

#### Electronic Channel of Services (e-Services)

For your convenience, easily access any of the available e-services to meet your financial need. Apply for loans, transfers, balance check and emailing of statement.



#### SMS Alert Service

Receive instant alerts on the progress of your loan. Complete a SL15 Form and register your mobile number.



#### Online Service

Be smart! Do your savings & loan transaction online via Member Portal. visit: [ncsl.com.pg](http://ncsl.com.pg)



#### Biometric Identification System

Need funds immediately? Register your finger print on BIS self-service touch screen at a branch near you to check balance, email statement and also experience a faster and secure transaction within the same day.

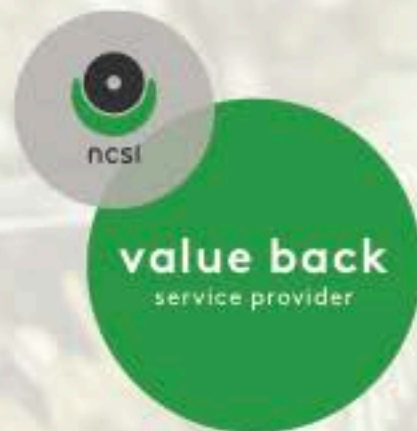


#### SAVEBAL Service

Dial \*628\* Membership Number#Send

#### Value Back Loyalty Program

An added value to your purchase. Look for the logo at selected retail and service providers when you shop. Get your ncsI membership card to receive instant discounts.



#### Head Office

Allotment 3, Section 4  
Douglas Street,  
Port Moresby  
PO Box 7732, Boroko,  
National Capital District

p: 313 2000  
e: [helpdesk@ncsl.com.pg](mailto:helpdesk@ncsl.com.pg)  
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#### Alotau Office

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#### Bialla Office

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#### Boroko Office

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#### Buka Office

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#### Kavieng Office

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#### Kimbe Office

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#### Lihir Office

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#### Lorengau Office

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#### Mount Hagen Office

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#### Popondetta Office

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Oro Province  
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#### Port Moresby Office

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#### Tabubil Office

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For that immediate & unexpected financial need. Join us today! Register your membership online or visit your nearest ncsI branch. [ncsl.com.pg](http://ncsl.com.pg)



### Who is eligible to become a member of ncsi?

Any person who is interested and wants to save money. It is a voluntary savings scheme that gives members flexibility to access savings to meet financial commitments such as school fees, customary obligations and funeral expenses.

The purpose of these savings accounts are to:

- Encourage members to save regularly
- Enable members to obtain larger loans when it is required.

### What are the savings accounts offered at ncsi?

#### Education Savings Account (ESA)

- Minimum savings of K20.00 per deposit (paid fortnightly or monthly).
- A minimum balance of K50.00 must always remain in the account.
- Transfer is allowed only for education related purposes.
- Direct deposit will be made payable to school, education institutions or supplier of related goods or services.
- Quotations from supplier(s) of stationaries, goods & services must be attached or submitted with each application.

#### General Savings Account (GSA)

- Minimum savings of K20.00 per deposit (paid fortnightly or monthly).
- Minimum transfer of K200.00.
- Member can transfer 50% of their net total savings balance in their GSA.
- One transfer per month is allowed.

#### Christmas Savings Account (CSA)

- Minimum savings of K15.00 per deposit (paid fortnightly or monthly).
- Transfers are allowed during the months of November, December and January only each year.
- A minimum balance of K20.00 must remain always in the account.

All transfer applications submitted via e-services are processed within/less than 24-hours.

#### Kids Savings Account (KSA)

A trustee account for children from infant to 18 years of age. This includes children whose parents are members and non-members.

Minimum deposit of K1.00 or more daily, fortnightly or monthly. Savings to be withdrawn fully when child turns 18 years or account status changes from KSA into General Savings Account.

For more information refer to Kids Savings Account brochure.

#### How can a member deposit contributions?

You can deposit your contributions via the following methods;

- Salary deduction (including KSA by nominated trustee/parent)
- Mobile SMS banking
- Electronic bank transfer
- Standing order
- 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

#### Does ncsi pay interest on savings?

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

#### Does ncsi offer loans?

ncsi offers 2 types of loans; 1:1 and 1:2 ratio as approved by the Bank of Papua New Guinea. If you have K1,000 in your savings account, you are allowed to borrow a maximum of K2,000 provided normal loan requirements are met. The 1:2 loan ratio is available for emergency and medical purposes. Minimum loan amount to obtain is K200.00.

All loan applications submitted via e-services are processed within/less than 24-hours.

#### Lending Guidelines & Loan Eligibility

A member is eligible for a loan if he/she:

1. Has had continuous payroll deduction contribution for a minimum period of 3 months.
2. Has a minimum of K200.00 in their savings account.
3. Is honest and of good character and has had no prior conviction for fraud or theft.

4. Has a good credit rating.

Any 1:2 loans of K100,000.00 and above requires ncsi Board approval.

#### Poro Card

Poro Card is a domestic debit card that conveniently enables members to instantly access loan & transfer proceeds upon approval. Members can use their Poro Cards for daily purchases on any ncsi branded EFTPOS terminals besides using other bank ATMs & EFTPOS.

Members can apply for a Poro Card by completing the Poro Card Account application form at any ncsi branch or download it from the website and email to [porocard@ncsi.com.pg](mailto:porocard@ncsi.com.pg)

Amount	Fee Purpose
K25.00	Loan processing fee. Applicable to approved loans only
K20.00	New membership fee (one off cost)
K20.00	Exit fee for refund of savings
K 5.00	Bank reject fee
K 5.00	Merging of membership account
K 1.00	Monthly account keeping fee charged on each savings account (excludes KSA)
K 1.00	For transferring of funds
K 2.00	Processing fees for Poro Account withdrawal to other commercial banks
K10.00	Card / Pin replacement



#### Medical & Life Insurance

nascare is a medical and life insurance cover for ncsi members. It provides a medical, dental, optical, pharmaceutical, hospital and death benefit for insured members, their spouse and children in PNG.

The premiums are based on 3 different plans.

For more information refer to nascare brochure or send an email to [nascare@ncsi.com.pg](mailto:nascare@ncsi.com.pg)