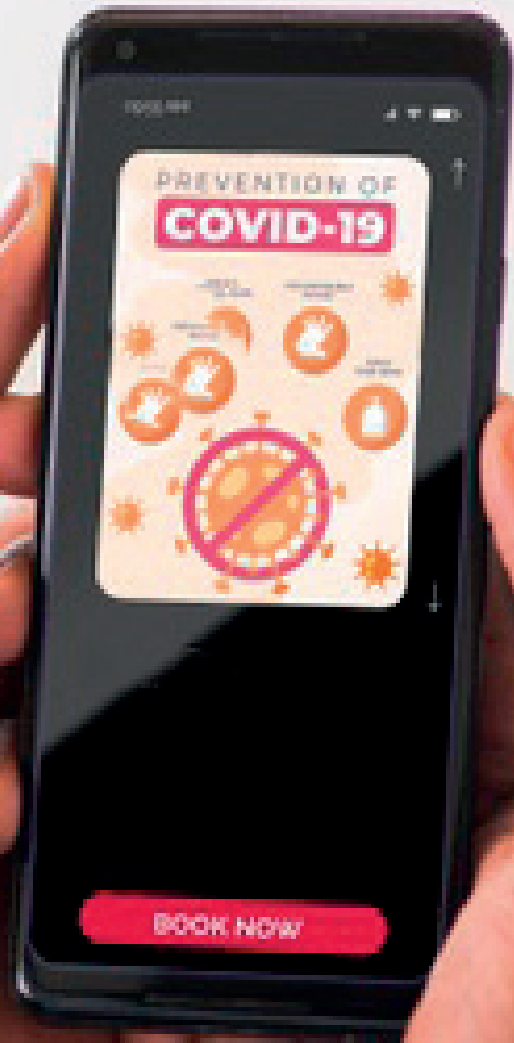




nsl vibe - monthly newsletter
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LET'S FIGHT TOGETHER
CORONAVIRUS



Picture caption Left to Right: Chief Executive Officer Mr. Lahui, ncsl Chairman Mr. Tarutia, PNGDF Commander In Chief - Brigadier Toropo and CTSL's Statutory Manager Mr. Weleleikeba, during the signing of MOU on December 02, 2020.

PNGDF servicemen and women to become members

In early December, ncsl signed a Memorandum of Understanding with Comrade Trustee Services Ltd (CTSL) and Papua New Guinea Defence Force (PNGDF) for ncsl to provide financial services to PNGDF servicemen and women.

The strategic alliance with CTSL will now see over 5,000 of its members have access to ncsl's financial products and services to cover their short to medium term financial re-quirements.

As part of the signed MOU, the Society in partnership with CTSL will conduct financial awareness at all PNGDF establishments to inform and educate the servicemen and servicewomen on the different financial products and service prior to registering them as ncsl members. It is expected that savings contribution for the army personnel will be made through direct payroll deduction.

Chief Executive Officer Mr. Vari Lahui said that this was part of the Society's membership drive to reach out to as many people as possible to join ncsl and enjoy the many benefits offered by ncsl.

ncsl has consistently provided good returns on the funds under its management and prides itself on a good service proposition. The arrangement with CTSL allows the servicemen and servicewomen to enjoy these benefits.

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"We communicate ncsl activities and results"

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Produced by the ncsl marketing dept.
Email: newsletter@ncsl.com.pg

Wing, Goldie River Training Depot, Lombrum Naval Base in Manus, Moem Barracks in Wewak and Igam Barracks in Lae.

Ncsl looks forward to on-boarding as many members of the PNGDF as possible so that they can enjoy the benefits currently enjoyed by just under 135,000 members nation wide.

Safeco Taxi services has ncsl POS

ncsl has made another first, for a savings and loan society in PNG, by being the first to have its wireless EFTPoS terminals available on taxis for the convenience of members and other travelling passengers commuting in and around NCD.

Chief Executive Officer Mr. Vari Lahui said this was part of the Society's continuous focus on its efforts as part of being a progressive and innovative financial institution.

"Being the first non-bank to be on retail electronic payment system (REPS) and the biggest savings and loan society by membership size, it will continue to focus on delivering good quality and efficient service to its members to meet members' evolving needs and rising expectations", he said.

