



### How do I pay for my ncsl membership card?

Payments for processing KSA membership card must be directly deposited into ncsl admin account no. 1000947590.

Deposit slip is available at all ncsl branches.

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

Your total savings will be transferred to a ncsl's 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.

### Head Office

BSP Haus, Level 2  
Harbour City, Port Moresby  
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,  
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p: 313 2032  
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### Bialla Office

PO Box 106, Bialla,  
West New Britain Province  
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e: bialla@ncsl.com.pg

### Buka Office

PO Box 446, Buka,  
Autonomous Region  
of Bougainville  
p: 313 2043  
e: buka@ncsl.com.pg

### Goroka Office

PO Box 595, Goroka,  
Eastern Highlands Province  
p: 313 2036  
e: goroka@ncsl.com.pg

### Kavieng Office

PO Box 70, Kavieng,  
New Ireland Province  
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### Kimbe Office

PO Box 935, Kimbe,  
West New Britain Province  
p: 313 2040  
e: kimbe@ncsl.com.pg

### Kokopo Office

PO Box 2079, Kokopo,  
East New Britain Province  
p: 313 2039  
e: kokopo@ncsl.com.pg

### 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,  
Morobe Province  
p: 8220 4728  
e: mgolai@ncsl.com.pg

### Lihir Office

PO Box 300, Lihir,  
New Ireland Province  
p: 313 2044  
e: lihir@ncsl.com.pg

### Madang Office

PO Box 579, Madang,  
Madang Province  
p: 313 2035  
e: madang@ncsl.com.pg

### Maprik Office

PO Box 728, Wewak,  
East Sepik Province  
p: 313 2014  
e: boroko@ncsl.com.pg

### Mount Hagen Office

PO Box 1539, Mount  
Hagen, Western  
Highlands Province  
p: 313 2034  
e: hagen@ncsl.com.pg

### Popondetta Office

PO Box 619, Popondetta,  
Oro Province  
p: 313 2037  
e: popondetta@ncsl.com.pg

### Tabubil Office

PO Box 133, Tabubil,  
Western Province  
p: 313 2041  
e: tabubil@ncsl.com.pg

### Vanimo Office

PO Box 63, Vanimo,  
Sandaun Province  
p: 313 2057  
e: vanimo@ncsl.com.pg

### Wabag Office

PO Box 193, Wabag,  
Enga Province  
p: 313 2058  
e: wabag@ncsl.com.pg

### Waigani Office

PO Box 7732, Boroko,  
National Capital District  
p: 313 2042  
e: waigani@ncsl.com.pg

### Wewak Office

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

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

kids savings





## 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 with their parent's consent. This includes children of current ncsI members and non-members.

### How can I apply?

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

### Is there a membership fee?

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

### Will I be given a membership number?

Yes. You will be given a 10 digit membership number.

### How often can I deposit and what is the minimum amount?

You can deposit on a regular basis. The minimum deposit is K1.00. Failure to deposit within 3 months will result in the account being systematically locked.

### How can I activate a locked account?

Locked accounts can be activated by depositing money into the Kids Savings Account.

### How can a member deposit contributions?

You can deposit your contributions via the following;

1. Salary deduction by nominated trustee/parent
2. Mobile SMS banking
3. Electronic bank transfer
4. Standing order
5. 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

## Will my savings attract interest?

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

### How can I check my balance?

You can access your savings information through;

- \_ SaveBal (\*628# send & follow the prompts)
- \_ Online balance check via our website [www.ncsl.com.pg](http://www.ncsl.com.pg)
- \_ Email ncsI on [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.

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

The minimum balance is K200.00.

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

KSA savings is 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 complete a Poro Card Form for an emergency withdrawal?

Yes, 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 membership 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 card at selected service provider, you will be given a direct discount.

Discount amount varies & applies to certain items only.

Look out for this sticker to receive discounts.

