



## Board & Management: “Strategic plan on track”



**Port Moresby:** Board & Management during discussion of the Society's 5 Year Strategic Plan review workshop at NCSL Haus. Standing: Board Chairman, Ian Tarutia, OBE.

### INSIDE THIS ISSUE

2	Strategic plans on track.
3	FESALOS to use NCSL's SaveLoanSmart System.
4	NCSL looking forward to open membership to public servants.
5	Membership registered on location using electronic gadgets.
6	Loan insurance set to secure loan repayment.
7	Services made easier via online portal.
8	Tips to avoid having loan repayment falling into arrears
9	More kids to open accounts under KSA
10	BIS convenient & fast service
11	Member Feature Story

**NCSL Haus, Douglas Street, Lot 3,  
Section 4, Port Moresby,  
P.O Box 7732, Boroko,  
National Capital District, PNG**

Successful realization of the Society's vision to become a one-stop-shop bank by 2020 will depend on team work, commitment and the will to effectively execute the 5-year Strategic Plan.

This was conveyed by the Board Chairman, Ian Tarutia, at the strategic plan review workshop on Thursday 10<sup>th</sup> August at NCSL Haus in Port Moresby which was attended by both the NCSL Board and Management.

He said NCSL activities and results were always communicated, and regular review of the strategic plan is necessary to see if the Society was on track in terms of executing the 5 year Strategic Plan to realize on its vision.

“The Board expects the successful implementation of the 2020 strategic plan and we must all work to ensure this is being delivered.” Tarutia told the team.

“I believe we have the will to perform in the areas of focus to achieve the strategic objectives which will pave the way towards realising the corporate vision and these are;

- \* To aggressively grow the business revenue
- \* Provide convenient and user friendly services
- \* Focus on becoming a one-stop-bank for members & reward loyalty
- \* Offer a personalized service and tailored products for members

*(Story continues on page 2)*



**“Financially empowering NASFUND members”**

## 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.

# Strategic plans on track

*(Story continues from front page)*

\* Have right people in all roles and ensure a conducive environment for professional growth and development of staff.

\* Strengthening the governance frame work to have the right systems, processes, governance in place to comply with the legislations for these objectives to be enabled.

“We must all have the will to work the Plan forward and we need to be committed to the work that we do, in that way we will be able to get things done,” Tarutia said.

He told the team that the Board was also committed and will continue to support the management in implementing the Plan.

Mr Tarutia also brought to the team’s attention the need to be aware of any issues that may arise whilst working towards Vision 2020.

“Be aware of any issues that may arise and be amenable to changes that may be necessary towards successful implementation of the Plan.” said Mr Tarutia.

General Manager, Vari Lahui, assured the Board and reminded the management team that everything done at NCSL is and will continue to be in alignment to the strategic objectives outlined.

“Our top priority continuous to be providing consistent quality service to our members and also promoting delivery of NCSL’s products and services via the electronic channels,” said Mr Lahui.

“There are also some things we are yet to look at. We need to continue looking at automating as many of our processes as possible and there is still room for more automation which will only enhance the efficiency in all that we do.

He reiterated NCSL’s drive for membership growth which will be spurred on by maintaining the delivery of good quality member services in a consistent manner.

Mr Lahui said the Society continues to provide learning and development opportunities to its staff and also look to having the right people in all the roles to deliver on the expectations of the Board.

He added that NCSL’s association with NASFUND continues to be a strength and the Society needs to leverage this relationship to drive membership growth and look at enhancing risk management through greater collaboration.

The team reviewed the financial performance and forecast for 2020 and each member of the management team also presented updates to the Board.

The Board and management reaffirmed their commitment towards the successful delivery of the Plan which will see more exciting things at NCSL.

# FESALOS TO USE SAVELOANSMART SYSTEM

The Federation of Savings and Loan Societies Limited (FESALOS) and its member societies will adopt SaveLoanSmart (SLS) as its core banking system towards the end of this year.

FESALOS recently signed a contract with Cloudapp Laboratories (PNG) Limited (CAL) and this agreement will become effective when the member societies' contract with their current service provider expires later this year.

The FESALOS entered into this contract with CloudApp after making its own due diligence and taking comfort from NCSL's successful transition to SaveLoanSmart late last year.