Safeco Taxi has a fleet of 25 vehicles currently operating in the Nation's capital and plans to have the ncsl EFTPoS in all the remaining vehicles for the convenience of their customers.

ncsl EFTPoS terminal is user friendly and accepts all other bank cards.

Interested taxi operators and businesses are welcome to enquire on how to have a wireless terminal in their taxis by sending an email to ebanking@ncsl.com.pg or call 313 2069/67.



Picture Caption: Passengers can now make payment using bank cards on Safeco Taxi



ncsl CEO - Vari Lahui

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Mr. Lahui said that with ncsl's 18 branch locations nation wide and the enhanced process of on-boarding new members, he expects the servicemen and women to access ncsl's products and services as soon as they are registered as members.

In signing the MOU, Mr Lahui thanked the Board and Management of CTSL for having the foresight to arrange with ncsl to provide financial services to its members.

"This agreement now sets out the terms that ncsl and CTSL will mutually collaborate for the purpose of continuing to provide convenient, affordable and efficient financial services to its members," he said.

"In addition, there will be an express lane that is now available to serve CTSL members for savings and loan products as well as banking services through the Society's online channels", he added.

Lahui said ncsl's swift on-boarding process means this MOU is effective immediately whereby CTSL member can be registered efficiently, enabling faster turnaround times for both organisations.

The express lane service will motivate the need to save and promote financial inclusion in line with the government's desire for a strong savings culture and use funds to enable the participation in SME activities.

Under this MOU, the serving members from PNGDF includes members currently serving at PNGDF HQ Murray Barracks, Force Support Battalion Murray Barracks, Taurama Barracks , Basilisks Naval Base, Air Transport



Air Niugini

10%

DISCOUNT

present your ncsi membership card to receive a 10% discount on all DOMESTIC air cargo



value back
service provider

get your discount here

Air Niugini Cargo Offers 10% discount to members

A partnership agreement between ncsl and the national flag carrier Air Niugini now enables ncsl members to receive 10% discount on domestic cargo.

Acting Chief Executive Officer Mr. William Koregai in announcing the discounted facility with Air Niugini Cargo last December said that, this was a wonderful partnership and offering that will greatly benefit all members across the country by providing them an opportunity to save some money whenever they are sending cargo on domestic flights.

Mr. Koregai said that: "ncsl's Value Back Loyalty Program has over 100 service providers and we are pleased to acknowledge that Air Niugini Cargo has been a valued service provider.

Members can also enjoy this discount by applying for a loan against their savings to pay for sending their cargo with Air Niugini. ncsl's approval process is automated for loans under 1:1 & 1:2 as well as disbursement of the loan within 24hrs.

Air Niugini's Chief Executive Officer; Mr Bruce Alabaster said the rebated rates apply to cargo for personal use, on all of Air Niugini's domestic destinations from Port Moresby and will be under trial for 30 days before effecting this product rebate to both inbound and outbound Port Moresby flights.

Members are advised to email queries to id@ncsl.com.pg or marketing@ncsl.com.pg to obtain your Membership ID card to receive this discount. All discounts are applicable upon payment and presentation of member ID card.





Get your ID Card for
K20.00

new / replacement

✉ email: id@ncsl.com.pg



PARADISE PRIVATE HOSPITAL offers 15% DISCOUNT to ncsI members & 10% to enlisted beneficiaries applicable to all medical services charged.

Present your membership ID Card to receive these special discount offer.



Campaign Highlights VBLP service providers

Members are advised to keep a watch out for the current campaign that highlights 3 different service providers in a week on the organization's Social Media pages on LinkedIn and Facebook.

On social media, the teasers or flyers highlight each service provider with their respective discounts on their selected service or product as part of the added benefit or value proportion by the Society to its members, through the use of the membership identification card.

In its fifth (5) week of running the campaign, ncsI will highlight over 90 different organisations and business houses that have been part of this program over the years.

