

Membership Discount Program

* Members receive à discount on retail price upon presentation of their membership ID Card.



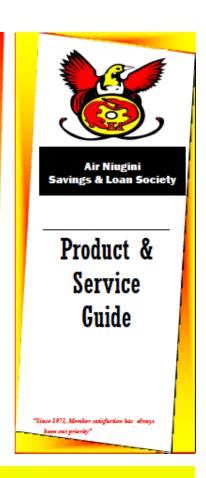




For more Information on how to Join; Call our Public Relations & Marketing Officer on 3259229/3254934 Email: marketing@angsl.com.pg Webpage: www.angsl.com.pg

Or visit our office at Level 3 Suite 12, Ori Lavi Building, BOROKO, Port Moresby

Or write to our business address P.O Box 5433, Boroko, NCD. Papua New Guinea



WHAT IS AIR NIUGINI SAVINGS & LOAN SOCIETY?

Air Niugini Savings & Loan Society Ltd (ANGSL) is one of the longest serving cooperatives in Papua New Guines for over 40 years. A member of Federation of Savings & Loan Societies (Feeslos) and regulated by the Bank of PNG under the Savings & Loans So-oleties Act 1896 (amended)

WHO IS ELIGIBLE TO BE A MEMBER?

WHAT SERVICES ARE OFFERED?

ANGSL offere a mix of Savinge, Loane, Fixed Term Deposit and Medical & Life insurance Scheme prod-ucts. Members also benefit on discount from selected retail and medical outlets (refer back page)

HOW TO JOIN?

Simply complete a memberahip application form.

Sign off applications and attach a copy of your of em-ployment ID card and hand deliver to our Office.

Your payroll department will be adviced of your memberahip and deduction amounts.

Personal Savings Account S1

- Minimum fortnightly contribution of K5.00
- Compulsory Savings Account No withdrawale permitted
- Interest rate of 2,00% paid annually to account

On Call Savings Account S2

- Minimum fortnightly contribution of K10.00
- Optional Savings Account
- Minimum Account balance of KS0.00
- Interest rate of 1.50% paid annually to account

Christmas Savings Account S3

- Minimum fortnightly contribution of K10.00
- Optional Savings Account used as security to loans Withdrawala nermitted in November and December
- Interest rate of 2.00% paid annually to account
- Minimum Account balance of KS0.00

School Fee Savings Account S4

- Minimum fortnightly contribution of K10.00
- Optional Savings Account used as security to loans
- Withdrawale permitted and payment directly to educational inetitutions
- Interest rate of 2.75% paid annually to account

Life & Medical Account S5

- Minimum fortnightly contribution of K38.00
- Provides Life & Medical cover.
- No withdrawale permitted Premium paid direct to Incure

Pikinini Savings Account S6

- Minimum fortnightly contribution of K5.00
- Optional Savings Account
- Open only during parents membership term
- Interest rate of 1.50% paid annually to account

Housing Savings Account S7

- Minimum fortnightly contribution of K10.00
- Optional Savings Account
- Withdrawale permitted and paid directly to supplier or housing & building materials
- Interest rate of 3,00% paid annually to account

Travel Savings Account S8

- Minimum fortnightly contribution of K10.00
- Optional Savings Account Transactional Account
 - Minimum Account Balance of KS0.00
- Interest rate of 1.5% paid annually to account

12% per annum. Interest rate is charged at 1% per calender month on the unpaid or reducing balance of the ex-

Members can generally borrow against their savings (ratio 1:1.5) whilst School Fees, Medical and Emergency loans can be considered on unsecured basis (ratio of 1:2.)

Fixed Term Deposit Rates

Term of Deposit	Interest Rate	Requirements
Three (3) months	4.00%	Optional account
Six (6) months	4.50%	Min Dep K500
		Max Dep 100k
		Withdrawal on
		maturity date
		Direct deposit