Currently, FESALOS is hosting the Ultracs3 core banking system which was acquired from Ultradata, a Melbourne based vendor, and implemented in 2010 on behalf of its 8 small to medium user societies under a shared services arrangement.

FESALOS Chief Executive Officer, Paulus Laveil, said the change in the system to replace the Ultracs3 with the SaveLoanSmart (SLS) operating system came after a conscious decision was made by the FESALOS Board in light of the imminent expiry of the 7 year Ultracs3 software license.

He said the objective was to source a system developed within the South Pacific region at a reasonable cost, which, when implemented, would improve the IT service delivery of the shared MIS bureau to support the user societies.

NCSL General Manager Vari Lahui welcomed this opportunity and said as part of the transaction, NCSL will sell down 17% of its 51% shareholding in CloudApp Laboratories and also gave one Board seat to FESALOS.

Mr Laveil said FESALOS' board on behalf of the member societies and the savings and loan society industry gratefully accepted the offer of the partial shares including a seat on the board of CAL.

Mr Lahui said this arrangement is the realisation of the initial idea of setting up a software development company which was made in early 2013. He added that "the benefit of all societies using a uniform operating system means that introduction of any new application will be very easy to manage and will save cost."

"For example, we are looking to introduce a digital payment platform for all the savings & loan societies and it will be very easy and less costly for all societies to integrate into the new platform due to the common operating system." said Mr Lahui.

The SaveLoanSmart is user-friendly and scalable and any other societies and/or financial institution interested should look to adopting it as their operating system.

"SaveLoanSmart is the appropriate

operating system to enable NCSL to realise on its vision to become a one-stop-shop bank." said Mr Lahui

"If a lot more societies use SLS as its core banking system, this can set the platform for integration and standardization of other relevant streams of services like digital financial services, training, audit etc. through a shared arrangement that will benefit the societies and their members."

He added that this is the trend that credit union movements in both developed and developing economies have embraced using technology as the key driver (lever) to ensure they remain relevant and sustainable for their members.

FESALOS will host SLS for use by the other member Savings & Loan Societies subject to approval by the boards of these respective savings and loan societies.



**Port Moresby:** Clouddapp team conducting training on SaveLoanSmart system to NCSL staff before the Society adopted to using this new operating system.

# NCSL seeking higher membership growth

The Society is anticipating a larger membership base as it works on achieving its Vision to become a one-stop-shop bank by the 2020.

NCSL's membership is expected to grow as the Society opens up to public servants after a change in its constitution to allow membership outside the NASFUND membership base.

This change was one of the matters discussed during the 2nd Annual General Meeting (AGM) in Port Moresby which was agreed by NCSL Board, Management and members who attended the meeting at Crowne Plaza on 9th May 2017.

General Manager Vari Lahui mentioned in a Board and Management meeting this month that this is expected to happen soon and the Society is awaiting confirmation from the Registrar of Savings and Loan Societies.

"We are awaiting the Registrar who is also the Governor of the Central Bank (Bank of Papua New Guinea) to ratify this before we can start actively inviting non-NASFUND members and the general public to join NCSL." said Mr Lahui.

Mr Lahui further added that "Our move to change the NCSL constitution at the AGM is aligned to the spirit of the Revised Savings & Loan Societies Act which now allows for multiple membership between societies and promotes our drive for membership growth."

NCSL board chairman, Ian Tarutia said the revised legislation would give non-NASFUND members the

chance to be part of the Society.

Mr Lahui said the Society is enforcing the change in the constitution to allow the Society to go outside the NASFUND membership base to grow so that it is open to everyone including those in the public service.

Mr Lahui said under the existing Constitution, the Society at this time cannot register any new members outside the NASFUND membership base.

He further stated that as soon as the Society receives confirmation from the Registrar, NCSL will commence active promotion of membership outside the NASFUND membership base, especially to the public servants.

This will include visits to all the government departments to provide information on the Society's products and services and invite the public servants to join NCSL.

NCSL's membership currently stands at well over 95,000 nationwide.



**Port Moresby:** Board Chairman, Ian Tarutia speaking at the 2nd AGM at Crowne Plaza and accepting members unanimous decision in allowing membership of NCSL to open to the Public Servants.