The discounts offered are applicable to normal price and excludes items or services which are already discounted or marked down. To obtain a copy of the flyer containing the current service providers, send an email to marketing@ncsl.com.pg or call 313 2025

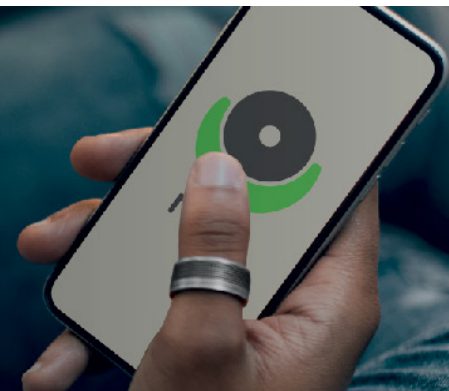
Above is an example of the social media teaser or flyer highlighting VBLP service provider Paradise Private Hospital, with 15 % discount option available to members.

savebal balance request

Check your updated savings balance via mobile phone if you're on the Digicel network.

To check, simply SEND your Membership Number to *628*.

ncsl.com.pg



Discounts for Medical service providers under VBLP

In line with the Societies Strategic plan 2019-2024 to improve the quality of members' lives through e-innovation, security, returns, services and product range it offers, there are currently 15 organisations and businesses providing general or selected medical services with discounts offered to memberships.

The Society's Value Back Loyalty Program (VBLP) has over 90 service providers offering instant discounts to members upon representation of the nctl membership identification (ID) card.

Discounts ranges from 10% to 20% for general or selected services which can be provided by the nctl Marketing team by sending an email to marketing@nctl.com.pg

Medical service providers in the program are :

1. Paradise Private Hospital
2. Sed Optical
3. Private Medical
4. Rainbow Medical Centre
5. Nanga Medical

6. Mills Dental Care
7. Eye Care PNG
8. 2K Medical
9. W.R Dental
10. Maranatha Medical Services Ltd
11. Kokopo Optical Clinic
12. Morobe Optical Clinic
13. Nata Health Services
14. Private Medical Centre
15. Lae Wellness Medical

The Society is also urging these service providers and businesses houses to install one or more eftpos terminals as part of the service to their customers.

Installation of these Point of Sale terminals will reduce waiting time for members in accessing their funds and meeting their everyday requirements.

Express Lane very helpful

The Express Lane set-up is now in place after a mutual agreement between nasfund and nctl in October 2020 under the concept of "service under one roof" to serve a shared membership base to assist members with receiving their super payments in a timely manner.

CEO Vari Lahui said that this Express Lane arrangement between nctl and nasfund has made it possible for exiting nasfund members that have nctl membership to be paid their super entitlements as soon as applications are processed.

Mr Lahui said that with nctl's banking services now available through its Poro Transaction account, Poro Card and Poro EFTPoS products, exiting nasfund members who are also registered with nctl could now easily lodge their applications at any nasfund branch nationwide.

This arrangement has so far seen a total of over K2 million in deposits paid to the Poro accounts of the respective members.

For more information regarding the service under one roof kindly email queries to helpdesk@nctl.com.pg .



Picture caption: The CEOs signifying the signed MOA with a "fist bump".



Staff focus:

Justin Wiari

Having come through nctl's Graduate Development Program (GDP) in 2018, Justin Wiari, is now a part of the team of 78 nctl employees nationwide, serving 135,000 members of the Society.

"I was job hunting for a year after graduating in 2016 from the UPNG and discouraged by the negative responses and lack of feedbacks from the organizations that I had submitted my interest for possible work openings. I responded to nctl's GDP advertisement with and my application was successful in 2018 and I have been here for over 2 years now and am sincerely grateful to nctl for initiating the program and offering me a job".

Mr. Wiari appreciates the opportunity to have been selected under this program and for the experience working in his chosen field as an undergraduate Business Management in the field of banking & finance.

He is now a part of loan recoveries team, an important section that ensures loans are repaid in terms of arrangements and recovery action is pursued in instances of continuous default.

Besides young Justin benefiting from this Scheme, nctl also saw Ms. Natasha David joining nctl after fulfilling the requirements of the program. Ms David is a graduate major in computer science from the University of Papua New Guinea (UPNG) and is now a permanent employee under the Information Technology & Communications Department at the Society's Head Office in Port Moresby.

Chief Executive Officer Mr. Vari Lahui said the Society's GDP is aimed at providing young graduates an opportunity to join a progressive financial institution with a service focus and learn the values of integrity, collaboration, respect and accountability.

