



SOCIETY DONATES TO ASSIST WOMENS REHABILITATION PROGRAM AT CIS, BOMANA



Port Moresby: Staff of NCSL with inmates of the Female Division, Papua New Guinea Correctional Services, Bomana, appreciating the donation of two manual hand sewing machines by NCSL.

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2	More aware encourages more members	As a good corporate citizen, NCSL donated two manual hand sewing machines to the female division of the Papua New Guinea Correctional Services in Bomana.
3	Capital Life increase walk in facility to K50	The donation of these two sewing machines is part of NCSL’s Corporate Social Responsibility (CSR) activities to support local community activities by way of giving something back to the Community.
4	Connecting with students through the UPNG career Expo	Oscar Yamara, NCSL’s CSR team leader said, “We hope the assistance from the Society through the donation of these two sewing machines will assist mothers in their rehabilitation and prepare them well for re-entry into their respective communities.”
5	More awareness on member online portal	Senior Inspector Agnes Kunjil who is the Officer In Charge of the Female Division expressed gratitude to NCSL when receiving the two sewing machines.
6	Educating kids to save at an early age	“We greatly appreciate NCSL’s effort in making time available to visit us and donate these sewing machines which will go towards the rehabilitation program for our female inmates.
7	Why have a savings account Member Toktok	<i>(Story continues on page 3)</i>



Celebrating 15 years of financially empowering NCSL 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.



Goroka: Guard Dog Security Service officers at their base in Goroka attending the awareness presentation conducted by NCSL’s Lucy Warima.

The more awareness carried out, the more information people obtain to make better decisions regarding their financial matters.

More than 100 officers of the Guard Dog Security Services attended an awareness session conducted by NCSL staff at the Guard Dog Security base in Goroka, Eastern Highlands Province.

NCSL’s Goroka based Client Service Officer, Lucy Warima, visited the staff who were interested to know more about NCSL and its products and services.

Warima said about a quarter of the officers were not members of NCSL and were so eager to learn about the products and services and the many benefits of becoming a NCSL member.

She added that those who were members have been encouraging non-members to join NCSL which resulted in the awareness taking place.

Many of them signed up after the awareness session and wanted to start contributing immediately.

NCSL continues to promote a savings culture, as well as working towards ensuring that its members are always in a position to meet those unexpected financial needs as and when they arise.



Lae: Member Services Manager Robert Thadeus sharing information on NCSL’s products and services with the staff of Seeto Kui Limited.

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She added that these were the first two manual sewing machines the female division had received besides other donations from other companies.

“We have some women who are not capable of using electric sewing machines and with these two hand sewing machines we can now start them off on their sewing lessons,” Kunjil said.



Pictured are some of the blouse and bilums sewn & weaved by the women in the rehabilitation program. These are displayed outside for sale.

Capital Life increases Walk in facility to K50

NASCARE members have benefited from the PNG Healthcare Medical Insurance service just by paying a fee of K10.00 when they walk in at certain medical service providers.

This has now changed with an increase from K10.00 walk in facility to K50.00, effective as of the 1st of August 2018.

This change was due to the influx of minor illness being treated by medical staff when they can be treated at home through self-care.

Capital Life Insurance after conducting a thorough review of the PNG Healthcare underwriting performance has identified a number of concerns that have resulted in this change.

Capital’s reasoning for increasing the K10.00 to K50.00 is that over 50% of the total claims incurred relate to individuals who seek treatment for illness / injuries that can be managed by the individuals themselves.

These minor injuries or illness may be headaches, sore stomachs, scratches, minor cuts and other very minor conditions.

From the Insurance point of view, it was viewed as abuse of the offering and taking advantage of the policy, hence the increase in the upfront fee.

This change is aimed at making the member more health-conscious and self-managing minor ailments.

The change in the walk-in fee arrangement will affect the following clinics :

Port Moresby

- Pacific International Hospital (3 Mile & Vision City)
- Aspen Medical (Konedobu)

Lae

- Lae International Hospital
- GM Flores

Capital Life Insurance has indicated their intention to seek a review of this arrangement on a regular basis so they are providing the best possible arrangement for NASCARE members.

NCSL will also continue its search for the best possible offerings for its members as part of its efforts to deliver value to all its members and improve their standard of living.