## MEMBER ONLINE PORTAL

Enter this link <https://sis.ncsl.com.pg/Account/Login>

View balance    Apply for loans & savings withdrawal    Email balance statement

**1%**  
MONTHLY LOAN  
INTEREST CHARGED

# New Members registered offsite using electronic tablet



**Port Moresby:** Marketing Officer Nathalie Wuktumi using a tablet to register new members on location. Nathalie is assisting a member register her children's KSA accounts at Stop & Shop, Downtown during one of the weekly roadshows.

Moving forward with technology, the Society has gone one step ahead to onboard new members offsite using electronic tablets.

To drive the usage of online services, the Society purchased five tablets in June for the purpose of member registration at roadshows and other offsite locations when NCSL sets up information booths.

These tablets will allow NCSL officers at roadshows to do mobile member registrations and also minimize paper handling and cut out manual processing.

Marketing Team Leader Evelove Farapo said the use of these tablets will assist the Marketing team register more members while out and about..

"The Society intends to increase member registrations at offsite awareness sessions and this will be trialed during the roadshows and if

the results are good, we will roll out the use of the tablets to the other branches for membership registrations at offsite locations.

Projects Team Leader, Lister Paia said the use of these tablets will be monitored and NCSL will continue to embrace technology to better serve

its members.

"We will assess usage of this technology within Port Moresby and Lae branch before we consider extending it to the other branches," he said.



*Members being assisted to open KSA accounts at Stop & Shop, Town.*

## Loan Insurance set to secure loan repayment

NCSL has added a new feature to its 1:2 loan offering to ensure loan repayments are secured in the event a member is unable to repay due to accidental injury or death.

This insurance cover is applicable to members who have been contributing to NCSL for more than 3 months and are able to satisfy the credit assessment criteria for approval of a 1:2 ratio loan.

NCSL's Lending Manager, Mr. Bernard Geita, said the loan insurance product protects members and the Society from potential loss when loans are insured.

"Loan Insurance benefits the members in the event that they are unfit to work and repay their loan or if member gets involved in an accident that may result in the loss of employment or death. Their loan will be fully repaid under this insurance arrangement," said Mr. Geita.

NCSL, in partnership with Capital Life Insurance, will work to ensure members loan commitments are met during unforeseen medical situations or death.

For instance; if a member is involved in an accident and requires time to recover and is put off the payroll, the loan insurance cover will assist with meeting the loan repayments or in the case of untimely death, the loan insurance cover will enable full clearance of the loan.

The loan insurance product was approved by the Bank of Papua New Guinea and officially launched on 1st November 2016 and became effective on 1<sup>st</sup> August 2017.

This product will not be considered a primary requisite for approval of any loan and applies to all approved 1:2 loans.



**Port Moresby:** Senior Loans Officer Stanley Trimoni assessing 1:2 online loan applications .

The premium for the insurance will be added to the loan amount thereby allowing the member to only have one loan repayment amount.

The premium varies depending on the amount borrowed and the term given to repay the loan. For instance; a loan of no more than K1,000.00 over a 6 month repayment term - will attract a premium of K5.40 while a loan between K9,000.00 and K10,000.00 at a term of 12 months will attract a premium of K108.00.

NCSL's normal interest rate of 12% per annum or the prevailing loan interest rate at the time of the loan approval will also be applicable.

NCSL CONSUMER LOAN RATE SCHEDULE											
Rate		0.09%									
Month		To 6 Mo	7	8	9	10	11	12	13	14	
1 -	1000	5.4	6.3	7.2	8.1	9	9.9	10.8	10.4	11.2	
1001 -	2000	10.8	12.6	14.4	16.2	18	19.8	21.6	20.8	22.4	
2001 -	3000	16.2	18.9	21.6	24.3	27	29.7	32.4	31.2	33.6	
3001 -	4000	21.6	25.2	28.8	32.4	36	39.6	43.2	41.6	44.8	
4001 -	5000	27	31.5	36	40.5	45	49.5	54	52	56	
5001 -	6000	32.4	37.8	43.2	48.6	54	59.4	64.8	62.4	67.2	
6001 -	7000	37.8	44.1	50.4	56.7	63	69.3	75.6	72.8	78.4	
7001 -	8000	43.2	50.4	57.6	64.8	72	79.2	86.4	83.2	89.6	
8001 -	9000	48.6	56.7	64.8	72.9	81	89.1	97.2	93.6	100.8	
9001 -	10000	54	63	72	81	90	99	108	104	112	
10001 -	11000	59.4	69.3	79.2	89.1	99	108.9	118.8	114.4	123.2	
11001 -	12000	64.8	75.6	86.4	97.2	108	118.8	129.6	124.8	134.4	
12001 -	13000	70.2	81.9	93.6	105.3	117	128.7	140.4	135.2	145.6	

