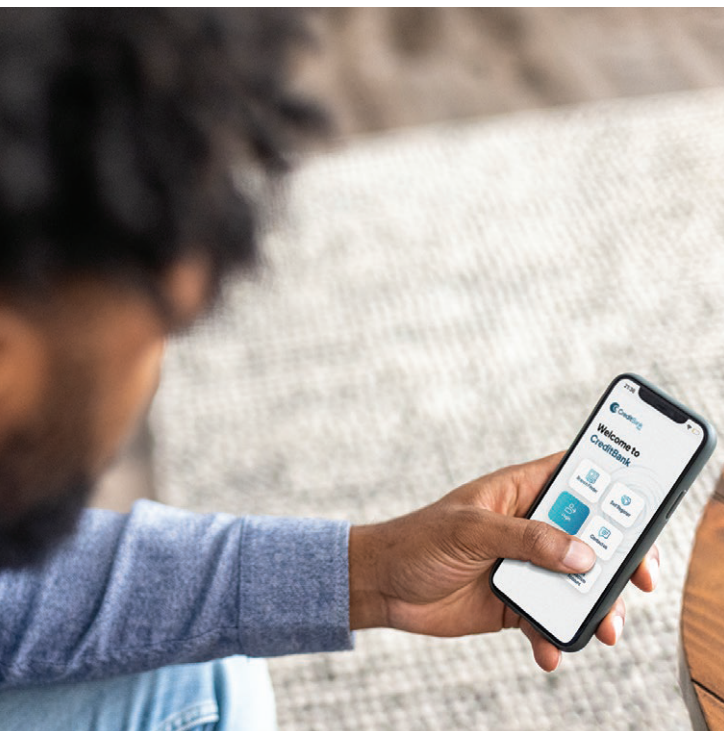


Welcome to a
better banking
experience



A relationship you can bank on.



Credit Corporation Limited PNG, the most trusted name in financing for over 47 years, is proud to announce we are now a digital-first niche commercial bank.

CreditBank PNG

In addition to financing, our new bank will offer a full suite of savings and payment solutions. Our aim is to provide you with products and services that grow as your financial needs grow, and a customer experience that is easy, dependable, convenient, and focused.

We are shifting our paradigm.

Technology has changed everything. Including banking.

We understand you want the same excellent experience from your bank as you get from any of the apps or brands you love.

That is why we are building our banking model on the things customers told us they want:

- No wasting time waiting in long lines
- FREE 24/7 account information and money management tools
- Competitive savings solutions
- Transparent pricing
- Products and services that grow with You

Self-service. Full-service. Your choice.

We have focused our new business on providing you with the most excellent digital-first experience. Giving you the ability to easily bank digitally from a computer, mobile, or tablet, 24/7, via an internet connection.

For your convenience, we will also have self-service kiosks so you can pop into a branch and transact online, with the added benefit of our outstanding team available to help you with your banking when needed.

Please join us on our journey

We want to ensure your digital user experience is better than the competition. This means delivering an easy-to-use, intuitive interface that makes banking effortless and puts you in control of your money, at any time of day or night, from almost anywhere. No remembering cumbersome usernames and passwords because you create your own.

Open a Transaction account.

You can do it in two ways:

- 1 On your mobile phone
- 2 Make an appointment and visit a branch

Whichever way you choose, you will need:

Two photographic ID documents which can be a valid Passport and Driver's License, and proof of address such as a utility bill.

1

Open an account on your mobile phone:

- Please scan the QR code and download the CreditBank PNG app.



- Follow the prompts.

You will be asked to upload pictures of your ID documents, and take a selfie. Your application won't be interrupted.

Once you have completed your mobile account opening, use your new Username and Password to bank from any connected mobile device, computer, or tablet. 24/7.

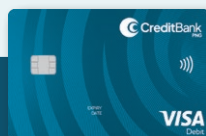
2

Make an appointment and visit a branch:

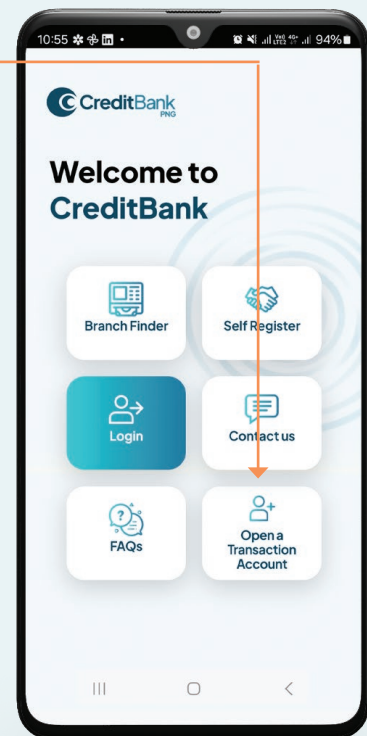
- Either book an appointment via our website: creditbank.com.pg/book-an-appointment
- Or email us at: contactus@creditbank.com.pg
- To get started, you can download a Transaction account application at creditbank.com.pg/forms to bring with you.
- See [page 22](#) for branch locations.

