

About your BSP VISA Debit Card

Frequently Asked Questions

Q: Where is my BSP VISA Debit Card (hereafter referred to as Card) accepted?

Your Card is accepted in over millions of ATMs and abroad and at over 30 million merchant outlets displaying the VISA logo. You can even use your card to shop online.

Q: How do I use my Card at an ATM?

To withdraw cash or check your balance, insert your card and enter your PIN to proceed with your transaction. When using your Card locally, the ATM should automatically give two options of balance enquiry or cash withdrawal after PIN verification. If you're using your Card overseas, your options may vary depending on the bank but the recommended option, is to choose Credit or Visa.

Q: Is there a limit¹ on the amount used by my card?

A limit applies as governed by rules & regulations of the Reserve Bank of Fiji. This will apply either in Fiji or overseas. Table below specifies the limits applicable to the different channels on a monthly basis.

Channel	Local Daily Limit	Local Monthly Limit	International Daily Limit	International Monthly Limit
ATM	\$1,000	\$20,000	\$2,000	\$10,000
Online Shopping	\$10,000	\$20,000	\$10,000	\$10,000
EFTPoS	\$10,000	\$20,000	\$10,000	\$10,000

*Note the above limits are in FJD dollars.

Q: How do I use my card on an EFTPoS terminal?

Processing your Card will vary according to the EFTPoS terminal used.

1. BSP EFTPoS:
 - a. Select Savings or Cheque depending on your primary account. You must then enter your PIN to authorise the transaction. Cash back services are available but dependent on merchants.
2. Other Bank EFTPoS terminals:
 - a. One of three things can happen:
 - i. your transaction will be processed automatically, provided you have sufficient funds in your account or:
 - ii. you will be prompted to select Cr or Dr; select Cr to proceed with your purchase.

You will be prompted to either select PIN or ENTER for your signature. *Options (i) and (ii) do not require your PIN. You MUST sign the merchant copy of the sales voucher.

Q: How do I use my Card to shop online?

It's easy! Simply log onto a trusted & secure online shopping site and follow the instructions. To perform a payment, enter your card number, card expiry date and the three (3) digit CVV2 code at the back of your card as a security measure.

Q: How do I change my PIN?

Please visit any BSP Fiji branch for a reset of PIN.

Q: How many PIN tries do I get?

You are allowed 3 PIN tries on an EFTPoS and/or ATM before the card is captured or put into a 'Hot' status restricting further use of your card on EFTPoS or ATM.

Q: How do I get it to work if it is a "Hot" card?

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Call BSP immediately on 132 888 locally or +679 3234 300 if you're overseas to restrict your card from any unauthorised use. Arrangements can be made to enable you to use your card for online shopping or pursue the option to continue using EFTPoS using the 'Signature' option. Please note that the cashier may ask for valid signature identification.

Q: How do I report a lost card?

Call 132 888 locally or +679 3234 300 if you're overseas to block your card and prevent any unauthorized use.

Q: Can I get another card if I've lost my Visa Debit card?

Yes you can. For security reasons, you will need to be present at a BSP Fiji branch to organise a replacement card.

Q: How many accounts can I access using my card?

You can access up to 8 of your BSP accounts using the one Card. Simply arrange this at your nearest branch. This option excludes Loan accounts and Term Deposits or Joint accounts with both to sign.

Q: Why aren't Visa Debit cards personalized?

BSP Visa Debit Cards are pre-printed and are issued instantly. The PIN is personalized to each customer and it is also advisable to sign on the signature panel (located at the back of the card) when card is issued.

Q: What bank fees apply when I use my Card?

Annual Service Fee <i>Charged at issuance and yearly anniversary thereafter</i>		\$35 per annum
Electronic Transactions		
EFTPoS		
BSP Merchant Terminal		\$0.35 per transaction
Other local/overseas merchant terminal		\$0.35 per transaction
Surcharge on Other local/overseas merchant terminal		May vary from 1% - 5%
ATM		
Balance Enquiry	BSP ATMs	\$0.35 per enquiry
	Other banks/overseas ATMs	\$2.00 per enquiry
Cash Withdrawal	BSP ATMs	\$0.45 per withdrawal
	Other banks/overseas ATMs	\$8.00 per withdrawal
Other Debit Card Fees		
Replacement Card Fee		\$10.00
PIN Re-issue		\$5.00 per issue
Foreign Currency Conversion Fee		2.5% of amount

¹ BSP reserves the right to vary transaction limits, fees and charges. 30 days prior notice will be given in the event of any change to, or the introduction of, new fees and charges.