NASCARE

A comprehensive health plan for NCSL members that covers;

- PHARMACEUTICAL
- FUNERAL BENEFITS
- OPTICAL
- DENTAL
- MEDICAL
- PREGNANCY

PREMIUM PLAN

- ✓ SINGLE PLAN - K750.00
- ✓ COUPLE PLAN - K850.00
- ✓ FAMILY PLAN - K950.00

AON Empower Results®

Capital LIFE INSURANCE

Insurance Partners

"YOUR HEALTH IS YOUR WEALTH"

NCSL Financially empowering NASFUND members™



Port Moresby: Students from the School of Humanities and Social Sciences, Modern Language and Linguistics strand sourcing information from NCSL officers on career opportunities and the Graduate Development Program at NCSL.

NCSL, alongside other employers, participated in the Career Expo which was organized by the University of Papua New Guinea (UPNG) in July.

The Expo theme “Connecting students with prospective employers” was purposely to have students meet organizations and obtain information on job opportunities after they graduate.

NCSL’s Graduate Development Program (GDP) currently has graduates from UPNG attached with the Information Technology (IT) department and the Lending department.



Natasha David (IT)

How did you learn about the GDP?

I learnt about the GDP through Facebook.

What was your field of study in UPNG?

Computer Science

How did you feel when you were selected to be attached with NCSL under the GDP?

Excited and a little nervous since this is my first job offer.

Six months into the program and how have you settled into your roles with NCSL?

I have settled down okay. Learning new things every day and having so much to do.

Is your work related to the course/field of study you took up in university?

Yes very much so.

How do you see this GDP assisting you in future in terms of career opportunities?

I see GDP assisting in enhancing my skills in my field of expertise. In going forward I will be proficient in my career with NCSL or any other organization.



Justin Wiari (Lending)

How did you learn about the GDP?

I saw the advert on PNG Job Seek page.

What was your field of study in UPNG?

Bachelor in Business Management, Majoring Banking & finance.

How did you feel when you were selected to be attached with NCSL under the GDP?

Excited and felt privileged to be selected.

Six months into the program and how have you settled into your roles with NCSL?

Though everything is still new I am slowly learning and I’m thankful for all the support.

Is your work related to the course/field of study you took up in university?

Yes, NCSL is just a perfect environment for me; what I am doing here complements my field of study.

How do you see this GDP assist you in future in terms of career opportunities?

The GDP is really a breeding ground, especially for a new graduate without any experience. And I know it will take me far in my future endeavors.

More awareness on Member Online Portal



Port Moresby: Staff of Digicel PNG Limited in the awareness session on the usage and benefits of the NCSL Member Online Portal conducted by officers from NCSL and CloudApp Laboratories Limited.

NCSL’s Member Online Portal is an efficient method for members to utilize when applying for loans, savings withdrawals, transfers of funds, view balance and other services offered by the Society.

Lending Officer Kila Irau urged staff of Digicel to utilize the Member online portal for the various services provided by NCSL.

“We encourage members to utilize the member online portal as it is more convenient and allows lending officers to assess and process your application quickly,” said Irau.

Digicel’s Assistant Payroll Manager, Henry Yadaï said since the introduction of the Online Portal, he has been able to easily authorise staff applications to obtain loans or access savings through withdrawal applications.

“The Online Member Portal has made it convenient for staff to apply online and I can easily log into the Employer Online Portal to authorise staff applications,” Yadaï said.

“It is convenient and easy to use which will only take up less than three minutes to complete the application online and lodge.”

NCSL now allows membership from public servants and government departments. To schedule an awareness to know more about the products and services you can email the Marketing & Client Relations Unit on marketing@ncsl.com.pg or call 313 2000.



Digicel’s Assistant Payroll Manager, Henry Yadaï with NCSL’s ID Officer Nathalie Wuktumi arranging ID sessions for his staff .

15 YEARS ANNIVERSARY 2003-2018

“Celebrating 15 years of financially empowering NCSL members”

CASH DRAW PROMOTION

Simply apply for a loan of K2,000 or more to go into the draw to win

K60,000

Promo starts 23rd April 2018 & Ends 14th September 2018
Terms & conditions apply

DRAW DATE

14th

September

Do your transaction anywhere using MOBILE BANKING. Dial *628# and follow the prompt. Normal mobile charges apply



Educating kids to save at an early age

Port Moresby: NCSL Marketing Officer speaking to young kids of Bava International School on the importance and benefits of money management skills and having a Kids Savings Account at an early age.

At NCSL, we encourage parents and guardians of children to save for rainy days.