*Table showing how the loan insurance cover is calculated and the set premium for each specific time frame in months.*

# SERVICES MADE EASIER VIA ONLINE PORTAL

**Online services are real time and reliably convenient. Featured are feedback from members, sharing their Online Portal experience.**



**Sylvester Kimsen of Lihir Business Services Limited *says:***

"Processing of members withdrawal applications is made easier via NCSL Online Portal. I recently registered for the NCSL online member portal. All information about the membership are updated and available when you go online. In the past when I wanted to do a withdrawal, I usually leave my office to travel an hour or two to lodge my application at NCSL Lihir branch. On June 23rd, I needed financial assistance as it was an urgent matter so I decided to go online to use the NCSL Member Online Portal. The transaction was processed within a matter of hours. The service and technology introduced by NCSL has made it much more easier and convenient for those of us who are busy at work but have access to internet. Thank you NCSL for providing this service for NCSL members."



**Cathy Agua of Paradise Foods Limited *says:***

NCSL has identified one of the fundamental missing links in the lives of ordinary working class Papua New Guineans and that is 'Saving money for Rainy days'. The beauty is the direct fortnightly deduction from member's pay into savings account before the member uses the rest. As stated by many that Papua New Guineans do not have saving culture, that generalisation is changing and we hope to see more members coming on board with NCSL to completely set new heights in their personal finance management in meeting their unexpected and immediate financial needs. What NCSL does is bridging that by providing the savings avenue for the three most areas of financial concerns and they are: General savings, Education savings & Christmas savings."



**Manuel Sialis of Nivani Limited *says:***

The online portal is a very useful and efficient tool to use in any Payroll Section of any company. Since its introduction I found it very useful in assisting with remitting contributions, loans and withdrawals, uploaded online. It has fast tracked the process of lodging applications and also approvals. Our employees are seeing their loans approved instantly and funds accessed within 24 hours. This helps in emergency and urgent situations. In addition, contributions remitted on time via the portal helps our employees repay their loans before month end interest is charged. This is a very smart and innovative product introduced by NCSL to efficiently and effectively process loans and withdrawals and update members savings from the comfort of our home or office and just by the click of a finger using smart technology. Good move TEAM NCSL.



**Deshley Mala of SP Brewery *says:***

NCSL has good customer focused staff who assist me well and on time. Now with the new online portal the service is even better and I can receive funds within 24 hours when I apply for a loan. I can view the status of my application and know when its approved. I see my savings grow every time and I am benefiting from my own savings when I need financial assistance. Gone are the days of looking for "booking man".

# Is your loan repayment falling into arrears?

**Here are some tips to avoid that;**

- ◆ Once a loan has been successfully obtained, members must ensure their loan repayments are correct;
- ◆ Ensure your payroll has received the Salary Deduction Authority (SDA) form, have it signed and have your payroll endorse and effect the deduction the very next pay period.
- ◆ Should you have any issues with the repayment amount on the SL9 form, immediately contact the lending officer, and have a chat about this.

**Email: [loans@ncsl.com.pg](mailto:loans@ncsl.com.pg) or telephone 313 2016 or 313 2012.**

- ◆ Ensure your repayments are being remitted on time.

**Are you remitting repayments through payroll deductions?**

- ◆ Ensure to follow up with your payroll department on a regular basis to confirm that your repayments are being remitted in a timely manner. Remember that every late remittance of a repayment results in additional interest accruing on your loan account.
- ◆ Ultimately it is the responsibility of the member, as required under the loan agreement to ensure that repayments are being remitted in a timely

manner. If your payroll is not remitting the loan repayments in a timely manner, ensure to explore alternative means to repay your loan.

