



# **Bank of Papua New Guinea**

**Papua New Guinea  
Savings and Loan Societies**

**Lo Bil ong Gutpel a Wok Pasin**

**Bil ong OI Darekta  
na OI Komiti**

## **Lo Bil ong Gutpela a Wok Pasin**

Bank of Papua New Guinea i bin kamapim dispela a Lo Bil ong Gutpela a Wok Pasin wantaim halivim i kam Long Federesin Bilong Sevings na Lon Sosaiti. As tingting bilong dispela a Lo em Long Luksave tru Long wanem kain gutpela pasin em ol ofisa bilong sevings na Lon sosaiti i mas bihainin. Long makim ol sem wanem darekta o komiti i save gut tru na bil ip ol sem em bai i bihainim gut dispela a Lo Long ol geta taim, em i mas sainim o putim mak bilong em Long dispela a Lo Bil ong Gutpela a Wok Pasin na sal im i go Long Federesin opis. Taim yu husat ofisa i sainim o putim mak bilong yu Long dispela a Lo em i makim ol sem yu save gut Long Lo na Long wanem samting bai i kamap bihainin sapos yu no bihainim tru dispela a Lo. (lukluk Long dispela a as tok Long insiat Long pes 23).

Yu ken kisim sampel a mo Long dispela a buk Long Bank of Papua New Guinea o Long opis bilong Federesin of Sevings na Lon Sosaiti.

## **TOKTOK IKAM LONG GAVANA BILONG BANK OF PAPUA NEW GUINEA**

Sevings na Lon Sosaiti i kamapim bikpela halivim long wei bilong kamapim na lukautim mani na kirapim gutpela sindaun namel long ol manmeri insait long ol as ples na long Papua New Guinea tu. Dispela gutpela wok na halivim ino save kamap nating, em i save kamap long gutpela na hat wok bihong ol manmeri husat i lukautim ol sosaiti. *Lo Bilong Gutpela Wok Pasin* bilong ol Darekta na ol komoiti i soim tru wanem kain ol wok na pasin em Bank of Papua New Guinea i laikim ol darekta, ol komiti na tu long ol arapela lain husat i wok insait long ol sosaiti long bihainim. Husat ol darekta, komiti na wokman ino bihainim gut dispela lo, benk bai i luksave hariap na rausim ol kwiktaim long wok bilong ol.

L. Wilson Kamit  
Governor

## **TOKTOK I KAM LONG PRESIDEN BILONG FEDERESIN BILONG SEVINGS NA LON SOSAITI.**

Federesin Bilong Sevings na Lon Sosaiti i sanap bihainim na sapotim olgeta wok Bank of Papua new Guinea i wok long kamapim aninit long Gavman bilong Papua New Guinea. Ol kain wok olsem long kamapim gutpela pasin bilong lukaut long ol mani insait long ol benk na ol arapaela lain olsem sevings na lon sosaiti.

Federesin tu i luk save tu olsem *Lo Bilong Gutpela Wok Pasin* Bilong ol Darekta na ol Komiti i gutpela tru long wanem dispela bai i halivim tru wok bilong ol darekta na ol komiti insait long olgeta sevings na lon sosaiti. Dispela kain lo bai i halivim na kamapim tu wok em Federesin i mekim long kirapim gutpela nem bilong sevings na lon sosaiti na tokaut klia olsem sevings na lon sosaiti i ken kamapim gutpela sindaun namel long ol manmeri insait long ol as ples na ol komuniti.

Michael Koisen  
President

**Sevings na Lon Societi  
Darekta na Ol Komiti  
Lo Bilong Gutpela a Wok Pasin**

**As Tingting Bilong Dispela Lo**

*Lo Bilong Gutpela Wok Pasin* em i bilong stiaim ol darekta na ol komitit long halivim mekim gut wok bilong ol. Dispela Lo i kamapim wok pasin we ol darekta na komiti i mas luk save na bihainim olgeta taim.