Parents should be able to assist their children with their savings in their early stages so that in the future their children can continue to saving and develop money management skill to look after their own finances when they reach adult age and / or when they join the workforce.

Currently NCSL has had well over

7600 Kids Savings Accounts opened with parents or guardians as the trustees and total funds under management is about to reach K1.0 million.

Registered young members are given full membership rights which allows them to have a NCSL ID card to participate in the Value Back Loyalty Program (VBLP)

All funds in the Kids Savings Account also generate monthly interest which is topped up with

end-of-year interest after the finalization of the audit of NCSL's year end financial statements.

The Society's membership base now stands well over 108,000 and is growing every day.

Kids Savings Account (KSA) was introduced as part of a campaign spearheaded by Bank of PNG to inculcate a culture of savings in the young minds of PNG.

Open a KSA for your child today.



KIDS SAVINGS ACCOUNT

"My commitment today to feel empowered tomorrow"

Financially empowering your future



Why Have A Savings Account

NCSL has randomly interviewed individuals as to why they think it is necessary to have a savings account. These people expressing their views are both members and non members.



Phoebe Gwangilo (member) I think it is wise to have a savings account in any form. So I would say it is necessary to have various savings account and piggy bank savings is one of them which comes very handy when a need arises.



Sharon Moro (Non-member) Having a savings account is paramount even if it means to save K1.00 every day in a piggy bank. Who knows you'll be able to save more than expected and that savings may come in handy when you desperately need it. Besides having a piggy bank I prefer saving my money in financial institution where there are benefits such as interests.



Bill Urukapi (Non-member) I would say yes, it is important to save something aside. However, with the current economy hardships PNG citizens are facing especially with the very little take home net pay it is near impossible to save any money at all, let along the cost of basic food items that we must have every day especially in Port Moresby and other major centers.



Georgia Renagi (member) Having a savings account is important for many reasons especially for emergency purposes. As Papua New Guineans, we always turn to families to assist in financial situations. Therefore it is better to have a savings account and I would prefer saving with a financial institution like NCSL. They have good returns and their products and services are 100% beneficial. I have been financially free since I saved with NCSL.



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

Isabelle Modakewau
July 19 at 12:33 PM
I would like to share my gratitude to Mischelle for her promptness and diligence in her line of work. Keep up the great service NCSL! 🙌

Steven Teosin
July 9 at 8:59 AM
Accumulating Loan Interest Query:
Could you please clarify above caption, how it's applied? Every time I logged in to check loan balance interest accrued is changing (increasing) almost everyday.
Thanks in advance.

Vovolo Pitok
July 6 at 7:49 AM
NCSL...still the best! I used *628 to do funds withdrawal, just in time for back to school shopping for my kids who return to second term of the school year next week. It's the best! Thank you Melissa and team for fast tracking my withdrawal. Keep up the good work!

Alison Iara
August 7 at 7:59 PM
Besides online, what other ways can one apply for the 1:2 loan.

Vagi Kala
July 30 at 8:33 AM
Can you provide the website for the member online portal please.



Find & Join Us on Facebook
www.facebook.com/group/ncslhelpdesk

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 can quickly identify and assist you.

Need funds? Use mobile banking for instant service

Dial *628# and follow the prompts to:

- Apply for 1:1 loan
- Apply for savings withdrawal
- Check balance

Register your mobile number to access this service.
Applicable to both Digicel & Brobidi numbers