Be sure to apply for your **FREE Visa Debit card**. It's easy:

- 1) Log into our App
- 2) Go to Cards
- 3) Apply for Debit card
- 4) Create PIN



You will be notified when your physical card is ready for pick-up at your branch.



Online banking services.

Where money management meets easy. 24/7

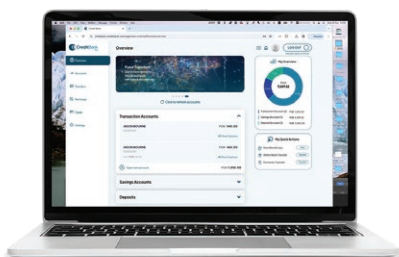
Whether you bank from your computer or from your mobile device or tablet, you can easily and securely manage your money from nearly anywhere. Need to check your balance before making a big purchase? With online banking, all you need is a connected device, and you can transfer money internally and externally, view accounts, and more.

Online banking

Bank online from your laptop or desktop

Want a bigger screen to manage your money? Want the ability to view accounts from your laptop at home or on the road? Your office desktop? Enjoy secure, simple, and convenient electronic access to your accounts with no fees and no special software required.

Find out how to register on [page 6](#).



Online banking features:

- Open Savings and Term deposit accounts
- Send queries and complaints via the online platform
- Manage card usage and change PIN
- Make transfers to external banks and internal accounts
- Check balances and print statements.

Mobile banking

You probably never leave home without your phone, which means you can always manage your accounts. Enjoy two safe and secure ways to bank digitally:

Bank digitally from your phone using our app

Download the CreditBank PNG mobile app:



Mobile banking app features:

- Log into the app with Biometric or simple 4-digit PIN
- Top up phone credits
- Use Tap to Pay to make purchases with your Virtual Visa Debit card (only available on Android)
- Open Savings, Term deposit and other accounts
- Send queries and complaints via the online platform
- Manage card usage and change PIN
- Make transfers to external banks and internal accounts
- Check balances and print statements.

Bank digitally from your phone using WhatsApp

With a more limited set of banking features, WhatsApp is perfect for quick checks and top-ups.



WhatsApp features:

- Checking account balance
- Viewing recent transactions
- Requesting mini statements
- Transferring funds between accounts
- Recharging mobile phones.

How to register for Online banking.

If you open your transaction account using your mobile phone, you will automatically be registered for Online banking.

If you open your account in-branch and do not register for Online banking with a Customer Service Officer, you will need to Self-register by scanning the relevant QR code on page 5 to download our app.

Then follow the prompts:

- You will need your Transaction account number and Customer identification number (CIF).
- You will create your own Username and Password, making it easier for you to remember, and faster to log-in.
- Accept the Terms and Conditions, and you are ready to:
 - Order your FREE Visa Debit card
 - Transfer funds into your new Transaction account
 - Register for a Virtual Visa Debit card* and enjoy Tap to Pay today!

* Only available on Android

CreditBank PNG Visa cards

Log into Online banking to order your Visa Debit card and Register for Tap to Pay with your Virtual Visa Debit card*. Here's how:

- Click on Card Services and apply for your Visa Debit card
- Click Register for Tap to Pay to activate your Virtual Visa Debit card*

Don't forget to transfer money from your other bank accounts into your new Transaction account to start enjoying the benefits.

Your Visa Debit card will be ready for branch pick-up 10 days after you apply. It's FREE.



How to activate your Visa Debit card.

1. Log into Online banking or our app
2. On the Menu select Cards
3. Go to Create PIN option
4. Create a 4 digit PIN
5. Activate your card.



If you open an account on your mobile phone, your Visa Debit card will be ready 10 days after you apply for the card on our app.

Your card can be used in-store, online, or virtually from your phone.

Your Transaction account comes with both a physical CreditBank PNG Visa Debit card and a Virtual Visa Debit card (only available on Android). This means if you do not have your wallet, you do not have to worry. Your Virtual Visa Debit card can be accessed from your Android phone.



How to use your Virtual Visa Debit card

- Log into the CreditBank PNG mobile app
- Create mPIN
- Click on Cards
- Register for Tap to Pay
- Accept Terms and Conditions and follow prompts.

How to make a Tap to Pay purchase

- Ensure the merchant accepts Tap to Pay
- Set Tap to Pay as default for your card
- No need to log into your digital account.



