

- **Flexible contribution rate**
- **Low interest rates**
- **1:1 or kina for kina lending ratio**
- **3-36 months loan repayment term**
- **Automated payroll deduction code\***
- **24 hour turn-around loan processing**
- **Electronic disbursement of funds through BSP Kundu-Pei**

For balances please contact our Call Center on Phone: 1599.  
For other queries please email to: [callcentre@nambawansuper.com.pg](mailto:callcentre@nambawansuper.com.pg)

#### Manus

Handyman & Hardware Building, P.O Box 39, Lorengau  
Phone: 970 9530 Fax: 970 9552  
Email: [nslmanus@nambawansuper.com.pg](mailto:nslmanus@nambawansuper.com.pg)

#### Mendi

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Phone: 549 2549 Fax: 549 2459  
Email: [nslmendi@nambawansuper.com.pg](mailto:nslmendi@nambawansuper.com.pg)

#### Mt. Hagen

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#### Popondetta

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#### Vanimo

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#### Wabag

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#### Wewak

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#### HEAD OFFICE

##### The Manager

Nambawan Savings & Loan Society Limited  
Level 1, Aopi Centre, Waigani Drive  
P.O Box 483, PORT MORESBY, NCD  
Telephone: 309 5315  
Facsimile: 309 5224  
Website: [www.nambawansuper.com.pg](http://www.nambawansuper.com.pg)

Or call Nambawan Super Offices for assistance on the following:

### NAMBAWAN SUPER BRANCH

#### Alotau

Ground Floor Chascorp Building Sec 21 Lot 10, P.O Box 272, Milne Bay.  
Phone: 641 0671 Fax: 641 0587  
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#### Buka

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#### Goroka

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#### Kavieng

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#### Kimbe

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#### Kiunga

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#### Kokopo

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#### Kundiawa

Community Development Building P.O Box 223, Kundiawa  
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#### Lae

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#### Madang

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## Nambawan Savings & Loan Society Ltd

Realising your short-term financial needs!



- ✓ HOLIDAYS
- ✓ MOTOR VEHICLE
- ✓ BRIDE PRICE
- ✓ SCHOOL FEES
- ✓ MEDICAL EXPENSES
- ✓ FUNERAL EXPENSES

**We offer 3 Savings Accounts:**  
**General | Education | Christmas**



A PRODUCT OF NAMBAWAN SUPER LTD



## WHAT IS THE NAMBAWAN SAVINGS & LOAN SOCIETY?

Nambawan Savings & Loan Society (NSLS) is a newly established Savings & Loan Society under the Savings and Loan Societies (Amended) Act 1995.

## WHY IT WAS SET UP?

NSLS was established to serve the short term financial needs of Nambawan Super Fund members and other interested person with a regular income including SME & Agriculture Farmers.

## WHO IS ELIGIBLE TO JOIN AS A MEMBER ?

Membership is OPEN to all contributing members of Nambawan Super Fund and other interested person with a regular income including SME & Agriculture Farmers. It is a voluntary savings scheme that gives you flexibility to access your savings to meet your urgent financial commitments such as bride price, school fees, funeral expenses, medical expenses and so forth.

NSLS offers three savings accounts. These accounts are :

### GENERAL SAVINGS ACCOUNTS (\$1) :

This is a primary savings account that is opened when you first join the Society. The savings in this account enables you to obtain loans as it provides security against loans if taken.

The minimum fortnightly contribution towards this account is K20.00. A one off membership fee of K20.00 is charged to open this account.

### EDUCATION SAVINGS ACCOUNT (\$2) :

This is a special purpose savings account that is designed to assist you save for education related expenses. The minimum fortnightly contribution is K10.00 per fortnight. You can only access this between December & March.

### CHRISTMAS SAVINGS ACCOUNT (\$3) :

This is a special purpose savings account that is designed to assist you save for your Christmas related expenses. Withdrawals are only allowed between November & January. The minimum fortnightly contributions is K10.00 per fortnight.

## DOES NSLS OFFER LOANS?

Yes, NSLS offers loans at a lending ratio of 1:1 as approved by the Registrar of the Savings & Loan Society. If you have K1,000.00 in your savings you are allowed to borrow a maximum of K1,000.00. Members can apply 3x for loan per month.

## REQUIREMENTS FOR LOAN APPLICATIONS:

1. NSLS Loan Application Form
2. Nambawan Super (NSL) ID, other recognised form of ID or NID Card.

## WHAT IS THE LOAN INTEREST RATE?

The interest rate is 1% per month charged on the unpaid or reduced balance of a loan. Loans plus interest must be paid within 36 months under 1:1 ratio.

