

**ANGSL IN PARTNERSHIP  
WITH:**



For more information on how to Join:



3259229/3254934  
72164292/78883078  
[enquiry@angsl.com.pg](mailto:enquiry@angsl.com.pg)  
[www.angsl.com.pg](http://www.angsl.com.pg)

Visit our office:

Level 3, Suite 12, Ori Lavi Building, Nitra Street, Boroko. NCD

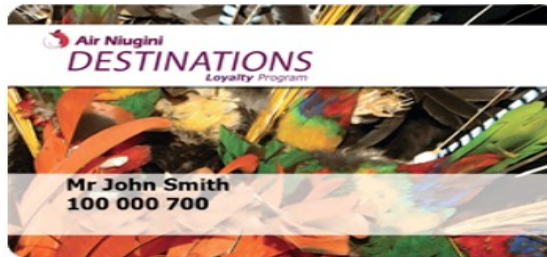
Or write to our Business address:

P O Box 5433, BOROKO,  
National Capital District - Papua New Guinea.



**AIR NIUGINI TICKET FARES:  
10% DISCOUNT TO ALL  
ANGSL FINANCIAL MEMBERS!**

**EARN PX POINTS FORTNIGHTLY!**



*Christmas Savings Account (S3)  
K50.00 Earn 100 points fortnightly*



*Life & Medical Account (S5)  
K40.00 Earn 100 points fortnightly*



*Travel Savings Account (S8)  
K30.00 Earn 100 points fortnightly*

**New Membership ID card fee:**



**Air Niugini  
Savings & Loan Society Ltd.**

**Product/Service  
Information**



*“Since 1973, Member satisfaction has always been our priority”*

## INFORMATION ABOUT AIR NIUGINI SAVINGS & LOAN SOCIETY LTD.

Air Niugini Savings & Loan Society Ltd (ANGSL) is one of the longest serving cooperatives in Papua New Guinea for over 40 years.

A member of the Federation of Savings & Loan Societies (FESALOS) and regulated by the Bank of PNG under the Savings & Loan Societies Act 1995 (amended).

### WHO IS ELIGIBLE TO BE A MEMBER?

Open to all permanent employees in Government Departments and Private Sector organizations.

### WHAT SERVICES ARE OFFERED?

ANGSL offers a mix of Savings, Loan, Fixed Term Deposits and Medical & Life Insurance Scheme products.

Members also can earn PX Loyalty points. (refer back page)

### HOW TO JOIN?

Simply complete a membership application and Irrevocable Deduction Authority form.

Sign off application and attach a copy of your employment ID card and hand deliver to our office at Ori Lavi Haus, Boroko.

Your payroll department will be advised of your membership and deduction amount.

## PRODUCTS.

### Personal Savings Account (S1)

- Minimum fortnightly contribution of K5.00
- Compulsory Savings Account
- No withdrawal permitted
- Interest rate of 2.00% paid annually to account

### On-call Savings Account (S2)

- Minimum fortnightly contribution of K10.00
- Optional Savings Account
- Transactional account
- Minimum retain balance of K5.00
- Interest rate earn of 1.50% paid annually to account

### Christmas Savings Account (S3)

- Minimum fortnightly contribution of K10.00
- Optional Savings account used as security to loan
- Withdrawal permitted in November & December
- Transaction account.
- Minimum retain balance of K5.00
- Interest rate of 2.00% paid annually to account
- **K50.00—Earn PX loyalty points fortnightly.**

### School Fee Savings Account (S4)

- Minimum fortnightly contribution of K10.00
- Optional savings account used as security to loan
- Withdrawals permitted and payment directly to educational institution.
- Transaction account
- Minimum retain balance of K5.00
- Interest rate of 2.75% paid annually to account

### Medical & Life Account (S5)

- Minimum fortnightly contribution of K46.00
- Provides Medical & Life cover.
- No withdrawals permitted
- Premium paid directly to Insurer
- **K40.00—Earn PX Loyalty points fortnightly**

### Pikinini Savings Account (S6)

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

### Housing Savings Account (S7)

- Minimum fortnightly contribution of K10.00
- Optional Savings Account
- Withdrawal permitted and paid directly to supplier of housing & building materials.
- Transaction Account
- Minimum retain balance of K5.00
- Interest rate earn of 3.00% paid annually to account

### Travel Savings Account (S8)

- Minimum fortnightly contribution of K10.00
- Optional Savings account
- Transaction account.
- Minimum retain balance of K5.00
- Interest rate of 1.50 % paid annually to account
- **K30.00—Earn PX loyalty points fortnightly.**

### Loan.

12% per annum. Interest rate is charged at 1% per calendar month on the unpaid or on a reducing loan balance of the existing loan.

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)

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