarding of merchants in the rural villages as part of the financial inclusion drive to provide financial and banking services to both members and non-ncsl members alike.

Ms. Vavine Iamo, Manager Electronic Banking, confirmed this during the Society's monthly appearance on FM100's Talk Back Show, towards the end of last month.

Giving an update on latest installations of the Point of Sale (PoS) terminals nationwide, Ms Iamo said that ncsl continues its rollout of the terminals despite the challenges posed by the 'new normal' in business due to COVID-19 over the last few months.

This focus on villages outside of Port Moresby, started with the deployment of the terminals in some Motuan villages, settlement areas and stores within the urban suburbs in NCD.

She said some of the renowned retailers that have signed up to become merchants include the Papindo Group and City Pharmacy Limited Group (CPL) as well as Big Rooster shops all of which have a nationwide reach.

"Earlier this year we were able to installed 18 terminals in the Papindo shops in Lae, Morobe province while under the CPL group, 4 locations will be added before the end of the year", she added.

Iamo confirmed to listeners that the progress to on-board additional merchants under the CPL group will include outlying areas such as Alotau, Kavieng in New Ireland and Maprik in East Sepik Province.



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Produced by the ncsl marketing dept.  
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# Members' appreciates premium service

As a young and thriving organisation firmly built on membership loyalty and trust, nsl relates to thousands of contributors from various cultures and sectors of employment. Being the first non-bank to be on retail electronic payment system (REPS) and the biggest savings and loan society by membership size, nsl continues to maintain its status as a progressive and innovation financial institution, its expanding membership with contributors as young as infants to 65 year olds.

Chief Executive officer Vari Lahui said that nsl will continue to focus on delivering good quality and efficient service to its members to meet members' evolving needs and rising expectations.

"This has been the hallmark of nsl's success and the reason for its continued growth over the years. Providing efficient service to its members and delivering within approved service standards for its various products and services is right at the top of the agenda at nsl."

Mr. Lahui said that prompt responses to all incoming queries through its various e-services was also in line with nsl's value statement of putting customer service as top priority.

He added that the automation of processes and the introduction of the electronic service delivery channels enables the Society to deliver quality service in a consistent manner and allowed staff to do more marketing and awareness of products and services which has contributed towards an increasing the membership base and growing number and volume of transactions.

Mr. Lahui said this in response to members' feedback and appreciation on the convenient services and prompt response they had received from nsl in regards to the processing of various applications and queries during the month of September 2020.

## Ms. Rozalia Dala - World Vision International

"Dear Team nsl,

I am very impressed at the swift and premium customer service here. Not only in your swift responses, but a text message to my mobile, this is a new benchmark for service in PNG. Everything so easily accessible online. I will be increasing my savings to nsl in light of this, as this is by far one of the best services ever I have received. I would be happy to give you a review for your customer services to use on your marketing publications, a quote or response for your fantastic services".

## Chris Dikana—Digicel PNG posted on the nsl corporate page on Facebook:

"Bikpla tok tenkiu lo nsl for the wonderful job done to needy people. Just thought of sharing my experience. In just 2 months, I was able to register my car and assist family register their PMV bus, all thanks to nsl for granting me 1:2 loan in time of need. I encourage friends to join nsl to enjoy the benefits they offer".

## Kevin Korei—ABT Associates PTY Limited said:

"As a contributor, I can honestly say nsl has come good to its members promptly with their queries including loans and withdrawal (applications). Thank you once again", he posted.

## Meymin Jorim - City Pharmacy Group posted and said:

"Do a flexible voluntary savings with nsl, here comes the tough time, instead of queuing up at the bank going through so many paper work to withdraw your savings I can now access my funds online by transferring my funds to BSP account. 4 hours waiting time and there it goes, funds hit bsp account! BINGO!!!. nsl to good with your service".



## Serah Narakou-Ainui - Chemcare Pharmacies Ltd

"Thank you nsl for your prompt and very efficient online customer service. All in One 1. School Fee Withdrawal Approved 2. Beneficiaries Updated 3. SMS Portal Updated."

"When we look after our members, the numbers will look after themselves", Mr. Lahui said.

He said that there were times when system was down due to disruptions in the communication link and such instances were beyond nsl's control.



# Rapid Fones becomes ncsi merchant



**Caption:** Pictured left is Leslie Kepas of eBanking going through the various options on the Merchant Portal with Rapid Fone employee. Training's are usually done on merchant site upon PoS installations.