**Missed a repayment?**

- ◆ Contact our lending team. We would like to help you address and overcome this issue.

**Change in Personal Circumstances? Have you recently changed employer for any reason?**

- \* Contact us or visit your nearest NCSL branch to update this information.

**How can we assist you to manage & overcome this change, in regard to maintaining your repayment obligations on your loan account?**

- ◆ Any change in the personal circumstances of the member which affects their ability to repay their loan, must be immediately brought to the attention of the NCSL lending team & the recovery officer so to avoid any inconvenience.

**Have you provided us your contact details?**

- \* Please ensure your most current email, landline and mobile number is provided to us.
- \* This is so that we can promptly notify you of any arrears situations on your loan account.
- \* **REMEMBER:** Remit on a timely manner to avoid loans falling into arrears.

**For any delinquency or arrears related queries, please contact our recoveries team on [recoveries](#)-**

**Do you have an interesting story to tell about how your NCSL savings assisted you in meeting a financial need**

Email [newsletter@ncsl.com.pg](mailto:newsletter@ncsl.com.pg) and have your story published in our monthly newsletter "NCSL VIBE. Not only that, you also get a **FREE T/SHIRT**

**Conditions**

1. Positive story
2. Photograph to be provided with caption
3. Willing to provide additional information
4. Agree that the story can be sent to media
5. All information provided to Media Officer must be accurate
6. Media Officer has discretion to select suitable stories



## More kids to open accounts under KSA

The more we encourage our young generation to save, we promote a savings culture in our society.

NCSL's Marketing & Client Relations Unit continues to conduct school visits to inform, educate and promote the Kids Savings Account (KSA) to students in the nation's capital, Port Moresby.

This month, the team visited 5 schools within NCD and these are some wonderful remarks from the school Principals after they were informed on the KSA accounts:

Bava International School Principal Ms Boio Daro said; "This is a very good product for kids, and parents can save for the children's future."

Nonu Primary School Principal Mrs Emma Ningiga said; [The Kids Savings Account is good for these children's' future.](#)

Koki Primary School Upper Primary Head Teacher Mrs Solok said; "the Kids savings account is smart way to save for kids future today so in future the child is financial secured with savings already in his/her account."

Kopkop College School Principal Mr Kenneth Wunum said; "it's a good product for kids and parents can open the kids account and start saving for their future."



*Marketing Officer, Ursula-Jane Bogg is sharing information on the importance of savings to students of Bava International School.*



*Nonu Independent Primary School students getting ready to hear about KSA product and how they can save for their future.*



## KIDS SAVINGS ACCOUNT

- Minimum deposit is K1.00
- Membership open to children from infant to 18 years

\*Receive monthly and annual interest on savings accounts



For more information email [marketing@ncsl.com.pg](mailto:marketing@ncsl.com.pg)

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

## BIS Service is convenient & fast

Technology is evolving rapidly and has brought about many new ways which has become an essential part of business and our every day lives.

Since the roll-out of biometric identification system (BIS), NCSL has seen major improvements in the areas of customer services, fast processing of withdrawal applications and balance checks.

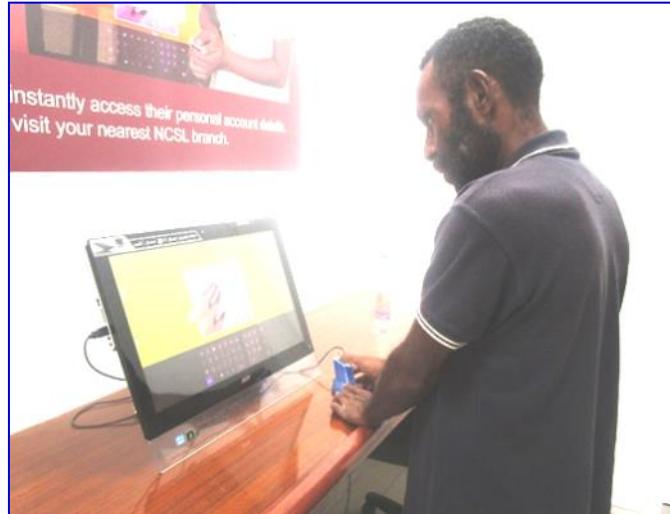
Member Services Manager Robert Thadeus said BIS provides a very effective service that is useful to members.