Kamap bilong dispela *Lo Long Gutpela Wok Pasin* bai halivim na kirapim tru ol wok we bai stretim laik bilong ol memba bilong sevings na lon sosaiti.

Planti manmeri nau ino gat bilip moa long ol lain i save lukautim mani bilong ol, olsem na dispela *Lo Bilong Gutpela Wok Pasin* bai kamapim sampela gutpela rot olsem:

- strongim na kamapim gutpela wok bilong sevings na lon sosaiti;
- mekim ol wok manmeri, ol memba na husat i laik wok long sosaiti i save olsem ol i mas gat save tru long gutpela wok pasin. Sosaiti ino nap tru long kisim ol manmeri nating nating long wok;
- soim stret as tingting bilong Sevings na Lon Sosaiti. Dispela em bilong sevim na halivim ol memba bilong sosaiti na as ples ol i stap long em, na tu long;
- halivim long kirapim gutpela pasin long lukautim moni gut na kirapim tu bilip bilong ol memba long sevings na lon sosaiti.

**Mining o As Bilong Tok**

**Darekta** em olgeta darekta na ol memba bilong was komiti, dinau na ol arapela komiti.

**Sosaiti** em Sevings na Lon Sosaiti husat igat laisens aninit long Savings and Loan Societies (Amendment) Act 1995.

**Poroman** em ol man or meri bilong darekta, na papa mama wantaim ol pikinini na ol susa na brata bilong darekta o ol kamapani na bisnis bilong darekta.

**Mama Lo** em Savings and Loan Societies (Amendment) Act 1995.

**Was Komiti** em Supavaisori Committee.

**Registra** em was papa bilong Mama Lo bilong Sevings na Lon. Em i lukautim Mama Lo – *Savings & Loan Societies (Amendment) Act 1995*. Em i lukaut tu long olgeta sevings na lon sosaiti i mas mekim ol wok bilong ol insait long dispela Mama Lo. Gavana bilong Bank of Papua New Guinea em i holim wok bilong Registra bilong Sevings na Lon Sosaiti.

## **Lo Bilong Gutpela Wok Pasin**

### ***Darekta Na Komiti Bilong Sevings Na Lon Sosaiti***

1. Darekta mas givim bel bilong em tru long mekim wok long halivim ol memba bilong Sosaiti.
2. Darekta mas olgeta taim wok wantaim lukaut na wok hat long strongim wok na pawa bilong opis bilong darekta.
3. Darekta mas luksave long nambawan wok bilong em i bilong halivim olgeta memba bilong sosaiti.
4. Darekta mas lukaut gut long taim em i usim pawa long opis bilong darekta. Em i mas tingim ol memba bilong Sosaiti olgeta taim.
5. Taim Darekta i harim o kisim sampela kain ol toksave, em ino ken mekim nating o toktok nambaut long ol toktok em is kisim olsem darekta.
6. Darekta ino mas mekim ol kain pasin we bai bagarapim wok bilong em yet olsem wanpela darekta.
7. Darekta ino ken kirapim ol kain pasin we bai halivim em yet na ol poroman bilong em tasol. Olgeta samting em i kamapim i mas kamap long strongim wok bilong Sosaiti tasol.
8. Darekta ino ken mekim nambaut long wok bilong em olsem wanpela darekta.
9. Darekta ino ken tokaut long ol wanem kain tok hait o toktok bilong Sosaiti em i save long en. Em i ken tokaut tasol long taim Sosaiti o man husat i kamapim dispela tok i givin tok orait na tu sapos em i orait aninit long mama lo.
10. Darekta ino ken kamapim ol kain pasin we bai i bagarapim nem bilong Sosaiti.
11. Nambawan wok bilong darekta long olgeta taim em long wok strong aninit long mama lo na dispela *Lo Bilong Gutpela Wok Pasin*.