## WHEN IS A MEMBER ELIGIBLE TO APPLY FOR A LOAN?

A member must save for six (6) consecutive fortnights and must have a minimum balance of K200.00 or more before she/he is eligible to apply for a loan.

## WHY SHOULD YOU OPEN A SAVINGS ACCOUNT?

There are various reasons why you should consider saving with the Society;

- ✓ Funds are immediately accessible after six (6) fortnights of continuous contributions or a minimum of K200 in your Savings Account.
- ✓ Flexible rate of contributions.
- ✓ Low interest charge.
- ✓ Extended Loan repayment term (3-36 months).

## WHAT ARE THE STEPS TO OPENING UP A SAVINGS & LOAN ACCOUNT?

It is easy. You simply pick up the membership application form from an NSLS office or at any of our Nambawan Super branches near you and fill out the relevant details. Complete the Membership Application forms and a Irrevocable Authority to deduct form to authorize your nominated rate of deductions to be made to the society and drop it off at a convenient Nambawan Super office near you.

- Members may withdraw up to 50% of the net total savings in their General Savings Account.
- The minimum amount shall not be less than K100.00.
- Full refund of Savings is due one (1) month after the last contribution is receive. An exit fee of K20.00 will be charged.
- Only one withdrawal is allowed per month.

## WHEN SHOULD I START CONTRIBUTING?

**Step1.** When you have set a target for yourself to achieve and by when. **Step 2.** Draw up a simple budget for your expenses so that any excess savings that is put aside into your savings account is not affected till you achieve your target. **Step3.** Always Stick to your commitment and do not deviate from it.

# LOAN REPAYMENT SCHEDULE

LOAN AMOUNT	TERMS (MONTHLY)	MINIMUM REPAYMENT	MINIMUM NO OF FORTNIGHTS	FINAL PAYMENT	TOTAL INTEREST PAYABLE
200	2	40	5	4.01	4.01
250	3	40	6	15.01	5.01
300	3	45	6	37.51	7.53
350	4	45	7	43.79	8.79
400	4	50	8	10.04	10.04
450	4	50	9	13.59	13.59
500	4	55	9	20.10	15.10
550	5	55	10	16.61	16.61
600	5	55	11	16.17	21.17
650	5	60	11	12.93	22.93
700	6	60	12	4.70	24.70
750	6	60	12	56.46	26.46
800	6	65	12	48.23	28.23
850	6	65	13	39.33	34.33
900	6	70	13	26.36	36.36
950	6	70	14	8.37	38.37
1,000	7	70	14	60.39	40.39
1,500	10	75	21	8.73	83.73
2,000	12	80	26	62.79	142.79
2,500	15	85	31	69.65	204.65
3,000	17	90	36	37.15	277.15
3,500	19	95	40	60.43	360.43
4,000	21	100	44	54.58	454.58
4,500	22	105	48	19.67	559.67
5,000	24	110	51	38.80	648.80
5,500	25	115	54	33.42	743.42
6,000	26	120	57	36.17	876.17
6,500	28	125	59	109.65	984.65
7,000	29	130	62	38.98	1,098.70
7,500	30	135	64	78.38	1,218.30
8,000	31	140	66	103.58	1,343.60
8,500	32	145	68	114.49	1,474.50
9,000	33	150	70	111.05	1,611.10
9,500	33	155	72	93.32	1,753.30
10,000	34	160	74	61.29	1,901.30
10,500	35	165	75	121.36	1,996.40
11,000	36	175	77	62.85	2,152.90
11,500	36	184	78	165.17	2,315.20
12,000	36	184	77	180.59	2,348.60
12,500	36	192	77	162.44	2,446.40
13,000	36	199	78	22.29	2,544.30
13,500	36	207	77	203.14	2,642.10
14,000	36	215	77	185.00	2,740.00
14,500	36	222	78	21.88	2,837.90
15,000	36	230	77	225.74	2,935.70
15,500	36	237	78	47.59	3,033.60
16,000	36	245	78	21.44	3,131.40
16,500	36	253	77	248.29	3,229.30
17,000	36	260	78	47.14	3,327.10
17,500	36	268	78	21.00	3,425.00
18,000	36	276	77	270.88	3,522.90
18,500	36	283	78	46.74	3,620.70
19,000	36	291	78	20.59	3,718.60
19,500	36	299	77	293.44	3,816.40
20,000	36	306	78	46.29	3,914.30

*Realize your dreams, Start Savings NOW*