This channel saw a reduction in member services queues in the Client Services Chambers at all branches." Thadeus said.

Members who wish to capture and register their finger prints on the BIS must present their NCSL or NASFUND Identification card before they are assisted.

The BIS service is installed in all NCSL Branches has become popular due to real time online services.

The Society also plans to set-up BIS in high traffic locations as part of expanding its services.



*Fabian Boiyu of Telikom PNG Ltd, accessing BIS to apply for a savings withdrawal at NCSL's recently refurbished Boroko Branch.*

## Fun day with the families

The Society once again treated its staff to a fun filled sunny day out at the Taurama Beach of Port Moresby.

Staff and immediate family turned up in their team colors of Red, Blue, Green and Yellow, ready to take on the mini fun games. The games brought many endless smiles and giggles of laughter as teams raced to be the best.

The games were simple and comprised of various ball games and the famous tug of war on the sands of Taurama beach.

The Green House Team turned out to be the sporty winners for this year defeating the Blue House Team who were unable to maintain their title as the 2016 winner.

Human Resource Manageress, Darusilla Musi said the family fun day initiative came about after the Employee Survey was conducted and staff raised that they would like to see NCSL having social events. As a result, family fun days will be held at least once a year.

The family fun day was hosted for the staff and their family to socialize and this activity coincided with Reward & Recognition for the month of July.

"I believe NCSL is providing and supporting its employees and it is us employees who will make such activities enjoyable " said Ms Musi.

This is the 2nd successful fun day NCSL has organized for staff and family to socialize and look forward to have having this every year.

**GREEN HOUSE  
Winning Team  
for 2017.**



**Yellow house in action, trying to defeat last year's victorious team; Blue House**



## Saving with NCSL helped me achieve my dream



**Vanimo:** Francis Seiwa's small trade store which he built from his NCSL savings. Insert: Francis Seiwa.

In 2012, Francis Seiwa started working as a security guard with Vanimo Forest Products Limited sawmill. Francis had a dream and planned to invest his money to operate his own mini trade store in the village.

After three years of working, Francis visited NASFUND's Vanimo branch and enquired about NCSL offerings and immediately registered his NCSL membership to commence contributions without delay and started saving K100 each fortnight.

By 2015, he saw that his savings grew and he took out his first

*"For me, being able to achieve this was a dream come through in owning something that my fortnightly salary could not afford."*

loan of K1,000 to purchase a small generator set from Ela Motors.

After faithfully repaying his loan and increasing his savings, he proceeded to purchasing a new Television set with a CD/DVD player.

"For me, being able to achieve this was a dream come through in owning something that my fortnightly salary could not afford." Francis said.

Francis has since then encouraged his friends to become members of NCSL and save because of the benefits like low interest rates on loans, monthly and annual savings interests paid into member's accounts.

Just early this year, Francis took out a loan of K2,500 and made himself a small trade store which is now operating while he is still working and continuing to save with NCSL.



*Other asset's Francis bought with his NCSL savings.*

*Have an interesting story of how your NCSL savings assisted you in meeting a financial need? Share your story with us by sending an email to newsletter@ncsl.com.pg*



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



**Wes Ley**

Top Contributor - August 2 at 4:56pm

How is the interest on the loans calculated? I notice that it's increasing everyday on the amount I took

Like

Comment



**Lavarah Haihavu**

16 hrs

No time to stand in line so opted for Internet banking. Could I transfer funds into my NCSL savings accounts via internet banking? Please assure me. Thank you.



**Manaseh Rumbai**

Top Contributor - Yesterday at 7:52am

Hello NCSL Team

Can I make additional deposit anytime to my ncsl account?



**Barry Ludin**

August 17 at 3:25pm

On my Online loan application page, I have this, "Verified - Awaiting Payroll Officer Authorization." What does this mean?



**Terry Hila**

August 22 at 12:58pm

Is it possible if I deposit cash in my general savings a/c and forward the deposit butt through messenger for you to update my balance?

## Find & Join Us on Facebook

[www.facebook.com/groups/ncslhelpdesk](http://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.



NCSL

# VALUE BACK LOYALTY PROGRAM

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