NCSL Vibe
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January 2017
" We communicate NCSL activities and results"

IEA Registers 382 National Staff under NASCARE insurance cover

Port Moresby: IEA staff meeting with NASCARE officer Ms Melissa Brabar to register national staff under NASCARE insurance cover.

With over 382 national staff, the International Education Agency (IEA) in Port Moresby is keen and working towards registering their employees nationwide to open their savings accounts and become NCSL members purposely to enable them to be insured under NASCARE cover which is a medical and life product available to NCSL members only.

IEA's Corporate Services Director Mr .Reg Monagi said, "This is a good product that NCSL has as it insures a member for both medical and life cover all in one package."

From the initial meeting held mid-December 2016, IEA raised the need to source an affordable and reliable staff insurance cover which then led on to IEA's decision to insure their national staff, including administration and security staff.

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General Managers Message

Vari Lahui - General Manager

Warm welcome to a Prosperous 2017 with NCSL

New Year greetings to you all as we commence another financial year. Hope you all had an opportunity to spend some quality time with your families during the holiday season.

By now, most of you will be familiar with our new operating system, SaveLoanSmart, which we successfully adopted towards the end of last year.

There are 3 portals that make up this new system and they include the member portal, the employer portal and the NCSL staff portal which allow for real time interaction on all the member applications lodged via the member portal.

Thank you to all our members that have been using the member portal on our new system since we went 'live' on the new system on 01 November 2016.

We have received very good feedback from our members on the new system and we encourage the rest of the NCSL members to start using the member portal.

We also encourage all our employers to use the employer portal which will allow for the applications to be processed very quickly (within minutes) due to the real time interaction. More information on how to access the employer portal can be obtained from Olive Maurice, OIC Banking & Receipting, on telephone 3132004 or email - omaurice@ncsl.com.pg

Our focus this year will continue to be on consistent delivery of quality service to you, our members. We are constantly reviewing the way we do things to ensure that our members have a good experience when they interact with us.

We will be introducing some further enhancements on SaveLoanSmart which will include enabling the members to upload payslips, bank statements, etc and loan insurance.

We are also in the process of fully automating the approval process for 1:1 loans which means that you will have same day access to the funds whenever you apply for a 1:1 loan. This will also ensure that our loans officers will only concentrate on the 1:2 loans, making sure that these loans are processed very quickly and funds delivered to our members within our service standards.

We are also in advanced stages of discussions to offer debit cards to our members and we hope to deliver this offering to our members within the first half of this financial year.

In this edition, you will note that NCSL has successfully signed up the staff of International Education Agency (IEA) for our medical and life insurance scheme, NASCARE, and we urge all our members to consider signing up which will provide medical and life insurance cover for you, your spouse, children and your natural parents. For more information, please contact our NASCARE Officer, Melissa Brabar on 3132023 or email to mbrabar@ncsl.com.pg

We have also relocated our Lihir branch office to a more central and more spacious environment which we believe our members will enjoy.

Lastly, we are only as good as the services to our members we provide and we want to get feedback from our members on our products and services as part of our drive for continuous improvement. Member survey forms are now available at our branches and we urge all our members to take time to complete these survey forms and email them to survey@ncsl.com.pg

"Financially empowering NASFUND members"

OUR MISSION, VISION & VALUE STATEMENT

VISION STATEMENT

"To become a one-stop-shop bank by 2020"

MISSION STATEMENT

"To improve the quality of our members' lives through security, returns, services and product range we offer."

VALUE STATEMENT

- Customer service is our first priority.
- We rely on teamwork to achieve our goal.
- We treat each other with trust, respect, consideration and courtesy.
- We operate with honesty and integrity.
- We never turn a blind eye to corruption of any kind.
- We encourage efficient use of time.
- We encourage and reward skill level, progress and contribution.
- We are responsible for our actions.
- We provide necessary training and equipment.
- We include the necessary people in decision making.
- We empower people to make and carry out decisions.
- We are a learning organization.
- We communicate NCSL activities and results.
- We support community activities without impacting on members' funds.
- We protect the reputation of NCSL by behaving ethically.

IEA Registers 382 National Staff under NASCARE insurance cover

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IEA has a total of 19 schools/agencies across the four regions and they are also covered under NASCARE.

NASCARE Officer, Ms. Melissa Brabar said this is the first institution to have registered its staff under NASCARE with a bonus of having their staff's savings accounts opened as well.