## **Halivim Long Save Gut Long Lo Bilong**

### **Kamapim Gutpela Wok Pasin**

Ol dispela toksave i bilong halivim olgeta darekta na komiti long save gut long ***Lo Bilong Kamapim Gutpela Wok Pasin***.

#### **1. Kamapim Wok Bilong Sosaiti**

- 1.1 Ol darekta mas luk save gut long ol wok bilong ol insait long Sosaiti. Dispela bai strongim ol long kirapim wok long halivim gut tru ol memba bilong Sosaiti.
- 1.2 Darekta imas lukluk gut long menismen bilong Sosaiti long ol i mas gat save tru long lukautim gut Sosaiti. Ol menismen mas putim bel tru na mekim wok long lukautim gut Sosaiti na ol memba.
- 1.3 Long skelim gut wok bilong Sosaiti, darekta i mas ol taim tingim ol memba bilong sosaiti. Em i ken lukluk tu long ol arapela bis nis na kampani ol i save wok wantaim na givim dinau long Sosaiti sapos em i orait aninit long mama lo.

#### **2. Kamapim Wok Long Ol Memba**

- 2.1 Wanwan darekta i mas lukluk long Sosaiti i mas igat inap moni long ronim gut Sosaiti na mekim kamapim ol nupela rot long halivim na lukautim olgeta memba bilong sosaiti.
- 2.2 Darekta mas lukluk na halivim olgeta memba wankain tasol.

2.3 Darekta na ol poroman bilong em mas tingting gut na skelim ol kain halivim ol i save kisim, olsem mani. Ol mas skelim sapos ol memba i mas tok orait pastaim na ol i ken kisim dispela kain halivim o sapos dispela kain halivim i orait aninit long mama lo bilong Sosaiti. Ol wanwan Sosaiti mas kamapim ol toksave bilong darekta na memba long soim klia tingting long ol kain halivim we ol darekta na ol poroman bilong em i ken kisim.

### **Kamapim Wok Long Ol Lain We Sosaiti I Gat**

#### **2. Dinau Long Ol.**

3.1 Sapos sosaiti i laik stretim ol lain we igat dinau long ol, na i luk olsem Sosaiti bai i sot long moni, darekta mas hariap na kisim sampela toksave na halivim long dispela kain wok hevi.

#### **4. Kamapim Gutpela Wok Wantaim Arapela Lain.**

4.1 OL Sosaiti na ol darekta mas mekim ol wok bilong ol aninit long mama lo. Ol i mas luk save tu long wanem kain ol senis seavings na loan sosaiti i kamapim insiat long komuniti. Ol Darekta mas lukluk tu long kamapim gutpela wok ples na tu long ol manmeri i mas gat wankain sens long holim wok, gutpela wok pasin namel long olgeta wokmanmeri na ol menismen na ol wanem kain lo bilong mekim kamapim bisnis.

#### **5. Pasin Bilong Kamapim Gut Wok**

5.1 Darekta mas igo long olgeta miting bilong Bod. Sapos em ino nap long kamap long miting, em i mas toksave o kisim tok orait long em i no nap long kamap long miting.

5.2 Darekta i mas save tru long ol kain kain wok bilong sosaiti na tu long olgeta lo long stiaim Darekta long mekim gut wok bilong em. Darekta mas save tu long wok bilong en aninit long mama lo bilong sosaiti em *Savings and Loan Societies(Amendment) Act 1995*.

5.3 Sapos darekta i laik halivim long kamapim gutpela wok insait long Sosaiti, em yet i mas askim long save gut long ol wanem kaim toktok em Bod bai toktok o kamapim long Bod miting. Toksave bilong Bod miting na ol as toktok long kamap long dispela miting i mas go out long ol darekta pastaim long taim bilong miting. Sapos darekta ino kisim kain tok save olsem pastaim long miting, em i ken soim olsem em ino hamamas na i no ken vot long miting na tu em i ken tok save long stia man bilong mama lo em Bank of Papua New Guinea. Olgeta toktok na ol pasin i kamap long dispela miting i mas stap insait long miting bilong miting. Darekta tu i ken vot agensim mosin o em i ken askim long miting ino ken toktok long dispela samting inap olgeta toktok i kamap stret.

