

Electronic Channel of Services (e-Services)

For your convenience, easily access any of the available e-services to meet your financial need. Apply for loans, transfers, balance check and emailing of statement.



SMS Alert Service

Receive instant alerts on the progress of your loan. Complete a SL15 Form and register your mobile number.



Online Service

Be smart! Do your savings & loan transaction online via Member Portal. visit: ncsl.com.pg



Biometric Identification System

Need funds immediately? Register your finger print on BIS self-service touch screen at a branch near you to check balance, email statement and also experience a faster and secure transaction within the same day.



SAVEBAL Service

Dial *628* Membership Number#Send

Value Back Loyalty Program

An added value to your purchase. Look for the logo at selected retail and service providers when you shop. Get your ncsl membership card to receive instant discounts.



Head Office

BSP Haus, Level 2
Harbour City

PO Box 7732, Boroko,
National Capital District
p: 313 2000
e: helpdesk@ncsl.com.pg
w: ncsl.com.pg

Port Moresby Office

PO Box 7732, Boroko,
National Capital District
p: 313 2017
e: pom@ncsl.com.pg

Alotau Office

PO Box 423, Alotau,
Milne Bay Province
p: 313 2038
e: alotau@ncsl.com.pg

Boroko Office

PO Box 7732, Boroko,
National Capital District
p: 313 2032
e: boroko@ncsl.com.pg

Bialla Office

PO Box 106, Bialla,
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Buka Office

PO Box 446, Buka,
Autonomous Region
of Bougainville
p: 313 2043
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Goroka Office

PO Box 595, Goroka,
Eastern Highlands Province
p: 313 2036
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Kavieng Office

PO Box 70, Kavieng,
New Ireland Province
p: 313 2053
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Kimbe Office

PO Box 935, Kimbe,
West New Britain Province
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Kokopo Office

PO Box 2079, Kokopo,
East New Britain Province
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Lae Office - Top Town

PO Box 2451, Lae,
Morobe Province
p: 472 2133
e: lae@ncsl.com.pg

Lae Service Centre - Market

PO Box 2451, Lae,
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p: 8220 4728
e: mgolai@ncsl.com.pg

Lihir Office

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New Ireland Province
p: 313 2044
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Madang Office

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Maprik Office

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East Sepik Province
p: 313 2014
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Mount Hagen Office

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Popondetta Office

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Tabubil Office

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Vanimo Office

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Wabag Office

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Waigani Office

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e: waigani@ncsl.com.pg

Wewak Office

PO Box 740, Wewak,
East Sepik Province
p: 313 2042
e: wewak@ncsl.com.pg

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For that immediate & unexpected
financial need. Join us today!
Register your membership online
or visit your nearest ncsl branch.
ncsl.com.pg



Who is eligible to become a member of ncsl?

Any person who is interested and wants to save money. It is a voluntary savings scheme that gives members flexibility to access savings to meet financial commitments such as school fees, customary obligations and funeral expenses.

The purpose of these savings accounts are to:

- Encourage members to save regularly
- Enable members to obtain larger loans when it is required.

What are the savings accounts offered at ncsl?

Education Savings Account (ESA)

- Minimum savings of K20.00 per deposit (paid fortnightly or monthly).
- A minimum balance of K50.00 must always remain in the account.
- Transfer is allowed only for education related purposes.
- Direct deposit will be made payable to school, education institutions or supplier of related goods or services.
- Quotations from supplier(s) of stationaries, goods & services must be attached or submitted with each application.

General Savings Account (GSA)

- Minimum savings of K20.00 per deposit (paid fortnightly or monthly).
- Minimum transfer of K200.00.
- Member can transfer 50% of their net total savings balance in their GSA.
- One transfer per month is allowed.

Christmas Savings Account (CSA)

- Minimum savings of K15.00 per deposit (paid fortnightly or monthly).
- Transfers are allowed during the months of November, December and January only each year.
- A minimum balance of K20.00 must remain always in the account.

All transfer applications submitted via e-services are processed within/less than 24-hours.

Kids Savings Account (KSA)

A trustee account for children from infant to 18 years of age. This includes children whose parents are members and non-members.

Minimum deposit of K1.00 or more daily, fortnightly or monthly. Savings to be withdrawn fully when child turns 18 years or account status changes from KSA into General Savings Account.

For more information refer to Kids Savings Account brochure.

How can a member deposit contributions?

You can deposit your contributions via the following methods;

- Salary deduction (including KSA by nominated trustee/parent)
- Mobile SMS banking
- Electronic bank transfer
- Standing order
- Direct deposit (refer banking details below)

Bank	BSP	ANZ	Westpac	KINA
Branch	Port Moresby	Boroko	Waigani	Port Moresby
Type	Cheque	Cheque	Cheque	Cheque
Account number	1000 880 939	1339 1771	6004 657087	20882217
BSB	088 294	018 908	038 007	028 038

Does ncsl pay interest on savings?

Yes. The Society pays a fixed monthly interest of 0.1% and also pays an annual interest based on the profit made each year.

Does ncsl offer loans?

ncsl offers 2 types of loans; 1:1 and 1:2 ratio as approved by the Bank of Papua New Guinea. If you have K1,000 in your savings account, you are allowed to borrow a maximum of K2,000 provided normal loan requirements are met. The 1:2 loan ratio is available for emergency and medical purposes. Minimum loan amount to obtain is K200.00.

All loan applications submitted via e-services are processed within/less than 24-hours.

Lending Guidelines & Loan Eligibility

A member is eligible for a loan if he/she:

1. Has had continuous payroll deduction contribution for a minimum period of 3 months.
2. Has a minimum of K200.00 in their savings account.
3. Is honest and of good character and has had no prior conviction for fraud or theft.

4. Has a good credit rating.

Any 1:2 loans of K100,000.00 and above requires ncsl Board approval.

Poro Card

Poro Card is a domestic debit card that conveniently enables members to instantly access loan & transfer proceeds upon approval. Members can use their Poro Cards for daily purchases on any ncsl branded EFTPOS terminals besides using other bank ATMs & EFTPOS.

Members can apply for a Poro Card by completing the Poro Card Account application form at any ncsl branch or download it from the website and email to porocard@ncsl.com.pg

Amount	Fee Purpose
K25.00	Loan processing fee. Applicable to approved loans only
K20.00	New membership fee (one off cost)
K20.00	Exit fee for refund of savings
K 5.00	Bank reject fee
K 5.00	Merging of membership account
K 1.00	Monthly account keeping fee charged on each savings account (excludes KSA)
K 1.00	For transferring of funds
K 2.00	Processing fees for Poro Account withdrawal to other commercial banks
K10.00	Card / Pin replacement



Medical & Life Insurance

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

The premiums are based on 3 different plans.

For more information refer to nascare brochure or send an email to nascare@ncsl.com.pg