



PORO CARD

Frequently Asked Questions

What is a “Poro Card”?

is a Debit card issued to NCSL members that allows easy access to member funds for everyday transactions.

Who can apply for a Poro Card?

To apply for a Poro Card you have to be an active contributing NCSL member over the age of 18 years.

How can I apply for a Poro Card?

You can apply for a Poro Card at any NCSL branch or download the form on our website and email it to callcentre@ncsl.com.pg

What are the requirements for a Poro Card?

It is a requirement to fully complete the Transaction Account Application Form. Existing members will only provide 1 valid identification (ID copy). e.g., NCSL/ NASFUND membership cards. New members must provide 2 forms of ID.

Is there an account opening deposit?

Yes, A deposit of K10.00 will be debited from your General Savings Account (GSA). Alternatively you can make a direct deposit through NCSL's contribution accounts at any of the 3 main commercial banks.

Is it compulsory for every member to have a Poro Card?

Yes. It is preferable that every member has a Poro Card for quick access to NCSL loan facilities and withdrawals proceeds.

How soon can I access my savings withdrawal or loan when my request is approved?

Using your Poro Card, your funds will be made available instantly

Will Kids Savings Account members be eligible for transactional account?

No.

How long will it take to receive my Poro Card?

You can collect your card from your nearest NCSL branch after 3 working days but for outside branches it will take a week.

Will I be issued a Personal Identification Number (PIN) and why do I need it?

PIN is a unique 4 digit number, generated specifically for your Poro Card. It is your electronic signature used to approve and secure every transaction done from your card. The number is given to the cardholder and should be known only to the cardholder.

What are the current service & transaction fees for the Poro Card?

There is a charge of K0.25 toea at any commercial bank EFTPoS and K0.50 toea on any commercial bank ATM.



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Where can I use my Poro Card?

The Poro Card, like other bank cards, can be used to purchase goods and services at any commercial bank EFTPoS or ATMs.

Can I use my Poro Card on other bank terminals?

Yes, you can use your Poro Card on all commercial Banks ATM's & EFTPOS.

Is there a transactional limit imposed by NCSL on the Poro Card?

NCSL has a transactional limit of PGK10,000 on the Poro Card.

Is the Poro Card linked to my savings accounts within NCSL?

The Poro Card is linked to the Poro account only.

Can salary/wages be directed into the Poro Account?

Yes, this can be done through your pay office.

Is my Poro Card accepted Overseas?

No. Your Poro Card is a domestic card and can only be used within PNG.

How can I view my transactions history for my Poro Account?

All transactions made with your card are presented on your personal account statement. They are also available on NCSL Online banking.

Who do I contact if I have any queries in relation to any Poro Card transaction?

All disputes with regards to your Poro Card transactions must be reported immediately to your nearest nctl branch or contact nctl call centre on 207 2000 or email callcentre@nctl.com.pg

What if my Poro Card is not working?

If your Poro Card is not working contact the Call Centre on 207 2000 or email callcentre@nctl.com.pg

What happens if I forgot my PIN?

If you have forgotten your PIN, visit your nearest NCSL branch to request for a new PIN.

What if my Poro Card was stolen, lost or misplaced?

Visit our nearest nctl branch or contact, Call Centre on 207 2000 and email callcentre@ncl.com.pg to place a stop on your card.

Is there a form to complete to obtain a new PIN?

Yes. You will complete the Card Maintenance Form.

Will I pay a fee for my stolen, lost or misplaced card?

Yes there is a K20.00 card replacement fee.

How long does it take to get a new PIN?

It will take 3 working days for NCD and a week for outside of NCD.