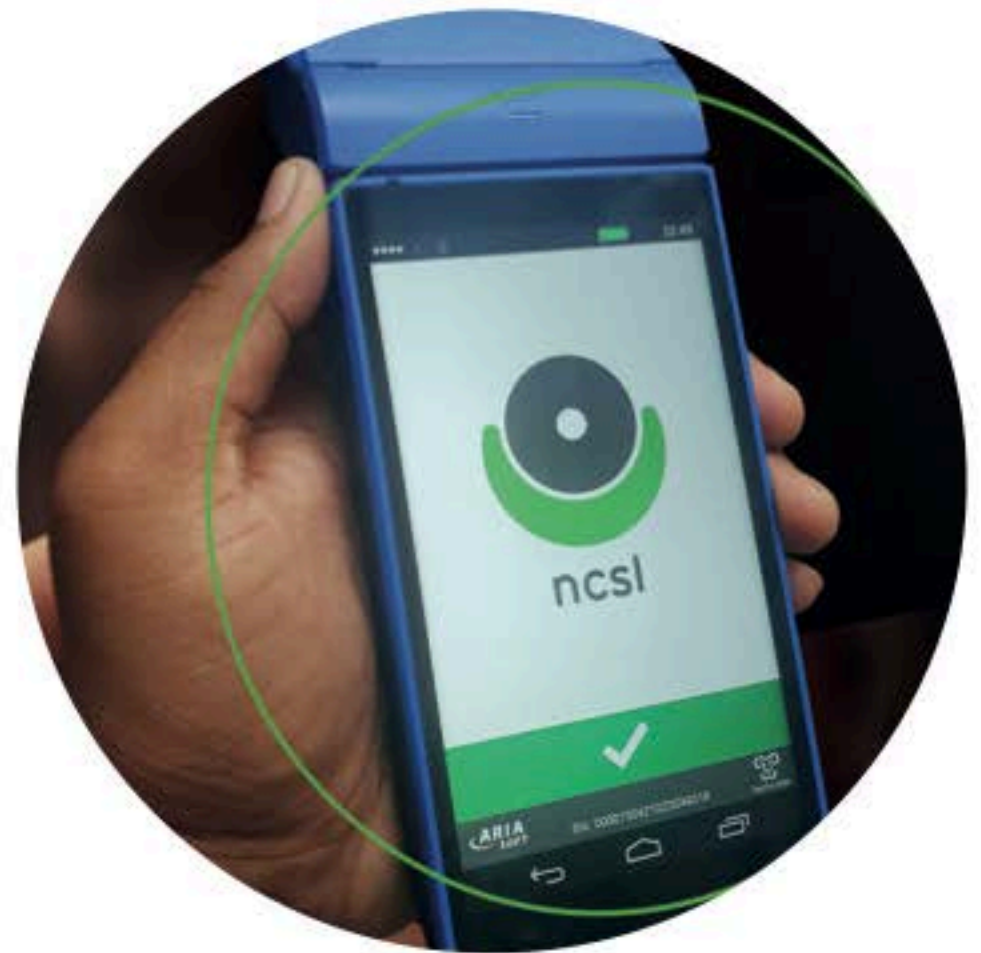
Merchants to have the ncsi PoS terminal installed for the convenience of ncsi's 130,000 members which is growing all the time.

The majority of the Society's members are located in Port Moresby and Lae.

The ncsi PoS terminals are available both at the company's flagship stores at Food World Boroko and Waterfront, along the Hubert Murray Highway bringing the total number of PoS terminals to 185 installations nationwide.

All local bank cards can be used on the ncsi POS and current transaction fees charged of is 0.25 Toea is the lowest in the market.

All merchants can also access their accounts with ncsi via the online merchant portal to view transaction details and assist with reconciliation



## Value Back Partners Become Merchants

Service providers that are already under the Value Back Loyalty Program (VBLP) have been urged to enquire with the Electronic Banking Team to become a ncsi Point of Sale (PoS) merchant.

With over 130 service providers nationwide under the Society under VBLP for the convenience of members to utilize the discounted services.

Chief Executive Officer Mr. Vari Lahui while confirming that some of the service providers had already had PoS installed in their shops, he stressed that this enhanced collaboration will be a 'win-win for all parties, providing more venues for members to do their shopping and therefore greater convenience to use their Poro Cards on the ncsi POS terminals with very low transactional fees.

Mr. Lahui said that the ncsi POS terminal comes with very low monthly maintenance cost and installation of these devices will make it even easier for members to access their funds.

He further extended an invitation to the service providers in high foot traffic outlets in the main regional centres and provincial towns, to enquire on becoming a merchant to service over 130,000 and growing membership of the Society nationwide.

"It is ncsi's desire to have a nationwide coverage as its terminals now accept all the other bank cards", he said adding that this was with the promise of continuously improving services and products for the convenience and benefit of its member", he said.

Rollout of these terminals is now in progress with a dual focus to both high traffic areas in the urban centers and to the merchants that have high traffic in the rural areas.