5.4 Darekta mas traim long mekim wok long kamapim ol kain kain toksave insait long Sosaiti long halivim ol darekta na ol komoti. Ol I mas save gut long wanem kain wok sosaiti I kamapim. Dispela bai halivim ol darekta na komiti long kirapim gut wok. Wok long kamapim we bilong sekim ol buk na moni bilong sosaiti I mas stap tu. Dispela bai I halivim tru wok bilong was komiti na husat lain I laik sekim buk na wok bilong sosaiti. Wok bilong sekim buk bilong sosaiti ino ken kamap wan wan taim tasol.

5.5 Darekta mas traim halivim ol lain I kam insait long sekim buk bilong sosaiti long ol I ken toktok wantaim ol Bod bilong soaiti. Darekta mas tok orait long wok bilong ol lain sekim buk long wok bilong ol ken go het wantaim halivim bilong ol arapela was komiti na ol wok manmeri bilong sosaiti tu.

5.6 Darekta mas was gut long sosaiti wantaim darekta mas wokim gut ol wok bilong ol insait o aninit long mama lo na Lo Bilong Gutpela Wok Pasin.

5.7 Long sampela taim darekta bai laikim sampela halivim na stia tok long mekim wok bilong em. Dispela kain halivim olsem I mas kam long ol arapela lain na ino ken kam long sosaiti na ol arapela darekta.

## **6. Ol Kain Pasin We Bai I Givim Halivim Long Darekta Na Bagarapim Wok Bilong En Insait Long Sosaiti.**

6.1 Darekta ino ken kamapim ol kain pasin na tingting bilong halivim igo bek long em na ol proman bilong em.

6.2 Laik bilong darekta na ol lain femili bilong em ino ken go pas long wok bilong sosaiti na ol memba. Sapos dispela kain pasin istap na kamapim sampela hevi, tok save I mas go hariap long Bod bilong sosaiti. Long lukluk gut long dispela kain hevi, ol darekta mas skelim sapos dispela hevi bai I bagarapim nem na wok bilong sosaiti o nogat. Na tu sapos dispela kain hevi I pas long wanpela darekta, em yet mas skelim dispela hevi gut. Darekta I mas tingting gut na askim em yet long em bai I stap insait long toktok long dispela hevi o nogat. Na tu sapos em I nap long lukluk long ol pepa we toktok bilong dispela hevi istap insait long en. O sapos dispela hevi I bikpela tumas, darekta yet inap long pinisim em yet long wok olsem wanpela darekta.

6.3 Darekta husat I sanap olsem wokman I mas lukaut oltaim long ol kain pasin we bai kamapim bagarap namel long wok bilong ol darekta insait long sosaiti na ol wokmanemeri tu.

6.4 Darekta na ol poroman bilong em ol I noken kisim pe mani olsem komisin long ol wok ol I mekim taim ol i makim soaiti long Ol kain wok olsem baim o salim ol samting bilong sosaiti na ol arapela wok we ol makim sosaiti na mekim wantaim ol arapela lain. Sapos sosaiti I makim kampani bilong darekta long mekim sampela wok bilong sosaiti, orait sosaiti I ken givim mani igo long kampani bilong dispela darekta bihain long pinisi bilong olgeta wok.

## **7. Ol Toktok Bilong Sosaiti**

7.1 Darekta ino ken toktok nambaut long ol wanem kain toksave long sosaiti em I save long em olsem wanpela darekta. I gat bikpela tambu tru long dispela kain pasin. Ol wanem toktok bilong sosaiti em harim mas stap long em tasol. Maski sapos ol toktok we bai I halivim em na ol poroman bilong em o nogat o bai halivim o bagarapim sosaiti o nogat, darekta ino ken mekim toktok nambaut taim em I kisim toksave.