"At NCSL we continue to educate our members on our savings and loan products which provides us the opportunity to assist them when they are in need of financial assistance," Ms Brabar said.

"IEA has commenced on the registration process and they are intending to register more of their employees in the coming months," Ms. Brabar further added.

To date, over 800 NCSL members have paid their premiums to be insured under NASCARE for medical and life cover.

Our insurance partners are Pacific MMI Insurance Ltd for medical cover and Capital Life Insurance for life cover.

Insured members can claim up to K70,000.00 per year in medical expenses and also have a life cover of K40,000.00. NASCARE annual premium of K850.00 also insures the member's legal spouse, children and natural parents.

To claim a medical refund, a member must pay for the full medical service provided before lodging claims attaching original receipts with break-ups with prescriptions where necessary. NASCARE policy will reimburse 80% of the amount to the member. Reimbursement takes up to 14 working days provided that all claims requirements have been met.

Premium is renewed annually and the premium must be paid upfront when lodging the NASCARE application. Members can pay premiums via savings withdrawal, via a loan or directly depositing into NCSL Admin Account.

Employers to Remit Member contributions on Time

Regular updating of member contributions is vital and all employers are urged to remit contributions on a timely basis for balance update.

Updated balances enables members to repay loans promptly, do savings withdrawal or obtain loans.

NCSL's Banking & Receipting Officer-In-Charge Ms. Olive Maurice says delayed remittance of members contributions by employer results in delayed updating of NCSL savings and loan balances.

"When employers/payroll officers delay sending through their contributions schedules, members' savings balances are not updated and their loan repayments are delayed, the latter attracting unnecessary interest to their loan balances," Ms Maurice said.

"We have received complaints from members who view their balances online and notice that their contributions have not been updated, and this is due to their payroll and human resource (HR) representatives not remitting on time.

Importantly, with regards to processed loans, Ms. Maurice reminded and emphasised that NCSL sends out notification to HR or payroll representatives once a loan is granted and they (HR/Payroll) must ensure to immediately update their repayment records with the correct loan repayment amount, to be effective the next pay period.

All NCSL loan repayments should be remitted on time every fortnight or month, as and when they fall due.

Employers are reminded that every late remittance of a repayment results in loans becoming delinquent which also adversely impacts on the members' credit history and may affect their ability to borrow in the future.

While members contribute to their savings via salary deduction, they can also do individual deposits to avoid delays. Refer below are the other ways members can deposit:

- EFTPOS facility at NCSL branches;
- Internet & mobile SMS banking, and
- Direct deposit *(refer banking details on table provided below).*

BANK	BSP	ANZ	Westpac
Account number	1000 880 939	1339177 1	600 465 7087
Type	CHEQUE	CHEQUE	CHEQUE
Branch	PORT MORESBY	BOROKO	WAIGANI

For any queries, complaints , suggestions and feedback please email complaints@ncsl.com.pg. This will also assist us to improve our services and standards to satisfy our members.

Board Director: Tokome is new NASFUND Chairman

One of NCSL's Board Directors, Mr. Hulala Tokome is now the new Chairman of National Superannuation Fund Ltd (NASFUND).

After serving as NASFUND's Deputy Chairman for the last two years, Mr. Tokome succeeded Mr. William Lamur, who remains on the board as an ordinary director for a year.

Mr Tokome has been on the NASFUND Board for the last seven years as an independent director and also served as Chairman of the Board's Investment Committee.

Tokome, a certified practicing accountant, is currently the General Manager of Puma Energy – Down Stream and also sits on the Boards of Mainland Holdings, and local Puma subsidiary companies.

Outgoing Chairman Mr. Lamur said the changes were necessary as part of the Board's succession planning to meet regulatory requirements as well ensuring continuity and stability was maintained.

Mr Lamur is confident in the new leadership of the Board and wished them well in their new roles.

Mr Tokome has served on the NCSL Board since May 2007.

Hulala Tokome, NCSL's Board Diretor and new NASFUND Chairman

NCSL Lihir branch relocates to bring services close to members

To begin this new year with success, NCSL and NASFUND achieved another milestone in their services to members with the relocation of the Lihir Branch in New Ireland Province to a more central location.

Previously, the branch was located at Apu Dontes Properties and has now moved to Block 116,beside Anitua Construction which is within the main town centre.

This new location will now give access to a better communication link and a more spacious environment for members to be served.