# VALUE BACK LOYALTY PROGRAM

AN ADDED VALUE TO YOUR PURCHASE

**value back**  
service provider

get your discount here

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

PRESENT YOUR MEMBERSHIP ID CARDS TO RECEIVE 5% - 20% VALUE BACK DISCOUNT ON SELECTED ITEM

membership card

First Name: Davara  
Last Name: Uru  
Membership Number: 1354009610  
Member Since: 09/08/2017  
Employer When Issued: 130781

THIS CARD IS VALID FOR 2 years from issued date : 09/08/2020

membership card

First Name: Toto  
Last Name: Tara  
Membership Number: 1364029711  
Member Since: 09/08/2020  
Employer When Issued: 130781

KIDS SAVINGS ACCOUNT

GET YOUR ID CARD FOR **K10.00** NEW & REPLACEMENT

To get your membership ID card email: [id@nsl.com.pg](mailto:id@nsl.com.pg)

**20% VALUE BACK**

1. LAMANA HOTEL LTD
2. MILNE BAY HARDWARE
3. NATU HEALTH SERVICES
4. NESIAN HAIR & BEAUTY SALON
5. SED OPTICAL
6. PRIVATE MEDICAL CENTRE (PMC)
7. COLOR STUDIOS
8. AUTOPARTS ONLINE

**15% VALUE BACK**

1. BIRD OF PARADISE HOTEL
3. DATEC LEARNING CENTRE
4. ELA ENTERPRISES
5. ELA BEACH HOTELS & APARTMENTS
6. 2K MEDICAL
7. GATEWAY HOTEL & APARTMENTS
8. GRAND PAPUA HOTEL
9. HIGHLANDER HOTEL & APARTMENTS
10. HUON GULF HOTEL
11. W.R DENTAL
12. THE SANCTUARY HOTEL & SPA
13. K.K. KINGSTON
14. KOKOPO OPTICAL CLINIC
15. MADANG RESORT HOTEL
16. MARANATA MEDICAL SERVICES LTD
17. MOROBE OPTICAL
18. PACIFIC GARDEN HOTEL
19. RAPOPO PLANTATION RESORT

**10% VALUE BACK**

1. BADILI HARDWARE LIMITED
2. CENTRAL MART
3. NGF LTD
4. CROWNE HOTEL
5. DALTRON DIGITEC
6. DRIFT WOOD RESORT
7. BRIAN BELL & CO LTD
8. AUTOPARTS ONLINE
9. EYE CARE
10. GRAND PAPUA HOTEL
11. HERTZ RENT A CAR
12. HOLIDAY INN EXPRESS
13. HOLIDAY INN & SUITES
14. HOLIDAY INN RESIDENCE
15. JR REPAIRS
16. KOKOPO BEACH BUNGALOW RESORT
17. LAE WELLNESS MEDICAL
18. MADANG HARDWARE
19. MILLS DENTAL CARE
20. NAYAL IT & CONSUMABLES
21. PLUMBERS & BUILDERS
22. SVS SPORTS STORE (POM)
23. AKLAM LODGE & TOURS
24. THE CELLAR RESTAURANT
25. THE STADIUM
26. THE SHADY REST HOTEL
27. TRIO ENERGY
28. ANITUA SUPERMARKET
29. NANGA MEDICAL
31. HOME & MORE
32. OFFICE MART LTD
33. PIKININI HAUS
34. WEIGH INN HOTEL
35. TRENDS BEAUTY INTERNATIONAL

**10% VALUE BACK**

36. CORAL SEA HOTELS
37. MAMOSA INVESTMENT LTD
38. RAINBOW MEDICAL CENTRE
39. RAINBOW TRAVEL AGENCY
40. STAR OPTICAL INVESTMENT LTD
41. STYLE SMILES
42. TITANIUM INVESTMENTS

**5% VALUE BACK**

1. BISI TRADING LIMITED
2. FONE HAUS
3. AUTOPARTS ONLINE
4. COLOR STUDIOS

**12.5% VALUE BACK**

- DRIVE SAFE TRAINING PNG

**K50 DISCOUNT**

- PNG AIR (DOMESTIC FARES)

**K20 DISCOUNT**

- BOWLING LANES, LAMANA LANES

**HOW TO PARTICIPATE**

1. Upon cash purchase, present your nsl membership ID to receive instant discount.
2. Obtain a loan or savings withdrawals from your nsl savings account to receive a shopping voucher.
3. Get a quotation on your item(s) of purchase;
  - Present your quotation with your complete loan / savings withdrawal form at any nsl branch.
  - For loans, nsl directly deposits payment into retailer or service provider's stated account.
  - Member to collect Confirmation Letter of Payment from nsl. Letter is to be presented to retailer / service provider to pick up item(s) and receive a shopping voucher equivalent to 5% - 20% of the purchased price.





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bilang  
yu

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