

Deposits via Mobile Phone

Members can now make deposits into their Eda Supa accounts with bmobile-vodafone.

Type *630# send and follow the prompts.

Once done, your Eda Supa account will updated.

Minimum: K20 deposit.

Step 1: Dial *630# press send



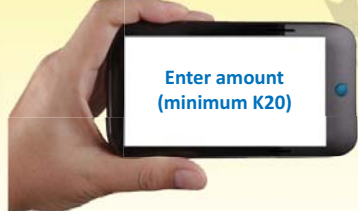
Step 2: Insert your Eda Supa membership number



Step 3: Enter Date of Birth (format: ddmmyyyy)



Step 4: Enter Amount of contribution (minimum K20)



Text "eda" to 630 to see service fees applied

Only With...



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**"A little SAVINGS today,
A BIG GAIN tomorrow"**

Your Partner in Superannuation



www.nasfund.com.pg

What is Eda Supa?

Eda Supa is a voluntary superannuation savings account for workers/individuals who are currently outside of the superannuation net by virtue of their status as:

- being self employed;
- operating a small business;
- working in an establishment with less than 10 employees;
- cash crop farmers;
- recipients of landowner royalties;
- expatriates.

This caters for anyone who is earning some form of income and want to save in a superannuation environment. If you are already contributing to an Approved Superannuation Fund (ASF) then you are excluded from joining.

How do I join?

Simply complete an Eda Supa form and make a deposit transaction of K100 into the Eda Supa account (details below) and send through any of our branch offices or the address on the back of this pamphlet.

(For security reasons we will not accept cash).

EDA SUPA BANK ACCOUNT

Account Name: NASFUND EDA SUPA
Account Number: 1001233102
Bank South Pacific
Port Moresby (8-294)

How much can I contribute?

Minimum contribution is K20 and can be paid into your Eda Supa account anytime within 3 months. Due to the voluntary nature of the account, payment is made by the individual either by way of:

- Cheque payment;
- Direct deposit;
- Mobile banking;
- Internet banking.

These payments are expected to be solely from the individual themselves.

If I sign up, am I subject to the Superannuation Act?

Persons who register to open an Eda Supa Account must be aware that this saving is subject to the normal rules and regulations that govern the Superannuation Industry. This means that once you register, you are encouraged to contribute regularly. You are not able to withdraw anytime at will. Remember, this is not a bank account. This is a superannuation account that you have elected to open to cater for your retirement needs.

When can Members withdraw their savings?

Under the Superannuation Act 2000, Members are entitled to withdraw their savings on grounds of unemployment, retirement, permanent disability, death and emigration.

How much is a member entitled to?

The net benefit a Member is entitled to is the total contributions plus interest, less withdrawal fee of K20 and tax on any interest earned.

What happens to the contributions?

Contributions received by the Fund are managed by PacWealth Capital and invested in government securities (Inscribed Stocks and Treasury Bills), equities, loans, property and Commercial Bank IBD's. Interest is added to each Member's contribution account at the end of each financial year.

What type of benefits are available?

Services and benefits that applies to compulsory contributors also apply to Eda Supa members.

1. NASFUND Membership Discount Program



Upon presentation of your NASFUND Membership Identification Card, you are able to receive a discount from participating retailers and service providers. Refer to the NASFUND Membership Discount Poster for participating retailers and service providers.

To obtain a NASFUND Membership Identification Card,

visit a branch office near you. A new/replacement card will cost K10.

2. Housing Advance Scheme

After five consecutive years of membership, Members are able to withdraw a maximum of 100% of their contribution to assist with the purchase or building of a principal place of residence, carry out maintenance/improvement to the house he/she already own or buy state land on which to construct a house. A Member is able to withdraw his/her contributions to construct a principal place of residence located on customary or traditional land. (subject to certain conditions).

3. NASFUND Contributors Savings & Loan Society (NCSL)



NCSL is a short-term savings scheme that allows Members to save and access their savings to fulfill urgent financial commitments such as:

- **Education Savings:** can only be used for education related or school fee expenses.
- **General Savings:** provides security against loans if undertaken.
- **Christmas Savings:** can be accessed during Christmas between November and December.

NCSL also offers loans at 1:1 and 1:2 ratios. Interest is charged at 1% per month on the unpaid balance.

Any one who is a contributing member to NASFUND and not an active member of another Society is eligible to join NCSL.

NCSL has an added benefit called the Value Back Offer and a medical and life cover called NASCARE.

4. The Retirement Savings Account (RSA)



RSA is an account that assists Members manage their superannuation savings after they have reached the retirement age of 55 years and are no longer working.