LIHIR: *(left-right) Dennis Gati-Manager External Affairs of Lihir Mining Landowners Association, Mr Vari Lahui, NCSL General Manager, Patrick Labongis-Chairman of Tengawom Investments Ltd and Arnold Topai-Manager NASFUND Branch Support officiating the relocation opening of Lihir Branch.*

Lihir Branch Client Service Officer Mr Francis Navir said it was a good change for NCSL.

"This location is more centralized and spacious to accommodate our growing membership, and our members have commended us on this move."

He said previously, members complained that the office location was far from town with confined space and there were regular instances of system inconsistency which adversely impacted on servicing of members.

"With this relocation, we are now closer to our members and their employers so we will be serving them right at their door steps," Navir said.

The new branch also has a separate room for the Biometric Identification System (BIS) which provides self service for the NCSL members.

NCSL continues to inform members of its benefits

Port Moresby: *NCSL's Marketing and Client Relations officer Mr Jasper Kinaram sharing information on the Society's products, services and benefits during Hope PNG Inc. 'Staff get together program' early this month.*

Hope PNG Inc's. Coordinator Joan Timothy said the staff were interested to know more about NCSL's NASCARE offering and other products and services provided by NCSL.

More than 50 staff were present and ere eager to know particularly more about NASCARE product, a scheme that provides medical and life insurance cover for NCSL members.

"We want to know that our staff will be well covered under NASCARE which is a good insurance plan for NCSL members."

To schedule a staff information session on NASCARE, contact our Marketing Team on telephone 313 2019 or email marketing@ncsl.com.pg

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MEMBER SURVEY QUESTIONS

This member survey is conducted to provide NCSL feedback on how it can improve its product to best service members' needs.

How likely is that you would recommend NCSL to a friend or colleague?

0	1	2	3	4	5	6	7	8	9	10

Overall, how satisfied or dissatisfied are you with NCSL?

A. Very satisfied
B. Neither satisfied nor dissatisfied
C. Very dissatisfied
D. Satisfied
E. Dissatisfied

Which of the following words would you use to describe our products? Select all that apply?

A. Reliable
B. Useful
C. Good value for money
D. Impractical
E. Poor quality
F. High quality
G. Unique
H. Overpriced
J. Ineffective
K . Unreliable

How well do our products meet your needs?

A. Extremely well
B. Somewhat well
C. Not at all well
D. Very well
E. Not so well

How would you rate the quality of the product?

A. Very high quality
B. Neither high nor low quality
C. Very low quality
D. High quality
E. Low quality

How would you rate the value for money of the product?

A. Excellent
B. Average
C. Poor
D. Above average
E. Below average

How responsive have we been to your questions or concerns about our products?

A. Extremely responsive
B. Somewhat responsive
C. Not at all responsive
D. Very responsive
E. Not so responsive
F. Not applicable

How long have you been a member of NCSL?

A. This is my first time to be a member
B. Less than six months
C. Six months to a year
D. 1 – 2 years
E. 3 or more years
F. I am not a member yet

How likely are you to use our product(s) again?

A. Extremely likely
B. Somewhat likely
C. Not at all likely
D. Very likely
E. Not so likely

Do you have any other comments, questions, or concerns?

Email completed forms to newsletter@ncsl.com.pg

We value your comments and queries to help us assist you and to also improve on our services.

Place a rotational process for CSO lunch break so members are still being served during lunch hour and not left standing without CSO to assist.

Jeffrey Loahin

Jenny Jens Tagai
January 16 at 10:30am

What is the fee for transferring my money from EDA supa to ncsl account??

Like Comment

Dulcie Dada Gerson feeling thankful.
January 18 at 6:44pm

Team NCSL - 2 thumps up to you all, especially to the lending officer I salute you for a great job well done. Thankyou for making your customers smile

Like Comment

Iso Amila
January 18 at 11:58am · Port Moresby

Hi team,

Currently in line just to drop my NCSL Loan application and taking too much time so would appreciate if there's a drop box to just drop the application rather than wasting time standing in que.

Like Comment

Find & Join Us on Facebook

www.facebook.com/groups/ncslhelpdesk

NCSL Closed Group

NCSL's Closed Group Facebook page is a Corporate page and we intend to maintain professionalism in serving members, therefore members are advised to use real names so Admin staff can quickly identify and assist you.

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Brian Bell Shop with a friend
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Madang Lodge

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City Health Care Clinic
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Mr. Mike's Pizza Company
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