Transaction account

Spend your time living, not banking.

Make life easier with an account perfect for everyday spending. Your account comes with a CreditBank PNG Visa Debit card and Virtual Visa Debit card, so you can pay the way you want, wherever Visa is accepted.



ACCOUNT OPENING

Minimum deposit of K250 to open an account



ACCOUNT FEE

Monthly account keeping fee of K5



FEE WAIVER

Direct deposit your salary to waive K5 monthly account fee



DEBIT CARD

FREE CreditBank PNG Visa Debit card



ON THE GO

FREE mobile and online banking



STATEMENTS

FREE online statements

Make everyday purchases fast, simple, and safe.

With both a physical CreditBank PNG Visa Debit card and a Virtual Visa Debit card, you can pay the way you want at most places that accept Visa. Just look for the Visa logo on the merchant door or at the checkout counter.

You can use your physical card at ATMs throughout PNG to access cash when needed. It's a FREE service.

For Transaction account FAQs, visit creditbank.com.pg/transaction-account

For Transaction account Fee schedule, visit creditbank.com.pg/fee-schedule-personal





Savings account

There is no better time to start saving than today.

Maintain a minimum balance, add to it, earn interest, and save for the things you need and the future you want.



ACCOUNT OPENING

Minimum deposit of K50



NO ACCOUNT FEE

No monthly account fees



ON THE GO

FREE online and mobile banking



STATEMENTS

FREE easy-to-read online statements



TRANSFERS

FREE transfers between accounts internally and externally

For Savings account FAQs, visit creditbank.com.pg/savings-account

For Savings account Rates, visit creditbank.com.pg/rates

Note: To open a Savings, Bonus saver, Cash management, Term deposit or Fixed deposit account you must be a Transaction account customer.



Bonus saver

A quicker way to reach your savings goals.

If you can maintain higher balances and follow certain monthly deposit criteria, you can maximise interest earnings. Free transfers make it easier to reach your savings goals.



ACCOUNT OPENING

Minimum deposit K500



INTEREST

1%



BONUS INTEREST

3%



BONUS CRITERIA

1 monthly deposit, no monthly withdrawals



ON THE GO

FREE online and mobile banking



STATEMENTS

FREE online statements

For Bonus saver FAQs, visit creditbank.com.pg/bonus-saver-account

For Bonus saver Fee schedule, visit creditbank.com.pg/fee-schedule-personal



Cash management account



Maximise your money on deposit.

A hybrid between transaction and savings accounts for people that can maintain a higher minimum balance, want additional interest and the ability to access funds as needed.



ACCOUNT OPENING

Minimum deposit of K5,000



INTEREST

Tiered based on deposit amount



DEBIT CARD

No. Transfer funds for FREE to make payments



TRANSFERS

FREE internal and external fund transfers



ON THE GO

FREE online and mobile banking

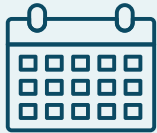


STATEMENTS

FREE online statements

For Cash management FAQs, visit creditbank.com.pg/cash-management-account

For Cash management Rates, visit creditbank.com.pg/rates



Term deposit account

Ideal for people who can put money away for a specified term and want a fixed return on their deposit.

No wondering what rates will be over the deposit term. Receive a competitive fixed interest rate and count on a guaranteed return despite market fluctuations.



ACCOUNT OPENING

Minimum deposit needed to open an account: K5,000



MINIMUM TERM

Minimum deposit term is 1 month



MAXIMUM TERM

Maximum deposit term is 3 years



ON THE GO

FREE online and mobile banking



STATEMENTS

FREE online statements

For Term deposit FAQs, visit creditbank.com.pg/term-deposit-account

For Term deposit Fee schedule, visit creditbank.com.pg/fee-schedule-personal



Fixed deposit account

A Term deposit account with greater flexibility.

Enjoy a fixed rate for a specified term with quarterly, half-yearly, or annual access to your interest.



ACCOUNT OPENING

Minimum deposit of K5,000



TERM

1–5 years



INTEREST

Fixed at account opening



ON THE GO

FREE online and mobile banking



STATEMENTS

FREE online statements

For Fixed deposit FAQs, visit
creditbank.com.pg/fixed-term-deposit-personal

For Fixed deposit Rates, visit
creditbank.com.pg/rates







Car loan

Get into the driver's seat.

Whether you are trading in your current vehicle for something to accommodate your growing family, or buying something new because you can, we are here to help make it happen. Faster. Easier.