WEAR A MASK
FOR YOUR SAFETY & OTHERS

Wash Cover Avoid Clean



VALUE BACK LOYALTY PROGRAM

AN ADDED VALUE TO YOUR PURCHASE



value back

service provider

get your discount here

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

PRESENT YOUR MEMBERSHIP ID
CARDS TO RECEIVE 5% - 20%
VALUE BACK DISCOUNT ON
SELECTED ITEM



GET YOUR ID CARD FOR

K20.00

NEW & REPLACEMENT

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

20% VALUE BACK

1. LAMANA HOTEL LTD
2. MILNE BAY HARDWARE
3. NATU HEALTH SERVICES
4. NESIAN HAIR & BEAUTY SALON
5. SED OPTICAL
6. PRIVATE MEDICAL CENTRE (PMC)
7. COLOR STUDIOS
8. AUTOPARTS ONLINE

15% VALUE BACK

1. BIRD OF PARADISE HOTEL
3. DATEC LEARNING CENTRE
4. ELA ENTERPRISES
5. ELA BEACH HOTELS & APARTMENTS
6. 2K MEDICAL
7. GATEWAY HOTEL & APARTMENTS
8. GRAND PAPUA HOTEL
9. HIGHLANDER HOTEL & APARTMENTS
10. HUON GULF HOTEL
11. W. R DENTAL
12. THE SANCTUARY HOTEL & SPA
13. K.K. KINGSTON
14. KOKOPO OPTICAL CLINIC
15. MADANG RESORT HOTEL
16. MARANATA MEDICAL SERVICES LTD
17. MOROBE OPTICAL
18. PACIFIC GARDEN HOTEL
19. RAPOPO PLANTATION RESORT
20. PARADISE PRIVATE HOSPITAL

10% VALUE BACK

1. BADILI HARDWARE LIMITED
2. CENTRAL MART
3. NGF LTD
4. CROWNE HOTEL
5. DALTRON DIGITEC
6. DRIFT WOOD RESORT
7. BRIAN BELL & CO LTD
8. AUTOPARTS ONLINE
9. EYE CARE
10. GRAND PAPUA HOTEL
11. HERTZ RENT A CAR
12. HOLIDAY INN EXPRESS
13. HOLIDAY INN & SUITES
14. HOLIDAY INN RESIDENCE
15. JR REPAIRS
16. KOKOPO BEACH BUNGALOW RESORT
17. LAE WELLNESS MEDICAL
18. MADANG HARDWARE
19. MILLS DENTAL CARE
20. NAYAL IT & CONSUMABLES
21. PLUMBERS & BUILDERS
22. SVS SPORTS STORE (POM)
23. AKLAM LODGE & TOURS
24. THE CELLAR RESTRAUNT
25. THE STADIUM
26. THE SHADY REST HOTEL
27. TRIO ENERGY
28. ANITUA SUPERMARKET
29. NANGA MEDICAL
31. HOME & MORE
32. OFFICE MART LTD
33. PIKININI HAUS
34. WEIGH INN HOTEL
35. TRENDS BEAUTY INTERNATIONAL

10% VALUE BACK

36. CORAL SEA HOTELS
37. MAMOSA INVESTMENT LTD
38. RAINBOW MEDICAL CENTRE
39. RAINBOW TRAVEL AGENCY
40. STAR OPTICAL INVESTMENT LTD
41. STYLE SMILES
42. TITANIUM INVESTMENTS

5 % VALUE BACK

1. BISI TRADING LIMITED
2. FONE HAUS
3. AUTOPARTS ONLINE
4. COLOR STUDIOS

12.5% VALUE BACK

- DRIVE SAFE TRAINING PNG

K50 DISCOUNT

- PNG AIR (DOMESTIC FARES)

K20 DISCOUNT

- BOWLING LANES, LAMANA LANES

HOW TO PARTICIPATE

1. Upon cash purchase, present your ncsl membership ID to receive instant discount.
2. Obtain a loan or savings withdrawals from your ncsl savings account to receive a shopping voucher.
3. Get a quotation on your item(s) of purchase;
 - Present your quotation with your complete loan / savings withdrawal form at any ncsl branch.
 - For loans, ncsl directly deposits payment into retailer or service provider's stated account.
 - Member to collect Confirmation Letter of Payment from ncsl. Letter is to be presented to retailer / service provider to pick up item(s) and receive a shopping voucher equivalent to 5% - 20% of the purchased price.