MOBILE BANKING



VALUE BACK LOYALTY PROGRAM

AN ADDED VALUE FOR YOUR PURCHASE

**LOOK FOR THIS STICKER
AT SELECTED SERVICE
PROVIDER OR RETAILERS
LISTED BELOW WHEN SHOPPING**



20% VALUE BACK

1. ANITUA SUPERMARKET
2. MILNE BAY HARDWARE
3. NATU MEDICAL SERVICES
4. NESIAN HAIR & BEAUTY SALON
5. SED OPTICAL

15% VALUE BACK

1. BIRD OF PARADISE HOTEL
2. BRIAN BELL
3. CAMP ADMINISTRATION
4. COURTS
5. DATEC LEARNING CENTRE
6. ELA ENTERPRISES
7. ELA BEACH HOTEL & APARTMENTS
8. FRESH LOOK SALON & WELLNESS SPA
9. GATEWAY HOTEL & APARTMENT
10. GRAND PAPUA HOTEL
11. HIGHLANDER HOTEL & APARTMENTS
12. HUON GULF HOTEL
13. JAIS ABEN RESORT
14. KAVIENG VILLAGE RESORT
15. K.K. KINGSTON
16. KOKOPO VILLAGE RESORT
17. KOKOPO OPTICAL CLINIC
18. LAGUNA HOTEL
19. MADANG LODGE
20. MADANG RESORT HOTEL
21. MARANATA MEDICAL SERVICES
22. MOROBE OPTICAL
23. PACIFIC GARDEN HOTEL
24. GREEN POWER PNG LIMITED
25. RAPOPO RESORT
26. SOLAR ENERGY SOLUTION
27. SOLAR SOLUTIONS
28. THE SANTUARY HOTEL
29. W.R DENTAL
30. 2K MEDICAL

12.5% VALUE BACK

1. SOLAR ENERGY SOLUTIONS

10% VALUE BACK

1. ANITUA HARDWARE/SUPERMARKET
2. CENTRAL MART
3. CITY HEALTH CARE CLINIC
4. CLICK TV
5. CLUBS OF CLUBS
6. CROWNE PLAZA
7. DALTRON

8. DIGITEC
9. DRIFT WOOD RESORT
10. EAGLE AGRICULTURE & HARDWARE (BUKA)
11. EYE CARE
12. FRESH LOOK SALON & WELLNESS SPA
13. FUNERAL HOME
14. GLOW HAIR BOUTIQUE
15. GRAND PAPUA HOTEL
16. HARDWARE HOUSE
17. HERTZ RENT A CAR
18. HOLIDAY INN EXPRESS
19. HOLIDAY INN & SUITE
20. HONGLAND HARDWARE
21. HOUSE OF XEN
22. JHAYE'S HAIR & BARBAR SHOP
23. JR REPAIRS
24. KOKOPO BEACH BUNGALOW RESORT
25. LAE SPORTS STORE
26. LAE WELLNESS MEDICAL
27. LAHARA LODGE
28. LIVAJOS LIMITED
29. LOGOHU (PATINI)
30. MADANG HARDWARE
31. MASURINA LODGE
32. MILLS DENTAL CARE
33. MR. MIKES PIZZA COMPANY
34. NAYAL IT & CONSUMABLES
35. PLUMBERS & BUILDERS
36. RAMMAH TRADING
37. SANDAUN SURF LODGE
38. SOLAR ENERGY SOLUTION
39. SVS SPORTS STORE (POM)
40. TAKLAM LODGE & TOURS
41. THE CELLAR RESTAURANT
42. THEODIST STATIONARY LIMITED
43. THE STADIUM
44. THE SHADY REST HOTEL
45. TRIO ENERGY
46. WELLNESS LODGE
47. ANITUA SUPERMARKET
48. NANGA MEDICAL
49. NIUGINI FOOTWEAR

7% VALUE BACK

1. HANDYMAN HARDWARE (KAVIENG)

5% VALUE BACK

1. BISI TRADING LIMITED
2. DATEC MEGA STORE

K50 DISCOUNT

1. PNG AIR (all domestic fares only)

**Present your Membership ID
card to receive 5% - 20%
Value Back or Discount
on selected items**



To get your membership ID card
email id@ncsl.com.pg

**GET YOUR
I.D CARD FOR K10.00
FOR NEW & REPLACEMENT**

HOW TO PARTICIPATE

1. UPON CASH PURCHASE, PRESENT YOUR NCSL MEMBERSHIP ID CARD TO RECEIVE INSTANT DISCOUNT
2. OBTAIN A LOAN OR SAVINGS WITHDRAWALS FROM YOUR NCSL SAVINGS ACCOUNT TO RECEIVE A SHOPPING VOUCHER.
 - GET A QUOTATION ON YOUR ITEM(S) OF PURCHASE
 - PRESENT YOUR QUOTATION WITH YOUR COMPLETED LOAN/SAVINGS WITHDRAWAL FORM AT ANY NCSL BRANCH.
 - A CHEQUE IS RAISED TO THE SELECTED RETAIL OR SERVICE PROVIDER
 - PAY FOR YOUR ITEM(S) AND RECEIVE A SHOPPING VOUCHER EQUIVALENT TO 5% -20% OF THE PURCHASE PRICE

For more information call 313 2000 or email helpdesk@ncsl.com.pg

www.ncsl.com.pg

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