DEPOSIT

Minimum deposit of 20%



TERMS

Terms between 1–5 years



INTEREST

Fixed interest rate



REPAYMENT

Convenient repayment options



BORROWING

Flexible borrowing options

For Car loan FAQs, visit
creditbank.com.pg/personal-car-loan

For Car loan Fee schedule, visit
creditbank.com.pg/fee-schedule-personal



Executive car loan

Your dream car is waiting.

Whether your next car is something sporty or an upgrade from your current model, you work hard and deserve it. We can help get you the keys. No money down. No hassle.



DEPOSIT

Zero deposit



SALARY

Minimum K150k annual salary



TERMS

Terms between 1–5 years



INTEREST

Fixed interest rate



BORROWING

Flexible borrowing options

For Executive car loan FAQs, visit
creditbank.com.pg/executive-car-loan

For Executive car loan Rates, visit
creditbank.com.pg/rates



Personal loan

Be ready when life happens.

You never know what life has in store for you. Weddings. Funerals. Car repair. And even when you do, sometimes you need help making ends meet. We are here with a financing solution to help ensure you are ready for life's ups and downs.



LOAN AMOUNTS

Minimum K1,000
Maximum K75,000



TERMS

Between 1–5 years



INTEREST

26%



ON THE GO

FREE online and mobile banking



STATEMENTS

FREE online statements

For Personal loan FAQs, visit
creditbank.com.pg/personal-loan

For Personal loan Fee schedule, visit
creditbank.com.pg/fee-schedule-personal





Home loan

Because home is where the heart is.

Whether you are purchasing a new home or refinancing your current one, we have solutions that can help you buy the home of your dreams or improve your current home.



LOAN AMOUNTS

Minimum K20,000



TERMS

Choose a term from 1–30 years



DEPOSIT

20%



INTEREST

6.40%



ON THE GO

FREE online and mobile banking



STATEMENTS

FREE online statements

For Home loan FAQs, visit creditbank.com.pg/home-loan-owner-occupied

For Home loan Rates, visit creditbank.com.pg/rates





Residential investment property loan

Build passive income one property at a time.

Whether it is to provide a place to live for extended family, or a space to create a passive income, residential property ownership can be a profitable and rewarding means to a financial end. With financing solutions that best serve your needs, we can help you realize your dreams.



LOAN AMOUNTS

Minimum K20,000



TERMS

Choose a term from 1–30 years



DEPOSIT

20%



INTEREST

8.50%



ON THE GO

FREE mobile and online banking



STATEMENTS

FREE online statements

For Residential investment property loan FAQs, visit creditbank.com.pg/residential-property-investment-loan

For Residential investment property loan Fee schedule, visit creditbank.com.pg/fee-schedule-personal

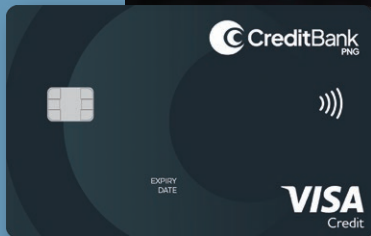




CreditBank PNG Visa Credit Card

Put more purchasing power in your pocket.

A credit card gives you a line of credit to make purchases large and small. Enjoy peace of mind in an emergency and flexibility to make purchases today, that you will pay for later. As you make purchases your credit line reduces. When you pay your bill, CreditBank PNG will restore your credit line.



TERMS

Get up to 45 days interest free



INTEREST

22%



CARDS

Get 2 supplemental cards for family



ON THE GO

FREE mobile and online banking



STATEMENTS

FREE online statements

For Credit card FAQs, visit creditbank.com.pg/credit-card

For Credit card Rates, visit creditbank.com.pg/rates

To download a Credit card application form, visit creditbank.com.pg/forms

We are always here to help.

Connect with us in your preferred way of contact.

Whatever your communication preference, we are always here to help make your banking experience better. Send an online or mobile message, drop into a branch, email, or call us.

Questions: contactus@creditbank.com.pg

Visit us: creditbank.com.pg



Port Moresby branch

Ground Floor, Credit House,
Cuthbertson Street, Port Moresby,
National Capital District,
Papua New Guinea

+675 308 5500

Waigani branch

Level 1, Moki Business Park
Kumul Avenue, Waigani,
Port Moresby, National Capital
District, Papua New Guinea

+675 308 5500

Lae branch

Ground Floor, Morobe Haus,
4th Street, Lae Top Town,
Lae, Morobe Province,
Papua New Guinea

+675 472 5855

Kokopo branch

Level 1, Kokopo Commercial
Centre, Corner William & Pockley
Street, Kokopo, East New Britain
Province, Papua New Guinea

+675 982 8555

Mt Hagen branch

Section 21, Allotment O & II, Gapina
Limited Building, Mt Hagen,
Western Highlands Province,
Papua New Guinea

+675 542 3585





A relationship you can bank on.

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