7.2 Husat Darekta em I gat strongpela tingting long pinis olsem wanpelea darekta bikos long bilip bilong em, em mas tingim tu long inap long em toksave long ol memba na tu long stiaman bilong mama lo em Bank of Papua New Guinea long wanem as tru em i pinis long wok bilong em olsem darekta. Taim em I ting ting long dispela tokaut bilong em, em mas tingim tu long

- Wok bilong em na pasin long toktok nambaut we bai bagarapim nem bilong sosaiti na
- Nambawan wok bilong em, em long tingim pastaim sosaiti na olgeta memba bilong sosaiti.

## **8. Pasim Bilong Wok Gut Tru.**

8.1 Darekta husat I kamap wokman bilong Bod I mas luk save olsem dispela wok em i no liklik samting. Em I wanpela bikpela wok. Em mas redim em yet olgeta taim long tok out stret sapos em ino wan bel long toktok ol arapela darekta na menesa bilong sosaiti I mekim. Tasol sapos em I no wanbel long wanem kain disisin bilong Bod na toktok kamap long menesa bilong sosaiti em I mas bihainin yet disisn bilong Bod na toksave bilong menesa. Dispela kain wok kamap I mas soim olsem darekta I wanpela gutpela memba bilong Bod.

8.2 Sapos sampela rot I kamap we ino aninit tumas long wok tru bilong darekta, darekta no ken givim wanbel igo long dispela rot. Ol mas tingting long kisim gut stia tok long arapela man save na tu sapos ol I laik ol i ken go na tok save tu long stiaman bilong mama lo em Bank of Papua New Guinea.

8.3 Sapos wanpela darekta I tingting strong tru long ino nap long bihainin rot we Bod I mekim em mas kamapim tingting olsem:

- tokaut stret long Bod long ol wanem kain hevi dispela disisin o nupela rot bai kamapim, na darekta mas tok strong long stiaim Bod.
- askim long kisim toksave aninit long lo, sait bilong mani na halivim long arapela save lain.
- askim long lukluk gut ken long dispela nupela rot na traim long askim tu long ol lo na toksave we iken tok klia gut long kain rot Bod i kamapim.
- Dispela tokaut bilong Darekta ino wanbel long dispelanupela rot Bod I kamapim, mas istap tu long minit bilong dispela miting.
- Raitim pas I go long siaman o olgeta Bod memba na askim long dispela pas I mas go wantaim minit bilong miting.
- Sapos olsem wanem, darekta I ken lusim wok bilong en olsem darekta na I mas givim toksave igo long was papa bilong mama lo em Bank of Papua New Guinea.

8.4 Aninit long lo, ol kain pasin long painin ol rong na skelim ol kainkain tingting I tambu tru.

## **LUKSAVE LONG GUTPELA MANMERI LONG MEKIM WOK**

Registra I ken luk save long man na meri husat ino nap long kamapim gut wok sapos:

- Dispela man o meri ino wok aninit o I wok long brukim ***Lo Bilong Gutpela Wok Pasin Bilong Ol Darekta Na Ol Komiti***,
- Dispela manmeri o sosaiti ino bihainim gut ol lo aninit/insait long Mama Lo Bilong Sevings na Lon Sosaiti o
- Dispela man o meri ino gat gutpela save o I no kisim skul gut long kamap olsem wanpela darekta/komiti na wokman bilong sosaiti.

## **PAWA ANINIT LONG MAMA LO.**

Lo nambawan insait long Mama Lo, Savings and Loan Societies (Amendment) Act 1995 I tok olsem:

Registra i ken givim tok strong igo long wanpela sosaiti long:

- (i) Rausim wanpela darekta, komiti o memba
  - (ii) Rausim wanpela wok man o meri husat i wok long sosaiti
- sapos em i ting olsem ol dispela lain ino nap long mekim kamap gutpela wok insait long dispela sosaiti.